

TSRA NEWSLETTER

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Spring 2014

TSRA Annual Spring Luncheon Highlights

The Blue Notes musical combo returned to our annual Spring Luncheon at the Hillview Country Club with many old favorite tunes, much to the delight of all who attended. This year saw a turnout of 106 members and guests.

At the hobby tables, **Carol Wiberg** and **Freda Koralishn** each displayed beautiful, very intricate quilts. **Bob Ricles** also showed a number of examples of his remarkable and colorful stained glass work.



Carol Wiberg and Freda Koralishn

A continuous slide show featured many interesting photos taken by members of the Travel Activity Cluster and others, as well as pictures from our most recent Fall Luncheon.

The popular raffle gave away eight free gift cards for restaurants and stores, but with a new twist – a Mystery Photo Contest. Three prizes were reserved for those guests who could correctly identify the most slide photos of various buildings, structures, and landscapes. **Tom O'Connor**, **Selena Evans** and **Aline Valcourt** each identified all of them accurately, suggesting that the difficulty level might be raised next time.

The remaining gift cards winners included **Charlie Davis**, **Len Epstein**, **Kathy Henze**, **John White**, and **George Yender**.

John Lescher, himself a seasoned traveler, gave an interesting presentation on behalf of Road Scholar Travel and made available a variety of brochures and other literature. **Muthe Limpaecher** won the \$50 Road Scholar gift certificate.



Bill Fitzgerald, Hank McCard, Tom Harrington and Ron Milauskas

As usual, the Hillview staff did a fine job of preparing and serving a delicious buffet, all of which contributed to a very enjoyable afternoon of great entertainment with wonderful company.

Visit page 5 and the TSRA Website for additional luncheon photos!

(Joe Martino)

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Textron ERISA Class Action Suit

(Mark Kovacs)

Did you receive your Settlement Payment for the Textron ERISA Class Action Suit?

Participants in the Textron Savings Plan between July 17, 2007 and December 31, 2011 won a class action suit against Textron Corporation for failure to meet fiduciary responsibilities with regard to investments in Textron stock. The awards to Plan participants were distributed recently according to your current status as a Plan participant:

If you are a Settlement Class Member who is a current Plan participant, your share will be deposited into your existing Plan account and allocated in accordance with your existing investment elections.

If you are a Settlement Class Member who liquidated your Plan account, your share will be distributed via check to the address at which you received the notice of the Proposed Settlement.

Check your Savings Plan account or your mailbox. You can find more information at <http://www.gilardi.com/TextronERISASettlement/FAQ.htm>.

ONE CARE

(Robert E. Ricles, Esq.)

Do you have a child or a grandchild (friend or relative) between the ages of 21 and 64? Does that person have both Medicare and full standard MassHealth or CommonHealth (known as “dual eligibles”)? If so, that person might be eligible for a program called “One Care” which became available in October 2013 in certain Massachusetts counties. The goal is to provide integrated care for complex dual eligibles.

One Care is a managed care option that provides members further care coordination and support services than what is offered by original Medicare and MassHealth. One Care members continue to receive **ALL** benefits under Medicare A, B, D and MassHealth. In addition they receive extended services for behavioral health, long term support, crisis stabilization, substance abuse, day programs,

home modification, dental, hearing aids, transportation, medication management, respite care, psychiatric day treatment, etc.

One Care is available in the following counties: Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth (excluding Wareham, East Wareham, West Wareham, Lakeville, Marion and Mattapoisett), Suffolk and Worcester. There are three insurance companies offering One Care plans. Commonwealth Care Alliance is available in all the aforementioned counties. Fallon Total Care is available in Hampden, Hampshire and Worcester counties. Network Health is available in Suffolk and Worcester counties.

Each One Care beneficiary will have an individually designed Personal Care Plan outlining their various physical, mental health and long term care needs. The Personal Care Plan will be developed by the beneficiary along with the help of their assigned care coordinator, health providers, long-term support coordinator, family members or any combination of advocates that the beneficiary wishes to be involved.

