

January 2012

MTA - ENDORSED CANDIDATES

KAREN MITCHELL AND DENNIS NAUGHTON WIN MTRS ELECTION

MTA-endorsed candidates Karen Mitchell and Dennis Naughton have been named the winners in the contest for two seats on the Massachusetts Teachers' Retirement Board. Official results compiled have indicated that Karen, an incumbent, and Dennis, running for the first time, topped the field of five candidates seeking four-year terms on the MTRB.

Karen is a teacher in the Plymouth Public Schools and is returning to the board for a second term. Dennis, who is a member of MTA Retired, formerly taught in the Millis Public Schools. They will be joining former MTA President Anne Wass, who was recently appointed by Governor Deval Patrick, on the MTRB.

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Meet the Massachusetts Teachers Retirement Board MTA Endorsed Candidates



Dennis J. Naughton, Millis Public Schools

You're the reason I'm a candidate. I spent 38 years as a public school teacher and know what the daily demands are on you. You have been there for your students and you expect your retirement to be there for you; you have earned it.

After 19 years as a local president, and many years on the MTA Board of Directors and Executive Committee, I know how to represent teachers. As a retiree, I have the time to protect your interests. I will advance issues like the COLA base and preserve our defined benefit plan.

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Retired Members Committee 2011-2012

Chairs

Richard Liston, Everett
Kathleen Roberts, Raynham *

Committee Members

Eileen Cleary, Brockton
Kerry Costello, Boston *
Gladys Durant, Norton
Mary Gilmore, South Yarmouth **
Stephen Gorrie, Andover *
Margaret Kane, Wilmington
Robert Lague, Woburn
Paul Mazut, Lee
Paul McLaughlin, Pelham
Nancy Mickunas, Hanover
Louise Russell, Shrewsbury

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800.392.6175
www.massteacher.org

MTA Member Benefits, Inc.

800.336.0990
www.mtabenefits.com

MTA Membership Division

617.878.8118
800.392.6175, ext. 8118

Karen Ann Mitchell, Incumbent, Plymouth Public Schools

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I am currently completing my first term on the MTRS Board. I am a seventh grade teacher in Plymouth at Plymouth South Middle School and this will be my 24th year in Plymouth and my 27th year teaching. I have held positions in the Massachusetts Teachers' Association at both the local and state level; I held every office locally including president and was on the MTA Board of Directors. I strongly support the preservation of our retirement system and the improvement of our COLA system in Massachusetts.



MTA - Endorsed Candidates Karen Mitchell and Dennis Naughton Win MTRS Election

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The board, which meets at least once a month, votes on every disability retirement allowance, investigates all claims for accidental and ordinary disabilities, establishes the rules and regulations of the agency, and oversees the dissemination of services and information to its membership of more than 88,000 active educators and 52,000 retirees and survivors.

MTA active and retired members supported the two MTA-endorsed candidates. This election proves what MTA members are able to accomplish when they join together to work for a common cause. Thank you! Your response to this effort made all the difference.

HOW THE NEW PENSION BILL MAY AFFECT YOU

Chapter 176 of the Acts of 2011, "An Act Providing for Pension Reform and Benefit Modernization" was signed into law on November 18, 2011 by Governor Deval Patrick. This law has a number of changes for new hires. This information can be found at www.massteacher.org/news/archive/2011/11-15.aspx.

The law also impacts certain retired members and survivors. The following information summarizes changes for current retirees:

COLA

Future COLA increases will be based on the first \$13,000 instead of \$12,000.

Minimum Pension

Effective 4/2/2012, the minimum pension for members who retired with at least 25 years of creditable service is increased from \$10,000/year to \$15,000/year.

Maternity Leave Creditable Service

Allows members who retired before September 1, 2000 who took a maternity leave of absence or resigned from teaching due to maternity before 1/1/75 to receive up to 4 years of creditable service for said leave. Will increase benefits paid after 4/2/2012.

Same Sex Spouse Option C

Allows members who retired before 5/18/2004 and married a same sex spouse before 5/18/2005 to apply to change their retirement option to Option C. Applications must be received by 7/1/2012. This provision applies only to retirees who meet these requirements. No other current retirees may change their retirement option.

Earnings Increase after Retirement

Effective 4/2/2012, members retired for at least one year may earn an additional \$15,000/year in post-retirement earnings.

Minimum Pension for Surviving Spouse

Effective 4/2/2012, the minimum benefit paid to the surviving spouse of a member who dies while in service increases from \$250/month to \$500/month.

REPORT OF THE CHAIRS

Richard Liston and Kathleen Roberts



We would like to take this opportunity to remind MTA Retired members about the many cost saving opportunities that are available to them through MTA Benefits (MTAB). MTA Benefits has always been a strong supporter of the MTA Retired program by participating in our annual MTA Retired Gathering and other statewide meetings. In addition, MTA Benefits has worked to provide programs that impact active and retired members.

