

# TSRA NEWSLETTER

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## Social Security Changes “File and Suspend” Provision to Close “Loophole”

Effective April 30, 2016, the Social Security Administration closed a “loophole” that benefited a Social Security recipient and spouse who could afford to delay the recipient’s benefit (thereby allowing it to grow at approximately 8% per year) while providing an immediate benefit for the spouse.

This topic is a bit complicated so we have used material directly from the Social Security website: (<https://www.ssa.gov/planners/retire/claiming.html>). This information is most relevant to individuals who are about to file for Social Security benefits and who had been planning to use the “File and Suspend” provisions in the old law.

### Voluntary Suspension of Benefits (also called “File and Suspend”)

#### What was the loophole?

Social Security retirement benefits grow for each month you delay claiming, between full retirement age (currently 66) and 70. A loophole allowed a worker at full retirement age or older to apply for retirement benefits and then voluntarily suspend payment of those retirement benefits, which allowed a spousal benefit (see below for description of spousal benefit) to be paid to his or her spouse while the worker was not collecting retirement benefits. The worker would then restart his or her retirement benefits later, for example at age 70, with an increase for every month retirement benefits were suspended.

#### How has the law changed?

Under the new law, you can still voluntarily suspend benefit payments at your full retirement age (currently 66) in order to earn higher benefits for delaying. But during a voluntary suspension, other

benefits payable on your record, such as benefits to your spouse, are also suspended. And, if you have suspended your benefits, you cannot continue receiving other benefits (such as spousal benefits) on another person’s record.

***There are some exceptions. If you are a divorced spouse, you can continue receiving a divorced spousal benefit even if your ex-spouse voluntarily suspends his/her retirement benefit.***

#### What is the rationale for this change?

There is less rationale for paying dependents if the primary worker has not retired or is not receiving payment from Social Security. It also preserves the fairness of the incentives to delay, so that couples cannot simultaneously receive a benefit and get a bonus for delaying.

#### Who will be affected?

The new law applies to individuals who request a suspension on or after April 30, 2016, which is 180

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days after the new law was enacted. Remember, you must have reached your full retirement age (currently 66) in order to request a suspension.

**Example:** Thomas will turn 66 in 2016, and Maria will turn 62. Thomas starts his retirement benefit at his full retirement age (66) in June 2016, and Maria starts her spousal benefit based on his record. Thomas immediately suspends his benefit. In past years, that would have meant that Maria could continue receiving spousal benefits while Thomas could restart his own benefit at age 70 and receive an increase for each month he waited. Now, because Thomas reached his full retirement age and requested the suspension after April 30, 2016, he is subject to the new law. He can still choose to voluntarily suspend his benefit after his full retirement age, but if he does suspend his benefits, Maria’s spousal benefit will also be suspended.

### Spousal Benefit

When a worker files for retirement benefits, the worker's spouse may be eligible for a benefit based on the worker's earnings. In cases where the worker earned considerably more than the spouse, the spousal benefit may exceed the spouse's own benefit. Another requirement is that the spouse must be at least age 62 or have a qualifying child in her/his care. By a qualifying child, we mean a child who is under age 16 or who receives Social Security disability benefits.

The spousal benefit can be as much as half of the worker's "primary insurance amount" (the amount a person would receive if he/she elects to begin receiving retirement benefits at his/her normal retirement age) depending on the spouse's age at retirement. If the spouse begins receiving benefits before "normal (or full) retirement age," the spouse will receive a reduced benefit. **However, if a spouse is caring for a qualifying child, the spousal benefit is not reduced.**

(Mark Kovacs)

## Singin’ in the Rain (Selena Evans)

They did it! They really did it! The North Shore Music Theater (NSMT) made it rain on stage and the lead actor sang and danced and splashed through the title number “**Singin’ In The Rain**”.

Twenty-two TSRA members and guests attended the Wednesday matinee on August 17 and enjoyed this wonderful classic filled with familiar songs (by the famous duo Betty Comden & Adolph Green) and wonderful tap dancing.

The story is a romantic comedy that traces the transition of movies from silent films to the talkies. The NSMT performance was highly professional with the actors recreating several memorable scenes from the famous 1952 movie that starred Gene Kelly, Donald O’Connor and Debbie Reynolds. The actor who played Cosmo – the Donald O’Connor role – mimicked the humor and mannerism of that famous actor to a tee and was a delight to watch.

Prior to the theater performance, thirteen of the twenty-two members had a delicious lunch in a private room of the Wenham Teahouse.

