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**EDUCATORS**  
 ASSOCIATION  
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# REAM Chapter #270

*North Middlesex*

*FALL Edition 2017*

*North  
 Middlesex  
 Chapter #270*

*Acton*

*Ayer*

*Bedford*

*Billerica*

*Boxborough*

*Burlington*

*Carlisle*

*Chelmsford*

*Dracut*

*Dunstable*

*Groton*

*Littleton*

*Lowell*

*N. Reading*

*Pepperell*

*Reading*

*Shirley*

*Stow*

*Tewksbury*

*Townsend*

*Tyngsboro*

*Wakefield*

*Westford*

*Wilmington*

*Woburn*

## *A Message from . . . . . Marilyn*

It's always a surprise to me when the seasons turn and another one appears around the corner. I don't know why I am surprised. It may be that I am usually engrossed in what I am doing so that I don't take the time to look ahead to what is coming next. Most times this is good because I play more fully when I stay in the present.



However, there are times when looking ahead can act as a buffer, can prepare me for a difficult project or can alert me to take action to circumvent an unwanted happening. Of course, the seasons don't really care about what I am thinking or doing. My input doesn't change anything.

However, the people who govern and make decisions that affect our pensions, our health insurance, and our benefits are not insulated from our actions. We carefully watch what is happening in Washington, in Boston and in individual Massachusetts's communities. We collaborate with other organizations and join with them when actions need to be taken. I cannot emphasize too many times how important your eyes and ears are. If you read something, hear something, are aware of changes in your benefits or your town's coverage "drop a dime" and let us know. We want to be always be looking ahead instead of being reactive. Only then do we have the opportunity to take action and affect change.

I am looking forward to another enjoyable brunch at Princeton Station in North Chelmsford on October 12. We

are going to go back in time and refresh our ideas about driving. I was 21 when I got my driver's license. I am 82 now and it's time for me to look at driving with new eyes. Laws have changed, roads are more crowded, and our reactions are different. It's time to refresh. Come and learn with me.

Another date to mark on your calendar is November 14, 2017, our annual statewide meeting at Devens. Our Executive Director, Hillari Wennerstrom, always has a keynote speaker who is engaging. This year *Theodore Roosevelt* will visit us. Yes, we are going back in time again and our *Rough Rider Teddy* will captivate his audience. Guaranteed fun!

Enjoy the rest of summer. Take care of yourselves and of each other. Keep in touch. Remember I am only an email away.

Best,

Marilyn Frank, President

[marilyncows@gmail.com](mailto:marilyncows@gmail.com)

***Save the Date  
 Fall Breakfast Buffet***

***Thursday***

***October 12, 2017***

***9:30 a.m.***



***Princeton Station Restaurant***

***147 Princeton St.,***

***North Chelmsford, MA***

***How good a driver are you?  
 Cars & traffic have changed!***

***Have your driving skills? Find out!***

***The AARP Smart Driver Course***

**Fall Legislative Report**  
Bill Nolan, State Legislative Chair

**GIC Overhaul In Massachusetts**

The state's Group Insurance Commission (GIC) is considering a long list of changes to restructure employee and retiree health care plans. In July 2018, GIC enrollees may find a smaller selection of insurance plans from which to choose.

Recommendations that GIC are considering:

- consolidation of plans offered by GIC
- move to a single pharmacy benefit manager for all plans
- add high deductible and defined contribution plans
- healthy younger retirees choosing the lower cost options, leaving sicker and older retirees in higher cost plans

The GIC has to choose, whether to lead the way with a new model, or join the race to the bottom by lowering the quality of plans, and shifting cost to retirees.

The governor and the GIC Executive Director, Roberta Herman, are both former health care Insurance companies CEOs. The GIC was formed to lower health care costs for public employees and retirees. Whose side are they on?

Whatever the GIC decides will set the ground rules for what happens to all the communities that are not in the GIC. Other communities will then be able to change their plan design using the GIC criteria as a threshold.

It is critical that all of our membership be aware of what is taking place in Public Insurance Committees (PIC) in the cities and towns that they worked in. Let us know if you see changes taking place.

GIC has already dramatically increased deductibles for retirees not on Medicare, increased copays at hospitals, and higher fees for "specialty" high cost drugs. There is no relief in the current state budget.

