



M.O.S.E.S. MONITOR

June 2013

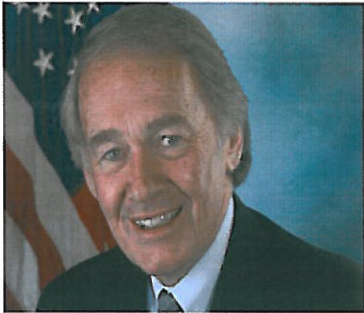
“There's something civil servants have that the private sector doesn't and that is the duty of loyalty to the greater good - the duty of loyalty to the collective best interest of all rather than the interest of a few.”

David Walker, former U.S. Comptroller General

MOSES Endorses Congressman Edward Markey for United State Senate!

Special Election on June 25th

MOSES officially endorsed Congressman Edward Markey for United States Senator at the Board of Directors meeting on May 14th.



MOSES is proud to stand with Ed Markey as he has stood with labor for 36 years, first as a State Representative and later a Congressman, advocating for working families in this great Commonwealth. Ed Markey has an undisputable voting record of siding with middle class families on the issues that we hold dear: from advocating for job creation and fair wages, to supporting comprehensive health care, and ensuring affordable college tuition for our children, the choice is clear for MOSES members.

Make no mistake; this election is of vital importance for protecting the middle class values in Massachusetts. Ed Markey has spent his entire career trying to level the playing field for working families and will continue to fight for middle class values in the U.S. Senate.

- Ed Markey has been a passionate voice for Massachusetts workers- he will continue to fight Republican attempts to weaken collective bargaining rights and decimate workplace safety laws.
- Ed Markey has one the strongest environmental records in Congress and has fought to protect federal policies that enhance clean energy, which have helped bring more than 70,000 jobs to Massachusetts.
- Ed Markey supports requiring public inspections on state and federally funded construction projects, which would save Massachusetts taxpayers billions of dollars. Using MOSES construction inspectors to inspect the “Big Dig” would have prevented so much of the waste, fraud and abuse that plagued the project for years after it was completed.

Please go to the polls and cast your vote for Ed Markey on Tuesday, June 25th. The polls are open from 7am to 8pm. Interested in volunteering on Election Day? Call Bridget K. Quinn at 617-909-2099 to sign up.

President's message:

Dear MOSES member,

The MOSES board of directors has endorsed Congressman Ed Markey in the U.S. Senate race to replace now Secretary of State, John Kerry. The date of the election is June 25th and I urge you to vote.

This is one of several campaigns that will be going on throughout the summer and fall. The results of these elections may impact the federal dollars allotted to many of our agencies and therefore they are important to the MOSES membership. MOSES will be making further endorsements in many of the upcoming elections. (MOSES bases its endorsements on how the candidates act towards labor and other related issues that concern MOSES.)

One of MOSES' strongest advocates on Beacon Hill has been Representative Martin Walsh (D) Boston, who is currently running for Mayor of Boston. Marty has also earned the endorsement of the Board of Directors. Marty has strongly supported MOSES throughout his tenure as a state representative and is a strong supporter of worker rights. He currently is co-sponsoring the OSHA protection bill for public employees. As with all elections, anyone who wants to work for a candidate should contact Bridget Quinn in the MOSES office.

The OSHA protection bill is one of the most important bills on Beacon Hill other than the budget. This bill mandates that public sector workers be supplied with the training and equipment necessary to do their jobs safely. Currently twenty six states have OSHA protection for their state workers and we would like to see Massachusetts become number twenty seven.

MOSES has many members working on various committees throughout the Commonwealth for Executive Order 511 which was Governor Patrick's attempt to bring this issue to the forefront. The various committees have gathered information, identified issues and possible solutions and submitted a written report which has been delivered to the Secretary of Administration and Finance. MOSES is hoping the report will be released publically on June 24th and the hearing for the bill is planned for June 25th, 2013. I encourage anyone who has a story to tell to attend the hearing or send the information to Bridget Quinn or myself in the MOSES office.

Pay raises are coming in July for Commonwealth and MassDOT members and we continue to pursue the issue of what the dates actually are for those raises through the grievance process. MWRA members raise is scheduled for June 29th.

Enjoy the summer.

Joe

September General Membership Meeting to Vote on Proposed Dues Increase

The members assembled at the May 14, 2013 general membership meeting in Middleton, by a vote of 51 in favor and 4 against, voted to amend the MOSES Constitution by proposing a MOSES dues increase and change to the reserves. This initial membership vote came after the MOSES budget committee recommended and MOSES Board of Directors voted to support a change to the dues and reserve.

In accordance with Article XII of the MOSES Constitution: "Adoption of proposed amendments shall require a favorable vote of at least two-thirds of the members present at the membership meeting following the one at which the proposed amendment was read and acted on..."