With One Care, beneficiaries may also receive community-based services to promote wellness, recovery, self-management of chronic conditions and independent living. These services may also help the beneficiary stay out of the hospital or nursing home. The care team will work with the beneficiary to decide if these services are right for the beneficiary and if they should be in the beneficiary’s care plan.

MassHealth Customer Services (1-800-841-2900) processes all applications for One Care. Eligible beneficiaries can enroll, disenroll or switch One Care Plans at any time by contacting MassHealth Customer Services.

If you have questions, you should contact your local SHINE (Serving the Health Insurance Needs of Everyone) office. (See their website at <http://www.mass.gov/elders/healthcare/shine/servin-g-the-health-information-needs-of-elders.html>).

There is no charge for their services.

Also, One Care has added a new office called the One Care Ombudsman (OCO) to address concerns or conflicts with enrollment or access to One Care benefits and services – (855) 781-9898.

TSRA Past President's Report (Summary) *(Charlie Neckyfarow)*

This year was a very successful year for TSRA as we continued to make strides in addressing the role of the organization and making a transition to providing more social services to our membership while preserving our advocacy function for retirement benefits of our members.

In continuing with that theme, we, the officers of the TSRA, have attempted to further social functions by creating a Social Affairs Committee separate from the Membership Affairs Committee, adding new events and pressing to energize the role of ADHOC activity clusters. Principle successes in these clusters were in the Dining Out and Theater clusters. We continue to be committed to offering new activities, but it has been challenging to identify the pockets of interest and catalyze strong participation.

Financially, the organization remains on strong ground, even within a period of declining membership due to an older population and declines in employment at Textron Systems. A significant success was the automating of some of our more complex membership drive tasks and adding a PAYPAL online payment function. One of our most challenging tasks is to strategize on how to address our growing treasury surplus.

Influence your Organization Take a Survey *(TSRA Board of Directors)*

You should have recently received a brief Satisfaction and Improvement Survey from TSRA. The TSRA Board of Directors has developed this survey to help your board provide the best possible service to our members. We are asking for your opinions in the areas of:

Social Activities -- One of the primary objectives of TSRA is to provide our membership with many diverse social opportunities to enrich their retirement experiences and to maintain friendships and relationships formed during their employment years at Textron and Avco. Your survey responses will help us provide you with better activities.

TSRA Web Site -- TSRA has an extensive web site: <http://www.tsretirees.org>. Within this site, there are sections for past and upcoming events, retirement benefits information, news and services of interest to members.

TSRA Newsletter -- The TSRA Newsletter is a quarterly publication that provides members with timely, useful, and interesting articles. A typical Newsletter will report on a recent activity with pictures and an "In Memoriam" section which keeps members informed of the passing of our colleagues.

Retirement Benefits Support -- Retirement benefits support is provided by the Retirement Benefits Affairs Committee (RBAC). The RBAC plays a very important role in providing our TSRA membership with timely support to answer questions for both our retiree and pre-retiree members.

At the end of the survey, you will find a section where you can add your personal comments. The survey should only take 10-15 minutes and we would appreciate online submission of your input.

The survey is anonymous and no personal information will be shared or stored. Your name is requested only as an entry into a lottery for a \$25 gift certificate – our gift to you for participating. There will be 10 winners. Winners will be drawn on September 30, 2014.

Your response is requested by September 15, 2014.

A Note of Thanks

The members of the Board of Directors wish to extend heartfelt appreciation to **Carol Coombs**, who has recently stepped down as editor of the TSRA Newsletter. For the past seven years, Carol's outstanding efforts and commitment have resulted in a valuable publication that is both interesting and informative for our members. Thank you, Carol, for a job well done!

Carol will remain as a member of the Board of Directors for another term.

Has Any of your Information Changed?

(Len Epstein)

In order for us to communicate with you about membership and important events, it is necessary that you keep us posted of any changes in your address and communication modes. When you have changed your telephone number or email address, moved to new location or added an off-season location, please remember to convey this information to us. Also, if there is a change in your marriage or partnership status that you want to be included or deleted from your information, please let us know.