***It is important for us at this time as an organization to stay focused on teacher retiree healthcare.***

**WEP (Washington)**

The main sponsors of the current bill are House Ways and Means Chairman, *Kevin Brady from Texas, and Congressman Richard Neal from Massachusetts*. Congressman Brady is a close ally of House Speaker Paul Ryan. He has great latitude to move the WEP proposal forward at his discretion, once an opportunity presents itself.

The bill could falter. Getting anything done with the current the House of Representatives could be difficult.

## *The Edith Stewart Chase Foundation*

*By Christine Hassan*

A meeting was held on Friday, August 4<sup>th</sup> in Milford, MA and I left my home at the usual time, but got caught up in a several mile back-up on Rt. 495 caused by an accident and never reached my destination. I did speak to the treasurer the following week, and she informed me that the meeting was held and grant requests were evaluated by the advisory board and granted to those that met the Need Requirements.

The current application is available on the REAM website. There is also a list of appropriate questions with answers that will help you to navigate through the application.

It was also brought to my attention by a different source, that it might be difficult to reach anyone in the Chase office by phone or by email. The reason for this is that the office is not staffed daily, and members of the Board go there only at varying intervals. Hence, if you have difficulty reaching someone at the office, you may contact me, and I will forward your request. My contact information is at the end of this article.

The Foundation is here to help with needs you might have to help pay medical, dental, home repairs, or to pay down credit card bills. Grant requests are awarded according to the urgency of your needs, the number of requests received during each quarter and the amount of funds we have available during that quarter. Therefore, if you have a need and would like assistance from the Foundation, download the application, fill it out as best you can, and send it to the address on the application.

Remember, if you need assistance; feel free to contact me at 978-937-9913 or at <mailto:chrishal@comcast.com>. For those wishing to donate to the Foundation:

*The Edith Stewart Chase Foundation  
Milford Common  
258 Main Street Suite #114  
Milford, MA 01757*



## *Merrimack Valley Food Bank*

Another way that REAM members help the community is to contribute food items to the Merrimack Valley Food Bank at our breakfasts.

**REMINDER: Set aside a bag with your contribution a week before the Buffet Breakfast so you don't forget that morning.** If you are not attending the breakfast and would like to help send a check to the Merrimack Valley Food Bank and mail it to Joanne Bishop 22 Railroad St. U312, Andover, MA 01810.



## BOOK EXCHANGE

FOR THOSE OF YOU ENJOYING THE BOOK EXCHANGE WE HAVE DONE AT THE LAST FEW CHAPTER BREAKFASTS, WE WILL DO IT IN OCTOBER

JUST BRING A BOOK YOU ARE FINISHED WITH AND EXCHANGE IT FOR ANOTHER SOMEONE ELSE BRINGS.



Dear Members,

One of the best places I can think of to volunteer is at The Wish Project, which serves needy families of the Merrimack Valley. Check out their website at: <http://thewishproject.org>. Their mission is to provide local people in need with basic furniture, home goods and baby goods, while helping the planet by recycling used goods. Only when people have their basic needs met can they move forward and out of the social services system.

Right now for instance, agencies, public and private are facing extraordinary challenges to fulfill the needs of children from families with addiction issues. The Wish Project is mobilizing to assist. **Donations and/or volunteers are welcome.** The volunteer schedule is as follows: TUES. WED FRI 9:00 -11 a.m., SAT 9:00-11:00 and MONDAY evenings 6:00-8:00 p.m.

The location of The Wish Project is in a warehouse in an industrial park, right off the Lowell Connector, convenient to routes 3, 495 and 93. You can also volunteer from home. If you are interested in helping, call Patty at 866-947-4360 ext. 730, or contact the volunteer coordinator at: <mailto:volunteer@thewishproject.org>.

Suzana Moreira, Volunteer Chairperson



### Volunteer Hours

*In 2016 the value of an hour of volunteer time was computed to be \$24.14 by the U.S. government. I want to thank the twenty-one REAM members who reported a total of 3814 hours for a value of \$90,969.96.*

*We will collect the number of volunteer hours again in January. We know that many more of you do volunteer work. Please keep track of your hours and send them to us. We should inform the public that REAM members not only gave to the community when they were teaching but now that they are retired they continue to give.*



### ***Breakfast Buffet Speaker: The AARP Smart Driver Course***

Cars have changed. Maybe you are still trying to figure out some of the new technology, such as “Hands off Cell phone calls and GPS. Traffic rules, driving conditions, and the roads you travel every day have also changed Even the most experienced drivers can benefit from brushing up on their driving skills.