MTA Benefits is committed to bringing members the very best value for their hard-earned dollars and has researched, evaluated, and partnered with companies to bring you exceptional programs and everyday savings. The staff has the expertise to guide you through these programs and answer any of your consumer-related questions.

Family members of MTA members can participate in many of these benefits programs. Someone who is a mother, father, sister, brother, son, daughter, spouse, or domestic partner of a deceased active or retired member who is not otherwise eligible for active membership can benefit too!

You can review the programs available to you at www.mtabenefits.com.

Offers and News:

The MTA Advantage is MTAB's quarterly newsletter that highlights new benefits, special events, consumer tips, and member profiles.

Quick Takes e-news alerts you about the latest free giveaways, hot deals, and exclusive merchant discounts. Be the first to know — sign-up for Quick Takes today! Select e-Offers and News at www.mtabenefits.com to learn about the latest opportunities.

Here is a sampling of the benefits MTAB has to offer you:

- Auto Insurance
- Business Owners Insurance
- Car Rentals
- Certificate of Deposit
- Credit Card
- Dental Plans
- Disability Insurance
- Discount Directory
- Discounts through Access
- Health Savings Package
- Heating Oil Discounts
- Home & Renters Insurance
- Hotel Discount Directory
- Identity Theft Protection
- Life Insurance
- Life Line Screening
- Loans
- Long-Term Care Insurance
- Magazine Discounts
- Money Market Account
- Mortgage Program
- Online Computer Backup
- Propane Discounts
- Tax-Sheltered Annuity
- Technology
- Theme Parks
- Travel Accident – ADD
- Travel & Vacations
- Umbrella Liability Insurance
- Wireless Services
- Workers' Compensation

COMMONWEALTH'S OPEN CHECKBOOK INITIATIVE

Under a government transparency initiative included in the 2011 state budget, the Commonwealth launched a new website that provides detailed information about state expenditures, including state employees' salaries and retirees' pensions.

The initiative, called Open Checkbook provides information on all state budget expenditures, including payroll and pension information, for fiscal years, 2010, 2011 and 2012. While salary information is just for state employees, pension information will be available for all who receive retirement income under a pension system funded by the state, including retired teachers and administrators receiving pensions through the Massachusetts Teachers Retirement System.

A great deal of public employee salary and pension information has been available for several years on websites operated by the *Boston Herald* and the Pioneer Institute. These organizations obtained the information through public records requests.

The Commonwealth has posted answers to Frequently Asked Questions about the Open Checkbook initiative at www.mass.gov/anf/docs/hrd/policies/files/open-checkbook-faq.doc. The FAQ explains that state employee annual salaries and retiree annual pensions will be available by name and will include information about where the person is or was employed. It will not include the individual's address, bank account information or Social Security number.

For more information on this and other state transparency initiatives, see mass.gov/transparency.

Active employees who have unanswered questions should contact their human resource offices. PreK-12 retirees who have unanswered questions may contact the Massachusetts Teachers Retirement System at www.mass.gov/mtrs. Higher education retirees can contact the State Board of Retirement at www.mass.gov/treasury/retirement.

WHAT INFORMATION WILL BE VISIBLE ON OPEN CHECKBOOK?

What WILL be visible on Open Checkbook?

- Your name
- The school district from which you retired
- Your retirement date
- Your monthly pension
- Your annual pension

What will NOT be visible on Open Checkbook?

- Your address
- Your Social Security number
- Your bank information
- Pension information for survivors, beneficiaries and dependents

DON'T GET SCAMMED

Crooks use clever schemes to defraud millions of people around the globe every year. They often combine sophisticated technology with age-old tricks to get people to send money or give out personal information. Many scammers insist that you wire money, or pressure you to make an important decision on the spot. Don't fall for such tactics. Use these tips to help you avoid common scams. The following information is from onguardonline.gov.

WHAT TO DO

Know who you're dealing with

Try to find a seller's physical address (not just a P.O. Box) and phone number. With internet phone services and other web-based technologies, it's tough to tell where someone is calling from. Do an internet search for the company name and website, and look for negative reviews. If you find them, you'll have to decide if the offer is worth the risk. After all, it's only a good deal if you actually get a product that works.

Understand that wiring money is like sending cash

Con artists often insist that people wire money, especially overseas, because it's nearly impossible to reverse the transaction or trace the money. Don't wire money to strangers, to sellers who insist on wire transfers for payment, or to anyone who claims to be a relative or family friend in an emergency who wants to keep the request a secret.

Read your monthly statements

Scammers steal account information and then run up charges or commit crimes in your name. Dishonest merchants bill you for monthly "membership fees" and other goods or services without your authorization.

If you see charges you don't recognize or didn't okay, contact your bank, card issuer, or other creditor immediately.

Give only to established charities after a disaster

In the aftermath of a disaster, give to established charities, rather than one that has sprung up overnight. Pop-up charities probably don't have the infrastructure to get help to the affected areas or people, and they could be collecting the money to finance illegal activity. For more donating tips, check out ftc.gov/charityfraud.