There are a number of ways your information can be updated, all of which are very easy to do. Use any of the methods below and we'll do the rest!

1. **US Mail:** You can go to the TSRA Web Site (www.tsretirees.org). Click on "about us/membership/application". Ignore all the stuff about paying and write in the changed information along with your name. Don't bother repeating information that's unchanged. If you want something deleted, so indicate. Print and send us this form to the address indicated on the form.
2. **E-mail:** Go to the TSRA Web Site (www.tsretirees.org). Go to "about us/contacts/membership committee". This will open up an e-mail form already addressed to the right people. All you have to do is tell us of the changes to your information. (Don't forget to give us your full name as e-mail addresses don't always relate to your real name!) Click on "send" and we'll get the information.
3. **E-mail (second option):** If number 2 above doesn't work, just send an e-mail with the information as described above to tsramembership@tsretirees.org.

Do you have any questions on anything about TSRA or the need for other information about retirement and you're not sure who to ask? Please feel free to contact us at any time at tsramembership@tsretirees.org.

In Memoriam

TSRA sends its condolences and sincere sympathy to the families of the following former Avco/Textron employees/or spouses.

Jack Matthews, 02/21/14
George E. Garland, 02/25/14
Steven N. Bastarache, 03/07/14
Richard Eng, 03/15/14
Bertram Beaulieu, 03/24/14
Francis L. Hardy, 04/06/14
Harry J. "Joe" Barker, Jr., 04/07/14
George Theophanis, 04/18/14
Valerie Holmes, 04/21/14
Justine A. (Kulpinski) McGuire, 04/27/14
Raymond I. DeCoux, 05/02/14
Richard P. Mayor, 05/09/14
John F. "Spud" Murphy, 05/12/14
Donald Woodman Fogg, 05/14/14
Dorothy Foust, 05/21/14
(spouse of deceased employee, Jim Foust)
Peter T. Haritos, 05/21/14
Harry K. Thomas, 05/22/14
James Francis Cutter, 05/28/14
John M. Brennan, 05/31/14

Upcoming Events

THURSDAY, JULY 24th
LOWELL SPINNERS BASEBALL
LeLacheur Park, Lowell, MA

TUESDAY, AUGUST 19th
PEABODY ESSEX MUSEUM
*Featuring narrated guided tours of
Yin Yu Tang Chinese House and
special "Turner and the Sea"
painting exhibit*

East India Square, 161 Essex St., Salem, MA
Watch for flyer for more details!

WEDNESDAY, OCTOBER 1st
THE MUSICAL "CHICAGO"
North Shore Music Theater
62 Dunham Road, Beverly, MA
Watch for flyer for more details!

Credit Score for Seniors

(John Lescher)

Even though you are retired, there are many reasons to pay attention to your credit reports and credit score. You need to check your credit reports for identify theft or other fraud. You may get each of your credit reports for free once a year at <https://www.annualcreditreport.com>.

There are also many reasons to monitor your credit score. Your credit scores affect renting an apartment, cost of insurance policies, utility sign up, your cell phone plan, costs of borrowing (for home improvement, a new car or that dream second home) or getting into your best choice senior living facility.

Obviously, you can purchase a credit score from someone like FICO (<http://www.myfico.com/>) for a fee. However a new website, Credit Karma (<https://www.creditkarma.com/>) provides a totally free credit score. It also provides lots of other resources, many of which are free.

This seemed to be almost too good to be true -- so I signed up several weeks ago to test it. So far, it meets all its claims. It provides a quality credit score updated weekly with notes explaining all the reasons your score is what it is. And, so far, there has been no junk mail associated with the site. The site appears to be ad-supported, but the ads are not obnoxious. Add this site to your financial tools. You'll be glad you did.

Mind Tickler

See if you can figure out what these seven words all have in common!

