

Senior Action Leader



A VOICE FOR SENIORS AND THEIR FAMILIES

Published by the Massachusetts Senior Action Council

www.MassSeniorAction.org

Spring 2021

Bridge The Gap For MA Seniors.

MSP Federal Funding would cover out of pocket Medicare cost.

Massachusetts Senior Action members continue to wage the campaign to fix the senior healthcare cliff by expanding Medicare Savings Programs (MSP) eligibility. This effort is more timely now than ever, since Massachusetts recently became the worst state in the nation for economic security among seniors living alone, falling behind Mississippi.

Over 20,000 seniors gained access to over \$70 million in new benefits from our 2020 MSP campaign victory, which expanded MSP eligibility to seniors with incomes up to 165% of the Federal Poverty

Level (FPL)- \$1771.00 per month single. MSAC Bristol County Chapter President Fran Hutchinson shared what a relief MSP brought to her monthly budget, "Before qualifying for MSP it was hard to make ends meet. As seniors we should have choices but those choices should not be choosing between buying food or paying for our prescriptions. I hope the Legislators will expand MSP. Massachusetts seniors need relief."

On February 16th, Representatives Steve Ultrino (D-Malden) and Marjorie

Decker (D-Cambridge) introduced legislation in the State House to raise eligibility to 200% FPL - \$2167.00 single. Senators Jason Lewis (D-Malden) and Sal DiDomenico (D-Everett) are the lead sponsors in the State Senate.

Raising eligibility to 200% FPL will help another 40,000 seniors struggling with the cost of healthcare. It will

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RAISE MSP ELIGIBILITY TO \$2167.00 SINGLE (\$2923.00 COUPLE) PER MONTH

MEDICARE OUT OF POCKET

COST COVERED:

PART B PREMIUM

PART D PREMIUM

CO-PAYS AND DEDUCTIBLES

EXPANDING WILL BRING IN 200 MILLION OF FEDERAL FUNDING.



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Social Media:

Twitter: @SeniorActionMA

Facebook: www.facebook.com/MassSeniorAction



Chapter Meeting Information:

BOSTON CHAPTER

When: 2nd Thursday of the month at 11:30 pm

Location: Charles St. AME Church
551 Warren Street, Dorchester

CAMBRIDGE/ SOMERVILLE CHAPTER

When: 3rd Friday of the month at 11:30 pm

Location: Cambridge Senior Center
806 Mass Avenue, Cambridge

NORTH SHORE CHAPTER

When: 3rd Wednesday of the month at 10:30 am

Location: 10 Church Street, Lynn

METRO NORTH CHAPTER

When: 4th Wednesday of the month at 1:30 pm

Location: Malden Senior Community Center
7 Washington Street, Malden

GREATER SPRINGFIELD CHAPTER

When: 4th Wednesday of the month at 1:00 pm

Location: Springfield Hobby Club
309 Chestnut Street, Springfield

BRISTOL COUNTY CHAPTER

When: 4th Thursday of the month at 1:00 pm

Location: Greenwood Terrace,
Westport Housing Authority
666 State Road, Westport

NORTH SEACOAST AFFILIATE

Meetings paused. Members will receive monthly updates.

CONTRIBUTORS:

- Edna Pruce - MSAC President
- Carolyn Villers - MSAC Executive Director
- Pam Edwards - MSAC Organizing Director
- Zach Boyer - MSAC Organizer
- Tracey Carpenter - MSAC Organizer
- Claudia Pérez - MSAC Organizer
- Josie Hatuey - MSAC Organizer
- Alexander Nadel - MSAC Organizer
- Eric Holmberg - MSAC Organizer

STATE EXECUTIVE COMMITTEE

- Edna Pruce, President
- Kathy Paul, 1st Vice President
- Linda Moore, 2nd Vice President
- Rosa Bentley, Treasurer
- John Ratliff, Secretary
- Karen Lynch, Membership Coordinator

MEMBERSHIP APPLICATION FORM

Enclosed are membership dues for:

- \$10 1-year individual
- \$15 1-year couple
- \$50 individual lifetime
- \$75 couple lifetime

NAME(s): _____

ADDRESS: _____ APT #: _____

CITY: _____ STATE: _____ ZIP: _____

PHONE: _____ EMAIL: _____

Yes, I would like all notices sent by email, instead of postal mail, including this quarterly newsletter.

Make checks payable to: MSAC

Mail to: Mass Senior Action, 108 Myrtle Street, Suite 112, Quincy, MA 02171

MESSAGE FROM THE PRESIDENT by Edna Pruce

Happy Spring to my Social Justice Brothers and Sisters: It is hard to imagine the fear of the pandemic began 1 year ago. Last March MSAC and the rest of the country was forced into a lockdown. At that time, we were uncertain how we were going to continue to build the senior voice.