It is a cliché to say it, but, indeed, a good time was had by all!

### Upcoming Events

*Details for the following events will be provided when they are available:*

**MAY 18, 2017**

#### **ANNUAL SPRING LUNCHEON**

Angelica’s Restaurant & Functions, Middleton, MA

**JUNE 13, 2017**

**(Rain date: JUNE 20, 2017)**

#### **ANNUAL J.J. MAHONEY GOLF TOURNAMENT**

Hillview Country Club, N. Reading, MA

**JULY 17, 2017**

#### **LOWELL SPINNERS BASEBALL & BBQ**

LeLacheur Park, Lowell, MA

## Lobster Boat Luncheon Cruise

*(Jim Stamboni)*

Our second (hopefully annual!) Lobster Boat Luncheon Cruise took place on Tuesday, September 13. It was a gorgeous Cape Cod day as fifteen TSRA members boarded the *SS Lobster Roll* for a 2 PM departure from Sesuit Harbor in Dennis, MA. Several were repeat attendees from last year's successful cruise. While some of the guests were either Cape summer or year-round residents, most of the group travelled down from off-Cape for the day. This year the trip was extended to two full hours of beautiful bay cruising. The festivities began with a wonderful cocktail hour. One could enjoy his or her favorite libation and the scenic views of the Cape Cod Bay seashore either from the top (open air) deck or from the more protected lower deck.



**Guy Berube, Tony Scorpio, Marie Berube and Norma Lochmann (clockwise) are ready for lunch! Marie, what's so interesting at the other table?**

About one hour into the cruise, lunch was served. I guess the word had gotten out from last year about the fantastic lobster rolls that were prepared and served onboard as all of the group ordered it for lunch even though there were other choices available. Once again the lobster rolls were OUTSTANDING! For those of us who are Cape residents, we believe it is one of the best lobster rolls on the Cape. For some unknown reason, there happened to be an extra lobster roll onboard. I don't know this for a fact but I strongly suspect that **Guy Berube** had something to do with it as he suggested we should "raffle" it off and he even had the raffle ready to go!

Guy allowed each of us to select a quarter from a pile that he just happened to bring along. The person who drew the oldest-dated quarter would win the extra lobster roll. The winner this year was **Bob Ricles'** wife, Gloria. Congratulations! By the way, Gloria, who actually devoured it, you or Bob?



**Lynda Stamboni is ready for a day of sailing – and lobster!**

The *SS Lobster Roll* pulled into its berth sharply at 4 PM, ending another wonderful time on the waters around Cape Cod. Our thanks go out to Guy Berube and **Joe Martino** for working so hard to make this event a great success once again.

We look forward to continuing the Lobster Boat Luncheon Cruise annually but would like to get the TSRA attendance up to at least 25 people. So, for those of you who have joined us either last year or this, please pass the word on what a great time you had!

## Staying Busy

*(John Lescher)*

If you have trouble thinking of things to do or just like getting more information about retirement, here are two books to consider:

*65 Things To Do When You Retire*, by Mark Chimsky (Editor)

*The Big Shift: Navigating the New Stage Beyond Midlife*, by Marc Freedman.

## 2017 TSRA Membership Renewal Status

(Dom La Rosa)

The 2017 Membership Renewal Cycle was launched in mid September 2016 and completed by year end. As of February 16, 2017 there are now 453 active member families renewed for 2017.

**If you are among the 50 still missing, please mail your dues now!** Your \$15 check should be made **payable to TSRA**, and mailed to **TSRA, P.O. Box 732, Framingham, MA 01701**. Alternate payment methods include PayPal conveniently available from our website, [www.tsretirees.org](http://www.tsretirees.org), or by your online banking payment system.

Per our current protocol, please note that members who have not paid for two consecutive years are placed in an "inactive" member status and do not receive any future regular TSRA correspondence.

If you wish to contact someone in the Membership Committee, please send an email to [tsramembership@tsretirees.org](mailto:tsramembership@tsretirees.org) and you will receive a prompt reply.

We hope each of you continues to enjoy the TSRA experiences that enrich your retirement, and we look forward to providing you with continued service.

### Did You Know?

Did you know that your Normal or Early pension benefit may include a death benefit for a beneficiary? If eligible, a death benefit may be paid to a beneficiary in the amount equivalent to a single life annuity for what remains of a total of 60 monthly payments from the time you commenced your pension benefit.

To learn if you are eligible for this benefit, you may contact Textron HR Benefits Center at 866-698-9847, or log onto [netbenefits.com/Textron](http://netbenefits.com/Textron) to reference a Summary Plan Description.