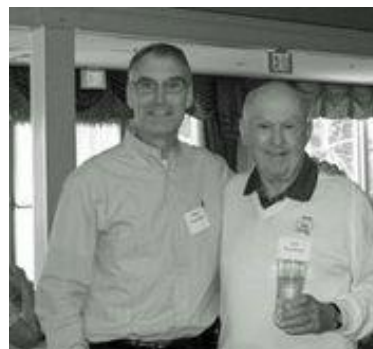
Banana	Revive
Dresser	Uneven
Grammar	Assess
Potato	

Are you peeking or have you already given up? Give it another try.

Look at each word carefully! (No, it is not that they all have at least two double letters!)

The answer is on page 7.

More Photos from our Spring Luncheon!



Mike Considine and Art Dunford



Kathy Henze and Rick Shaw

What's New on the TSRA Web? (www.tsretirees.org)

The TSRA web site provides information pertinent to our retiree and pre-retiree members. Information and articles are updated regularly, so plan to check the web site often!

Share your Thoughts!

Do you have any suggestions about what you'd like to see in future editions of the TSRA Newsletter? Are you interested in writing an article about your hobbies or a recent trip? Do you have any expertise in a subject that your fellow TSRA members might find interesting?

If so, we'd love to hear from you! Send an email to us at newsletter@tsretirees.org with your ideas and comments!

Cruising the Caribbean

(Jim Stamboni)

My wife and I still love the four distinct seasons of New England weather so we don't head south or west for the winter months as many of our "snowbird" TSRA members do. However, we do enjoy getting away to a warmer climate for a week or so during the winter. It seems to break up the winter and make it pass faster.

One of the options for our winter getaway is a Caribbean cruise. We have taken several Caribbean cruises over the years and enjoyed them all so I thought I'd share some of our experiences with our TSRA membership.

We normally plan our cruise for the February timeframe, being sure to stay away from the kids' winter vacation which is normally around the third week of February. Depending on cruise line and itinerary, the most convenient embarkation points (from the East Coast) are normally either Fort Lauderdale or Miami, FL, or San Juan, PR. Due to the uncertainty of winter weather in New England at this time of year, we normally plan on departing Boston two or three days before the scheduled ship embarkation date. This gives us several opportunities to safely fly out of Boston in the event of inclement weather and not miss our cruise. Best case, we arrive at our departure city a couple of days early and spend the extra time touring Lauderdale, Miami or San Juan, all of which are great cities to enjoy. Worst case, we spend an extra day or two in Boston, also a great city to tour.

Cruise lines offer Eastern, Southern, and Western Caribbean itineraries that typically range in duration from one to two weeks. We have taken one-week cruises on all three itineraries. Our favorite is the Southern trek. These itineraries normally include stops at Curacao and Aruba, two of our favorite Caribbean islands. More on the islands later.

There are multiple choices when it comes to selection of your cruise line. High end lines include Celebrity and Holland America. In our opinion, one step down from them is Princess, Royal Caribbean, and Norwegian. These lines have the senior/retired community as the principal customer base. Carnival and Disney lines tend to cater more to the younger and family crowd.

We have cruised several times on both Princess and Royal Caribbean and thoroughly enjoyed all our trips. In our opinion, the food is comparable on both lines. The entertainment is a bit better and more diverse on Royal Caribbean, but the Princess ships are easier to navigate around. Service was very good on both cruise lines. While most of these cruise lines now offer "open seating" for dinner similar to a normal restaurant, my wife and I enjoy the traditional fixed seating arrangement from days of old. We have always enjoyed meeting new people and starting new friendships. On our last cruise, we were paired with two couples from Baltimore who were lots of fun. They also happened to be travelling Karioke "pros". We didn't realize it at the time so we challenged them to a sing-off in one of the ship's lounges. BIG MISTAKE!

Our most recent cruise this past February took the Southern route, starting in San Juan and traveling to St. Thomas, St. Kitts, Aruba, and Curacao with two days at sea. The weather was great, albeit a bit balmy the entire time. We've been to St. Thomas several times now. My wife likes the shopping there. In St. Kitts, we took a half day tour of the island which was quite interesting. We rode on a beat-up old jeep whose shock absorbers were in dire need of replacement. The road we traveled went up into the hills on unpaved and unkept roads. I thought it was fun; others thought it was painful! We learned quite a bit about all the varieties of fruits and vegetables that naturally grow on the island.