The AARP Smart Driver Course, offered by AARP Driver Safety, is the nation’s largest driver safety course and is designed especially for drivers age 50 and older. By taking the AARP Smart Driver Course you’ll learn the current rules of the road, defensive driving techniques, and how to operate your vehicle more safely in today’s increasingly challenging driving environment.

### ***Ed O’Connor, AARP Chief Trainer and Instructor***

After 42 years in the Transportation Industry, Ed retired and started teaching the AARP Smart Driver course. He has been instructing the course for almost ten years. He has taught 175 classes to approximately 2,000 students. Ed also trains the new Instructors for the Smart Driver course. Ed will give us an overview of the course and a few tips such as: How to minimize the effects of dangerous blind spots and ways to monitor your own and others’ driving skills and capabilities



*Come and join us at the  
**FALL Breakfast Buffet!**  
 Middlesex North Chapter #270  
 Thursday, **OCTOBER 12, 2017**  
 Princeton Station Restaurant  
 147 Princeton St., North Chelmsford, MA*



- 9:30 Registration, Coffee and Conversation and Raffle Ticket Sales
- 10:00 Breakfast Buffet
- 10:45 Chapter Business and Reports:  
     President: Marilyn Frank  
     Chase Foundation Report: Christine Hassan  
     Legislative Report: Bill Nolan
- 11:30 **Speaker: Ed O'Connor/ The AARP Smart Driver Course**
- 12:30 Benefit Raffle Drawing for the EDITH STUART CHASE FUND
- 12:45 Closing Remarks, Adjournment



**Menu: Breakfast Buffet**  
*Scrambled Eggs, Bacon, Sausage, Belgian Waffles, Assorted Pastries and Muffins,  
 Home Fries, Fresh Fruit, Orange Juice, Coffee and Tea*

*If you have any dietary concerns, PLEASE advise us in order to accommodate you.  
 Cost \$25\_.per person*

*To support our community service:  
Please bring a non-perishable food or monetary donation for the Merrimack Valley Food Bank.  
Remember monetary donations to Chase Foundation or REAM 270 Scholarship Fund or  
REPAC can be forwarded to Treasurer Joanne Bishop at anytime.  
Bring a used book you've finished to exchange at the BOOK EXCHANGE*

**Directions:** 495 N to Rt 3 N to Exit 32 which leads to the traffic Rotary at Drum Hill, Chelmsford. Exit the rotary at Rt 4 N (becomes Princeton Street) towards North Chelmsford. About ¾-1 mile on left is **Princeton Station Restaurant**. Parking in rear.

**Fall Luncheon Reservations MUST be made by September 28, 2017**

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Guest Name: \_\_\_\_\_ *Invite a Friend !*



Check if a Nonagenarian: \_\_\_\_\_ (no charge)    Check if transportation needed: \_\_\_\_\_

Please make \$25 \*checks payable to:    **REAM, Inc. Chapter # 270**

Send to: **Joanne Bishop, 22 Railroad Street, Unit 312, Andover, MA 01810**

**REAM**  
165 Lakeside Avenue  
Marlborough, MA 01752-4527

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ADDRESS SERVICE REQUESTED  
Website: <http://www.ream1951.org>

**Thursday October 12, 2017  
Chapter Breakfast Buffet  
Princeton Station**



**November 14, 2017  
REAM Annual Mtg.  
Devens Common  
Teddy Roosevelt will join us!**

***Chapter #270 Executive Board***

President:	Marilyn Frank
1 <sup>st</sup> Vice-President:	Christine Hassan
State Bd. of Directors	Jane Jurgeleit
Treasurer:	Joanne Bishop
Recording Secretary	Linda Lash
Web Page Reporter	___VACANT___
Newsletter:	Sandy Martinez
Legislative Chair:	Bill Nolan
Chase Foundation:	Christine Hassan
Program Chair:	Frances Sacco
Volunteer Chair	Suzana Moreira
Technology:	John Hassan, <a href="mailto:jmh718@comcast.net">jmh718@comcast.net</a>
Membership:	Frances Sacco, Chair; John Hassan

Members are welcome to contact: Marilyn Frank  
[marilyncows@gmail.com](mailto:marilyncows@gmail.com) with any issues they would like to discuss.  
Newsletter Editor: Sandy Martinez.  
[sandi.brandi@verizon.net](mailto:sandi.brandi@verizon.net) 978-692-6058.



**Recent Survey**

The chapter Board of Directors would like to thank all those that participated in the recent online survey about REAM. We appreciate your participation and will use the information to enhance our goals and activities.