Accordingly we are notifying all members that the following proposed Constitutional amendment will be acted on at the September 10, 2013 General Membership meeting being held at the Hilltop Restaurant in Saugus, Massachusetts. (see the last page for directions)

The proposal being voted on September 10, 2013 would amend Article III, Section 7 of the MOSES constitution by increasing the current dues of \$8.50 per week to:

"\$10.00 per week on 1/1/2014; \$10.25 per week on 1/1/2015; \$10.50 per week on 1/1/16; \$10.75 per week on 1/1/17. "Effective 1/1/2014 the retirees dues shall be increased by 20%. Effective 1/1/2015, 1/1/2016, 1/1/2017, retiree dues shall be increased by 2.5%."

Amend Article IX, Section 2, Subsection C(1) Reserve Account by increasing the amount of member's dues placed in reserve from 5% to 10% as follows:

"Reserve account shall be established from receipt of 10% of each member's dues. This amount is to provide funds for purposes not anticipated under normal operational circumstances."

Discussion

MOSES dues were initially set temporarily at the current \$8.50/week on July 1, 2003 but restored to \$6.50/week on July 1, 2005. In September, 2007, the members voted to set the dues at \$8.50 per week effective 1/1/2008 and they have remained at that level for the past five and one-half years.

The Reserve Account was initially set at 10% when it was established but the Constitution was amended over 15 years ago in March, 1998 to reduce the 10% reserve to 5%. Appropriations from the Reserve accounts are more difficult than from regular dues and require a two-thirds positive vote after notification to the members that a vote will be taken.

The net effect of this proposed constitution change if two-thirds of those assembled and voting at the September meeting vote in favor of the proposal would be: Effective January 1, 2014 MOSES dues structure would change from a total of \$8.50/week distributed as \$8.08/week available for regular appropriations and \$0.42/week available for reserve appropriations to \$10.00/week distributed as \$9.00/week available for regular appropriations and \$1.00/week available for reserve appropriations. On the same date, retiree dues would be increased by 20%. On January 1st of each of the following three years, active member's dues would be increased by \$0.25 and retiree member's dues would be increased by 2.5%.

**APPLICATIONS FOR THE 2013 ANNUAL MOSES MEMORIAL
SCHOLARSHIP AWARDS ARE BEING ACCEPTED**

One \$1,000 scholarship in the name of our former **President, Charles Wilson** is awarded. In addition, twenty \$500 scholarships in memory of the following late members of the MOSES Board of Directors are awarded:

Eligibility Requirements: Scholarships are limited to MOSES members (including Active Retirees), their spouses or children, as well as the spouses and dependent children of late MOSES members under the following condition: **That the member or immediate family member plans to attend and has been accepted at an accredited higher education facility for the fall 2013 semester.**

Restrictions: In the event that a winner's educational expenses are less than the award, and/or the winner has received reimbursement from another source, the scholarship will be decreased to the amount appropriate. Awards are not transferable.

The MOSES Goodwill Committee, (David Baker, Joseph Bellino, David Gotchall, Patrick Russell) headed by Chairman, John Bardzik, administers the scholarship program and will conduct the drawing at the September 10, 2013 Membership meeting.

- Howard Bacon Memorial Scholarship**
- Elizabeth Brown Memorial Scholarship**
- Ernest Burns Memorial Scholarship**
- James Caldeira Memorial Scholarship**
- Paul Cantwell Memorial Scholarship**
- Edward Clancy Jr. Memorial Scholarship**
- Daniel Dalton Memorial Scholarship**
- William Dalton Memorial Scholarship**
- Milton Dubinski Memorial Scholarship**
- Robert Harper Memorial Scholarship**
- Reginald Jacobs Memorial Scholarship**
- Al Laing Memorial Scholarship**
- Jerry Langone Memorial Scholarship**
- Patricia MacAskill Memorial Scholarship**
- Paul McCorry Memorial Scholarship**
- Theodore Palizzola Jr. Memorial Scholarship**
- Paul Prentiss Memorial Scholarship**
- Maurice Randall Memorial Scholarship**
- William Shipps Memorial Scholarship**
- Robert Smith Memorial Scholarship**

MOSES MEMBER _____ **Dept/Agency** _____

Name of Applicant (if different from member) _____

Relationship to member: _____ **Phone** _____

Address: _____

SEND TO: M.O.S.E.S., 90 N. WASHINGTON ST, SUITE 3, BOSTON, MA 02114
Note: Only one entry per applicant will be accepted. Two or more applicants per family must submit separate application forms but may mail them in the same envelope.