As I noted earlier, Aruba is our favorite island. It is beautiful with gorgeous beaches, numerous off-road natural wonders, great food, and great nightlife. We were even joined for outdoor lunch by a few straggling iguana that were in the neighborhood. They were cute and totally non-threatening! Curacao is a quaint Dutch island with a charming downtown area, really very pretty.

In general, the Caribbean islands offer water activities such as snorkeling and scuba diving, beautiful scenery with nice beaches and/or lush mountainous country, good food, and plenty of shopping opportunities. In addition to Aruba and Curacao, some of our other favorite islands for scenery and beaches are (in no particular order): Tortola, St. Lucia, St. Johns, Domenica, and Grenada.

If you have never cruised, you should add it to your “bucket list” and try it at least once. However, it’s not for everyone. The stopovers at each port of call tend to be short, half to one full day. This is good to get an idea about each port but not nearly enough to do a complete tour of the island. As an example, our one day visit to Aruba has convinced us that we should make it a one week destination in the future!

I hope this article provides some useful information for those of you planning on taking a Caribbean cruise and motivates those of you who have never cruised to look into this wonderful activity.

Bon Voyage!

E-Z-GO® Acquires TUG Technologies Corporation

Editor’s Note: The following is excerpted from a Textron news release dated May 2, 2014:

AUGUSTA, Ga.--(BUSINESS WIRE)--E-Z-GO®, a Textron Inc. (NYSE: TXT) company, has acquired TUG Technologies Corporation, a leading manufacturer of ground support equipment in the aviation industry.

TUG Technologies Corporation, based in Kennesaw, Georgia, manufactures ground support equipment servicing airlines, air-freight companies, ground handlers, government agencies and airports worldwide. TUG’s extensive product line includes cargo tractors, belt loaders, tow tractors, pushback vehicles, air-starts, ground power units, and mobile heating and air-conditioning units. In addition to the design and manufacture of its products, TUG provides service for ground support equipment, operating a network of 18 service centers at airports nationwide.

E-Z-GO acquired TUG from Jacobson Partners, a private-equity firm based in New York, which had owned the company since January 2005. Post-acquisition, TUG’s products will continue to be manufactured at its Kennesaw facility by its workforce of more than 200 employees.

Based in Augusta, Georgia, E-Z-GO has been a business unit of Textron since 1960, and is a leading designer and manufacturer of vehicles for recreational and commercial use. The TUG brand will join E-Z-GO’s family of brands alongside E-Z-GO, Cushman and Bad Boy Buggies.

“TUG joins E-Z-GO with a strong brand, a proven and diverse product line, and decades of leadership in its industry,” said E-Z-GO President Kevin Holleran. “Those advantages, combined with Textron’s resources and operational expertise, make for a formidable platform to drive growth and expansion. Together, E-Z-GO and TUG will better serve our customers and create more value for Textron shareholders.”

“Today’s news marks an important step in the evolution of TUG’s business,” said Stefaan Ver Eecke, Vice President and General Manager for TUG, who took the helm at TUG in 2007 and was credited by Jacobson Partners founder Benjamin Jacobson with exemplary leadership at the company.

“It is an honor to become a part of E-Z-GO and Textron, a leader in multiple industries worldwide and the manufacturer of such iconic aviation brands as Cessna, Beechcraft, Hawker and Bell Helicopter,” Ver Eecke said. “This acquisition connects TUG to a broad range of resources, technologies and capabilities that will power growth for our brand and enable us to introduce new products and services that drive our business forward.”

Mind Tickler (continued from page 4)

In all of the words listed, if you take the first letter, place it at the end of the word, and then spell the word backwards, it will be the same word.

Did you figure it out??



TSRA Newsletter

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Visit the TSRA website (www.tsretirees.org) for current and past editions of the Newsletter as well as other important information.