Now here we are in the Spring of 2021 and MSAC is busier than ever ironically with virtual communication. The pandemic did not stop the dedicated MSAC members.

Over the past year, MSAC members formed eight issue based committees including 2 for non-English speaking members.

The work of these committees is highlighted in this newsletter. You will see, just like the MSAC members, our issues are diverse and represent what seniors are experiencing. From healthcare to housing, MSAC is fighting on the front lines for a more just and equitable society.

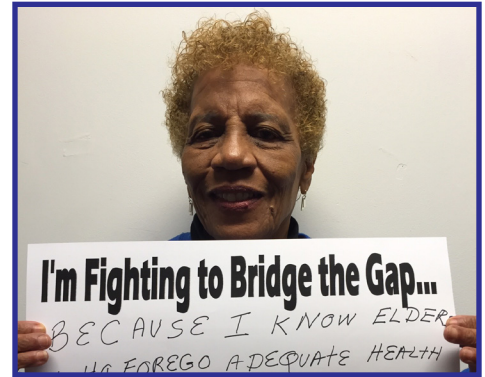
I became active in MSAC because I feel our approach to change is smart and strategic. It is our voices, the senior voice, that forms the foundation for all we do. In my two terms as President I have witnessed the enormous growth in the leadership ability of our members.

In January, the Medicare Savings Program (MSP) committee began to look at which legislators should be asked to sponsor our legislation.

(read about the plan on page 1). After much discussion, the committee members asked Cambridge Representative Marjorie Decker and our previous sponsors Malden Rep. Steve Ultrino and Senator Jason Lewis along with Senator Sal DiDomenico. Rep. Decker said it clearly, "this is not just about healthcare costs, this is a social justice issue."

In February nearly 100 members met to discuss the faulty vaccine rollout. At that time, the only way to secure a coveted appointment was through a website. Even those with some computer experience, the process was frustrating. MSAC brought their collective power together to address the issue. The group listed their priorities, met with state decision makers and within that same week the state announced there would be an option to dial 211 for a waiting list along with local options and support to help seniors make their vaccine appointment. Yes, many spoke out about the plan but it was only MSAC, with our 40 years of building senior power, who was able to meet with decision makers to present our solution.

The Waltham Civic Association invited MASC Executive Director Carolyn Villers and I to present information about MSAC to the Senior Civic Academy. I also attended the graduation. I was able to once again brag on the long history of



our organization and share how we use our voice and experience to address roadblocks which stop our senior years from being "Golden Years!"

As your President I met with one of the MSAC funders, Catholic Charities. I was so proud to speak in detail of the great work the MSAC members are doing. I shared a group of us Boston homeowners received our property tax bill and was outraged to see once again the tax on our homes increased. The members turned their outrage into action by forming a committee to change the policy. After hearing my enthusiasm for our work, The Priest in the interview told me, "You are a tiger!"

I do not know about "A Tiger" but I do know I am proud to stand next to my MSAC Brothers and Sisters in our fight for equality and justice. I do know when we work together to change a policy that is not working we are successful. And I do know, We do not take it, We Take Charge!

MISSION: As a democratic, grassroots, senior-run organization, Massachusetts Senior Action is committed to empowering seniors and others to act collectively to promote the rights and well-being of all people, but particularly vulnerable seniors.

People Power Stopped Proposed MBTA Cuts

The MBTA is reversing course amid escalating criticism over its plan to slash service and lay off dozens of workers as General Manager Steve Poftak concedes the “correct path forward” for the transit agency includes ramping up service instead.

News of the MBTA’s reversal surfaced an hour after transit workers and riders rallied alongside lawmakers to increase pressure on Gov. Charlie Baker and transportation officials to reverse the sweeping service cuts.

“We commit there will be no layoffs or furloughs made by either the MBTA or (Commuter rail operator) Keolis – in keeping with both the letter and spirit of the American Rescue Plan. I embrace this as the correct path forward, and appreciate your support,” Poftak wrote.

The plans would have slashed service by as much as 20% along some subway and bus

lines and suspended others altogether — even as the state’s transit agencies are on track to receive about \$1 billion from President Biden’s \$1.9 trillion “American Rescue Plan.”

U.S. Sen. Elizabeth Warren vowed to “stand shoulder to shoulder” in the fight, “People throughout the commonwealth who rely on public transportation are the very essential workers who stepped up to help us during the public health crisis,” Warren said.

Jarred Johnson of the Transit is Essential Coalition said, “A reliable, an affordable, and an efficient public transportation system is central to this commonwealth’s health and recovery from the COVID-19 pandemic.”