Talk to your doctor before you buy health products or treatments

Ask about research that supports a product's claims — and possible risks or side effects. Buy prescription drugs only from licensed U.S. pharmacies. Otherwise, you could end up with products that are fake, expired, or mislabeled — in short, products that could be dangerous to your health. Learn more about buying health products online.

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DON'T GET SCAMMED

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WHAT NOT TO DO

When investing, remember there's no sure thing

If someone contacts you with low-risk, high-return investment opportunities, stay away. When you hear pitches that insist you act now, that guarantee big profits, that promise little or no financial risk, or that demand that you send cash immediately, report them at ftc.gov.

Don't send money to someone you don't know

Not an online seller you've never heard of — nor an online love interest who asks for money. It's best to do business with sites you know and trust. If you buy items through an online auction, consider using an option that provides protection, like a credit card. If you think you've found a good deal, but you aren't familiar with the company, do some research. Type the company or product name into your favorite search engine with terms like "review," "complaint" or "scam." See what comes up — on the first page of results as well as on the later pages. Never pay fees now for the promise of a big pay-off later — whether it's for a loan, a job, or a so-called prize.

Don't agree to deposit a check and wire money back

No matter how convincing the story.

By law, banks have to make funds from deposited checks available within days, but uncovering a fake check can take weeks. You're responsible for the checks you deposit: If a check turns out to be a fake, you're responsible for paying back the bank.

Don't reply to messages asking for personal or financial information

That goes whether the message comes as an email, a phone call, a text message, or an ad. Don't click on links or call phone numbers included in the message, either. It's called phishing. The crooks behind these messages are trying to trick you into revealing sensitive information. If you got a message like this and you are concerned about your account status, call the number on your credit or debit card — or your statement — and check on it.

Don't play a foreign lottery

It's illegal to play a foreign lottery. And yet messages that tout your chances of winning a foreign lottery, or messages that claim you've already won can be so tempting. Inevitably, you're asked to pay "taxes," "fees," or "customs duties" to collect your prize. If you send money to collect, you haven't won anything.

Indeed, you've lost whatever money you sent. You won't get any money back, either, regardless of the promises.

Report Online Scams

If you think you may have been scammed:

- File a complaint with the Federal Trade Commission (ftccomplaintassistant.gov) If you are outside the U.S., file a complaint at econsumer.gov. (Complaints are entered into the Consumer Sentinel Network, an online database used by hundreds of law enforcement agencies in the U.S. and abroad.)
- Visit ftc.gov/idtheft, where you'll find out how to minimize your risk of identity theft.
- Report scams to your state Attorney General. (www.mass.gov/ago/)
- If you get unsolicited email offers or spam, send the messages to spam@uce.gov.
- If you get what looks like lottery material from a foreign country through the postal mail, give it to your local postmaster.

**2012 NOMINATION FOR:
RETIRED MEMBERS COMMITTEE**

A candidate must file this nomination form or facsimile with the Executive Director-Treasurer by 5:00 PM on **Friday, March 2, 2012** regardless of postmark.

ADDITIONAL FORMS MAY BE REQUESTED OR THIS FORM MAY BE DUPLICATED.
FORMS MAY BE FAXED TO DIANE FOLEY AT (617) 742-7046.

NAME OF CANDIDATE _____
MEMBER ID (listed on your MTA ID Card) _____ E-MAIL _____
HOME ADDRESS _____ TELEPHONE _____

Please check the appropriate box that corresponds to the election.

Membership Type: Retired Retired Life
I hereby declare my candidacy for: Retired Members Committee

BIO/STATEMENT GRID- PLEASE PRINT

INSTRUCTIONS

- MTA Policy: Each candidate must submit a biography/statement grid containing no more than 50 words. Note: Only the first fifty words will be printed. The Credentials & Ballot Committee reserves the right to edit the bios.
- Write out your statement on a separate piece of paper first, and then fill out the grid.
- Type or print clearly, using both upper and lower-case letters, as you expect your final statement to appear.
- Insert only one word per box.
- Do not combine words or numbers with hyphens or slashes.
- “AN,” “A” and “THE” constitute one word.
- Acronyms such as “NEA-RA” or “MTA” count as one word.
- Insert punctuation in the same box immediately after the word you want it to follow.
- Indicate intent to commence a new paragraph by inserting the paragraph symbol ¶ in the same box immediately preceding the first word in the paragraph.
- A date represented as “October 1, 2006” shall constitute three words. A date represented as “10/1/06” is only one word.
- Send this entire nomination form to: MTA, Governance Specialist, 20 Ashburton Place, Boston MA 02108. This form must be received by Friday, March 2, 2012 in order for the bio/statement to be published in the April MTA REPORTER.
- Please send me a list of Statewide Retired Delegates to the 2012 MTA Annual Meeting which I will use solely for the purpose of publicizing my candidacy for election as a member as a member of the Retired Members Committee. The list will be available after January 13th, 2012.

My qualifications are in compliance with those of the designate position for which I am a candidate.
Signature _____ Date _____



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Boston, MA 02108

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