YOU MAY BE ENTITLED TO SOCIAL SECURITY BENEFITS EVEN IF YOU NEVER WORKED IN THE PRIVATE SECTOR

Paul Donohue, Esq.

Massachusetts does not cover State Employees with Social Security benefits for their public employment. As a result, if you are receiving a public pension any Social Security benefits you may be entitled to on your own record are affected by the “Windfall Elimination Provision” and benefits you might otherwise have collected based on your spouse’s or former spouse’s Social Security record are affected by the “Government Pension Offset”.

Under Social Security you must work a minimum of 10 years to be covered. Benefits are based on a complex formula that calculates adjusted indexed monthly earnings (AIME) over a 35 year work period and pays 90% of the first part of the AIME, 32% of the next higher amount and only 15% of the highest amount. If you do not work 35 years under Social Security, zero salary is input for the missing years in calculating the AIME)

The “Windfall Elimination Provision” uses 40% instead of 90% on the first part of the AIME and if you only worked around 10-12 years under Social Security, application of this formula may reduce your Social Security check more than 50% **if you are receiving a public pension**. Social Security allows one to collect as much as 50% of a spouse’s or former spouse’s full retirement benefit, but **if you are receiving a public pension**, two-thirds of that public pension will be deducted under the “Government Pension Offset” provision and as a result it is virtually impossible to collect any spousal Social Security benefit.

Under Social Security rules, if you have reached full retirement age, (FRA is 66 if you were born between 1943 and 1954) you may work and collect Social Security benefits at the same time. This “work and collect” provision creates opportunities for public employees who do not collect a public pension until after their social security FRA.

For example, provided you are not collecting a public pension: 1) If you want to collect on your own Social Security benefit upon reaching FRA, the 90% factor will be used instead of 40%; 2) If you are not entitled to any Social Security benefit, or you wish to postpone collecting on your work record, at FRA you can collect up to 50% of your spouse’s Social Security benefit assuming your spouse is at least 62 years old. (There are procedures by which you can do this even if your spouse postpones collecting his/her Social Security benefit called file and suspend). 3) If you are not entitled to any Social Security benefit, or you wish to collect on a former spouse’s Social Security benefit you may collect up to 50% of that former spouse’s Social Security benefit (provided you have not remarried) whether or not the former spouse is collecting Social Security **if** the marriage lasted at least 10 years and **if** the former spouse is at least 62 years old.

Even if your own Social Security benefit is greater than 50% of a spouse’s or former spouse’s benefit, you may find it beneficial to postpone receiving your Social Security benefit beyond FRA because postponing collecting your own benefit will enhance your Social Security benefit by up to 8% per year for the rest of your life when you retire and when you can no longer collect on a spouse’s or former spouse’s record. If your spouse or former spouse at FRA wants to postpone collecting their own Social Security benefit, they can collect up to 50% of your Social Security benefit. If you are presently married only one individual can collect on the other’s record while postponing their Social Security benefit. However, divorced people who meet the 10 year and FRA criteria can each collect on the others Social Security record while postponing and growing their own Social Security benefit.

There are some exceptions that help public employees avoid the impact of the “Windfall Elimination Provision” even after they receive a state pension but few public employees meet the requirements. For example, government employees are grandfathered from the “Windfall Elimination Provision” and will not suffer a reduction in their own Social Security benefit after retirement if they had 20 or more year’s creditable government service before January 1, 1986. In addition, if a public employee has 21 to 30 years of *substantial earnings* covered by Social Security the windfall elimination provision is phased out. (*Substantial earnings* vary from as little as \$1,950 in 1970 to \$9,535 in 1990 to \$19,800 in 2010)

Some but not all government employees are grandfathered from the “Government Pension Offset” and can collect on a spouse’s Social Security record after they receive a public pension if they had 20 or more year’s creditable public service before December, 1982.

If you collect a public pension before reaching Social Security FRA, and you do not meet the exceptions listed in the above two paragraphs, you cannot take advantage of these Social Security rules that basically suspend application of the “Government Pension Offset” and “Windfall Elimination Provision”.

If you have any questions about how this might apply to you, please email me. My email address is: pdonohue@moses-ma.org.

June 30 is Deadline for 2012 Dental/Optical Claims

If you have any claims to make for 2012 dental/optical expenses, they must be postmarked no later than June 30, 2012. A perfectly made out application with all receipts postmarked on or after July 1, 2013 **will be rejected**. An application postmarked on or before June 30, 2013 that lacks some required backup documentation might cost you \$10 but it should be submitted and may be corrected after July 1, 2013. If you need a dental/optical form call the MOSES office and talk to Janet Vitiello at 617-367-2727 x 319. You may also visit the MOSES office for dental/optical forms.