### In Memoriam

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

Jennie I. Mangion, 01/24/16  
(spouse of employee Raymond Mangion)  
Sandra Marie (Vivencio) Rizzotti, 07/27/16  
Anita Fionte, 09/01/16  
Richard Myron Ober, 09/01/16  
Anna M. Regolino, 09/02/16  
Edward H. "Ed" Josephson, 09/04/16  
Constance A. (Bradish) Donahue, 09/06/16  
Maryann (Germana) Cyr, 10/02/16  
Berj Donabedian, 10/06/16  
Elizabeth B. (Bent) Pontifex, 10/07/16  
John W. "Jack" McCabe, 10/10/16  
Harold J. Tinker, 10/23/16  
Rene J. Lanouette, 11/03/16  
Raymond M. Macedonia, 11/16/16  
Lawrence P. Bershad, 12/05/16  
Anthony "Tony" Longo, 12/06/16  
Bernie Klem, 12/07/16  
Paul E. Daniel, 12/08/16  
Adrian "Lou" Gallant, 12/18/16  
Joseph E. "Joe" Comeau, 12/21/16  
Stanely "Uncle Teddy" Howaniec, 12/25/16  
Sue Kezerian, 12/26/16  
Roland Boucher, 12/30/16  
Albert J. Cicco, 01/01/17  
George Lane Murphy, 01/02/17  
James F. Hoegen, 01/05/17  
Robert A. "Bob" Murdock, 01/11/17  
Harold Kloongian, 01/20/17  
Joan A. (Ambrey) Torrey, 01/20/17  
Elizabeth A. (Amlaw) Saulnier, 01/24/17  
(spouse of employee John Saulnier)  
Eugenie H. Corcoran, 01/24/17  
Louise A. (Reardon) Brogdon, 01/31/17  
John A. Petty, 02/04/17  
Francis "Frank" Baggett, 02/14/17  
Lewis "Lew" Trowbridge, 02/20/17  
Raymond C. Mangion, 02/23/17

*Two roads diverged in a wood, and I —  
I took the one less traveled by,  
And that has made all the difference.*

~ Robert Frost



## Annual Fall Luncheon Highlights (Joe Martino)

On October 20, the TSRA Fall Luncheon was held for the first time at Angelica's Restaurant and Functions in Middleton. A special one-time price of \$15 per person, subsidized by your Association, was set to help publicize the new venue. A turnout of 106 members and guests took advantage of the bargain and enjoyed cocktail conversations and a fine buffet in Angelica's beautifully renovated main ballroom.

Following lunch service and several announcements from President **Joel Bernstein**, the attendees heard from a guest speaker of very special interest – **Brian Sinkiewicz**, Vice President and General Manager of Textron Weapon and Sensor Systems. He spoke on the challenges confronting the Wilmington operation, the status of its businesses, and several changes that are in development.



**Brian Sinkiewicz addresses TSRA members at the Fall Luncheon.**

Brian was followed by Bruce Mandel of Longwood Travel and his representative from Celebrity Cruise Lines who gave a presentation, accompanied by a surprise raffle of two discount trip vouchers.

These included a \$200 voucher for Celebrity Cruise won by **Jo Ann Wisotsky**, and a \$100 voucher for Apple Vacations won by **Bob Kessler**. But there was more to come, because next up were the ever popular door prize drawings for eight gift certificates of \$25 each.

These were won by **Phyllis Daugherty**, **Roy Loszewski**, **Carol Wiberg**, **Art O'Connor**, **John Zaya**, **Avo Bohiam**, **Jim Ewell**, and **Lynda Stamboni**.



**Harry Salibian and his wife, Zaro, smile for the camera!**

There was much member interest in the Travel Table where free cruise/vacation brochures and National Parks centennial pamphlets were available. An updated National Parks slide show, originally created for the Spring Luncheon by **John Lescher**, ran continuously prior to the speaker presentations.

There was the usual helpful information available at the Benefits Table, thanks to our RBAC team.

At the Hobby Table there were once again outstanding exhibits by some of our artistic TSRA members. They included beautiful stained and leaded glass artwork by our Treasurer **Bob Ricles** as well as a display of colorful gourd arrangements by **Weldon and Naomi Nelson**.

It was a very enjoyable afternoon in a fresh new scene.