Letters to MOSES

If you have opinions you wish to express or questions you want to ask about your job or MOSES that you wish to have considered for publication in the MOSES Monitor, we would like to hear from you. A little guidance: 1) You must sign all correspondence. 2) No personal attacks.

CREDIT UNION INFORMATION

The MFCU Office in North Reading is open Monday through Thursday from 10:00 am to 2:00 pm.

MFCU will finance up to 80% of the purchase price or book value of vehicles whichever is less.

Model Year 2012-2013- Special Rates of 3.00% regardless of term if purchased from dealer and you have credit rating above 600.

Model Year 2011-2013: Rates as low as 4.50% APR for up to 24 months and 4.75% APR for 36-60 months

Model Year 2008-2010: 4.75% APR for 24 months, 5.00% APR for 36 months and 5.25% APR for 48-60 months. **Model Year 2006-2007:** 5.25% for a maximum term of 36 months.

PERSONAL LOANS MAXIMUM \$15,000.00 Rates as low as 11.5% APR for 12 months, 13.5% for 24 months and 15.5% for 36 months.

CREDIT CARD and TUITION LOANS MAXIMUM \$20,000.00 Rates as low as 8.00% APR for 12 months, 9.00% APR for 24 months, 10.00% APR for 36 months, 12.00% APR for 48 months (All checks made payable to company)

For more information, please call 978-276-0750 or write: M.O.S.E.S. Federal Credit Union, P.O. Box 521, No. Reading, MA. 01864-0521 (all rates and conditions are subject to change without notice.)



MOSES Board Members and MassDOT District 3 engineers join MOSES President Joe Dorant (middle, suit & tie), Boris Vilidnitsky (white shirt), Rep. Chris Walsh (light jacket) and MassDOT's Secretary Rich Davey and Highway Administrator Frank DePaola (last two on right, respectively) at the "Gregory Vilidnitsky Bridge Dedication."

MOSES and MassDOT Families Honor One of Their Own

MOSES members, state transportation officials and local representatives gathered at the Rte. 9 bridge over the Sudbury River on June 12 to dedicate the project to a state highway engineer killed by a drunk driver in 2010.

Rep. Chris Walsh (D-Framingham), sponsor of the bill presented by MOSES to name the bridge after Greg Vilidnitsky, the MassDOT District 3 Civil Engineer who was fatally struck by a pickup truck while working on a paving project on Rte. 9 near the Southborough border was on hand.

He noted, "At times like these, when we move so easily on our roadways in our vehicles, it is important to take a step back and appreciate the very vulnerable position our engineers, police, maintenance and others are in each and every day."

MassDOT Secretary Rich Davey concurred, "This is a bittersweet day. We not only remember one of our own with this bridge dedication, but we need to be cognizant of the MassDOT employees, contractors and the customers we serve that can be put in harm's way. For everyone concerned, safety has to be our first priority."

Frank DePaola, MassDOT highway administrator, spoke to the crowd of 50 about Greg's energetic and resourceful style of leadership and shared how highly he was regarded by fellow employees. He concluded, "We lost a valuable resource with this tragedy."

Greg's son, Boris, shared, "Being a civil engineer was never just a job for my Dad. He had my mom, brother and I as one family and his fellow MassDOT workers as another." Gregory B. Vilidnitsky, the man who gave deep meaning to being and living as a "civil" engineer is forever memorialized with this bridge naming. The plaque inscription, written by his youngest son, Ariel, says: In memory of Civil Engineer Gregory Vilidnitsky, who was unparalleled in his spirit, charisma, and passion in all aspects of life. 9/16/1952-9/14/2010.

MOSES MONITOR
90 North Washington Street
Boston, MA 02114

Dental Reimbursement Requests must be postmarked no later than 6/30/2013
September membership meeting to vote on proposed dues increase (details inside)
Scholarship application for September drawing is inside

General Membership Meetings

MOSES holds nine General Membership meetings a year at various locations around the state. All MOSES members in good standing are invited. Dinner is provided. Come to learn what's going on with your Union, to meet old friends, or to make new ones. Dinner starts at 6:00 p.m.; the meeting begins at 7:00 p.m.

September 10, 2013 Meeting - Hilltop Restaurant, Saugus, MA (978) 750-4900.

Directions: From the South: Expressway North to Route 1 North (over the Tobin Bridge). Proceed for approx. 11 miles on Route 1 North to Walnut St. exit. Get back on Route 1 South heading towards Boston. Hilltop is three miles down on right. From the North: Route 95 to Route 1 South. Proceed for 12 miles on Rte 1 South. Hilltop is on right. From the West: Mass Pike (I-90) to Route 95 North (also is Route 128) Waltham area. Follow Route 95 North/128 North approximately 23 miles to Route 1 South. Proceed for 12 miles on Route 1 South. Hilltop is on the right.