**Visit the TSRA Website for many more luncheon photos taken by Steve Wisotsky and Len Epstein!**



## Pre-Retirees Bring Joy to Those in Need

*(Mike Considine)*

Each year the Textron Systems Pre-Retirees Network partners with the Massachusetts Society for the Prevention of Cruelty to Children (MSPCC) to brighten the spirits of needy families and their children during the Holidays. The MSPCC is a private, non-profit society dedicated to leadership in protecting and promoting the rights and well-being of children and families.

The Pre-Retirees Network is very lucky to have its very own Elf to lead this effort. Maureen Lee (pictured), small in stature but very big in heart, single-handedly works with the MSPCC and the generous employees of Textron Systems to make sure that each child's Christmas list is filled.



***Maureen Lee coordinates the Pre-Retirees' generosity in providing holiday gifts for needy members of the community.***

The children range in age from just a few years old up to 16 years old. Their wishes are the same regardless of age. They wish for the basic essentials including boots, shoes, winter clothing, school clothing and play clothing. And of course they wish for toys including American Girl Dolls, GI Joes, Legos, books, games and electronics. The Textron Systems employees made sure that every last item on each child's list was under the tree on Christmas morning!



***The gifts are all lined up and ready for delivery. What a wonderful sight to behold!***

## The Senior Web

*(John Lescher)*

### ***The Worst Password You Can Use!***

The winners are "123456" and "password". Using easily-guessed passwords like those and things like your birth date lead to your accounts being seen by anyone. I know that using complex passwords like "2cwjeRjv@xqR" is hard -- but a password manager can solve your problems. I use LastPass, but others are available. See "The Best Free Password Managers of 2017" at <http://www.pcmag.com/article2/0,2817,2407168,00.asp> for more good ones.

### ***Protect Yourself***

Security problems are scary and seniors are considered to be prime targets. There is useful information to help you out there. The FTC's OnGuard Online (<https://www.consumer.ftc.gov/features/feature-0038-onguardonline>) is a good place to start.

Another I have recently found of interest is Best Antivirus Software and Apps 2017 (<http://www.tomsguide.com/us/best-antivirus,review-2588-5.html>).

## Reader Contributions

In one of our recent issues, we invited readers to submit ideas for future articles and/or share their writing talents for inclusion in our Newsletter.

Sandy Bernstein, wife our President **Joel Bernstein**, was kind enough to share her talents with us and we've included her poem, "Wine Tasting", on this page. Thank you, Sandy!



Sandy and Joel have lived part time on the Cape in Mashpee and became permanent residents at the end of last year. She and Joel have two young grandchildren and a crazy Maine Coon cat named Tango.

A writer since her teens, Sandy's work has appeared in print and online publications including poetry journals, anthologies, newspapers, and magazines such as *The Writer Magazine* and *Writers' Journal*. She is the author of two Kindle Singles which are available on Amazon: *Creepies* and *The Shuddering*.

We hope you enjoy Sandy's contributions and that it inspires you to send in some of your own material. If you have any ideas about what you'd like to see in future Newsletter editions, or if you'd like to submit an article or photo for publication, send us an email at [newsletter@tsretirees.org](mailto:newsletter@tsretirees.org). We'd love to hear from you!



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## Wine Tasting

(Sandy Bernstein)

Ah, to drink red or white  
that is the question,  
the taste of bitter sweet  
dry or fruity, or even full bodied . . .  
which  
will make my meal complete?

So many vineyards  
so little time,  
I'd love to sample them all,  
but instead I'll raise my glass  
and drink a toast to variety.

For the gods of wine  
have smiled down upon me  
with their tempting nectar;  
such offerings of  
Burgundy, Merlot and Cabernet,  
or shall I pick a white . . .  
Chablis, Sauvignon Blanc or Chardonnay?  
Perhaps a pleasing Port  
for dessert,  
such a feast to my palate,  
every one a winner.

Now, if only I could decide  
on what to have for dinner?

### ADDRESS CHANGES

In order to keep our mailing lists current and up-to-date, please notify us of any changes - name, address, phone or email. Please include the "old" information as well as your "new" information. Even if the change is temporary, you should submit the notification each time to be sure you do not miss any important notices.

For all changes, contact TSRA by mail or email. **MAIL:** TSRA, 22 Rambler Road, Jamaica Plain, MA 02130. **E-MAIL:** [tsramembership@tsretirees.org](mailto:tsramembership@tsretirees.org). Thank you!

## **TSRA Newsletter**

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**Visit the TSRA website ([www.tsretirees.org](http://www.tsretirees.org)) for current and past editions of the Newsletter as well as other important information.**

**Questions? Comments? Contact us at:  
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