The MBTA will begin increasing the commuter rail service on April 5, according to Poftak, who did not detail where or when other service might increase.



MSAC members attended the virtual rally held on March 19. North Shore MSAC member Barbara Montiero shared her frustration over the cuts to service, “It is not just cutting routes. The MBTA is cutting bus stops too. It is just another barrier to transportation. If they want people to use the T, why not make it available to use?”

Contact MSAC staff person Alex Nadel to add your voice against transportation cuts. anadel@masssenioraction.org or 617-284-1234. *(information contributed by Associated Press)*

Biden’s Stimulus Provides 8.1 Billion For MA:

The state and local governments in Massachusetts stand to receive \$8.1 billion in the stimulus and spending bill that President Biden signed into law. According to estimates, state government aid for Massachusetts clocks in at just over \$4.5 billion, with \$1.71 billion for the 37 communities that receive direct Community Development Block Grant

awards and a total of nearly \$368 million for the state’s other 314 municipalities.

Stimulus payments: Individuals earning up to \$75,000 in annual income, heads of households earning \$112,500 and couples with incomes up to \$150,000 would be eligible for \$1,400 in cash payments. People receiving (SSI), Veterans Administration (VA) and

Railroad Retiree benefits would automatically receive the payment, even if they don’t normally file tax returns.

Vaccines and testing: The Centers for Disease Control and Prevention (CDC) would receive \$7.5 billion to improve the process of distributing and

stimulus con’t on pg 5

Quality Care Starts with Quality Jobs!

Home health care workers are not well connected politically. They are overwhelmingly women, and the majority are people of color. Many are also recent immigrants. They are hired by companies contracted by the state, through Aging Service Access Points, known as your area ASAP, to provide care to seniors and the disabled.

Whatever connection there has been over the years between a contracted company's poor treatment of lower-paid caregivers and its impact on the people they care for, COVID-19 has only magnified the problem.

The relationship between front-line worker and patient is perhaps most intense in the long-term care context. Whether it is in a skilled nursing facility or a patient's home, front-line certified nursing assistants' and home

care aides' abilities to obtain and use personal protection equipment, practice effective infection control practices, or being treated with respect by the employer, are all key elements that are not only supportive of worker health but essential to their patients' health and well-being.

For years Massachusetts lawmakers sadly seem to have a regulatory blind-spot for the home care industry. MSAC's Long Term Care committee (LTC) is committed to changing that blind-spot into a spotlight! In 2006, MSAC worked with allies and caregivers to pass the "Equal Choice" law. This law's intent was to increase home care options and ensure that home care workers were treated with respect, including a living wage. It all sounds good on paper, but if the choice is not funded and the

stimulus con't from pg 4
administering the COVID-19 vaccines, including help to state, local and tribal health departments. An additional \$46 billion would go for testing.

Unemployment insurance: Emergency pandemic unemployment assistance would be extended until Sept. 6.

Nutrition: SNAP Increase Extended. Increase Funding for Seniors. The 15 percent increase in the Supplemental Nutrition Assistance Program (SNAP), also known as food stamps, would be extended.

The Community Supplemental Food Program food packages for seniors would receive \$37 million to keep it available until Sept. 30, 2022. Older Americans Act programs, including nutrition services, home- and community-based services, vaccination outreach, social isolation and caregiver support, would receive \$1.4 billion.

Housing, Mortgage and Rental Assistance: Emergency rental assistance and other relief for the homeless would get \$30 billion.



Fast Food Counter:
\$ 22, 700.00 per year



Food Server:
\$22, 900.00 per year



Home care:
\$25,300.00 per year



Driver For Hire:
\$31, 300.00 per year

***Care givers among lowest paid according to labor stats.**

workers are not protected, the law is of no use to any of us.

It's hard to believe, but Massachusetts currently does not require a home care agency to be licensed, certified, or even registered in order to offer home care services. Allowing minimum health and safety standards and fair treatment of workers—including their health protection—should be basic.

home care con't pg. 18



Nursing homes- Does not specify training or pay for caregivers: Half a billion dollars would support the deployment of strike teams to nursing homes with diagnosed or suspected COVID-19 resident or staff cases. \$200 million would go for Infection control and the prevention in skilled nursing facilities.

MSP continued from pg. 1

be especially significant in supporting Black seniors, who are nearly twice as likely as white seniors to live with incomes below 200% FPL, or \$2,167/mo. MSAC members are clear on the need to secure assistance for the seniors who suffer most from lack of access to affordable healthcare, many of whom are people of color.

Most years in the springtime, state legislators can expect a visit at their office on Beacon Hill from a posse of MSAC members in blue shirts. But how are we making sure they hear from MSAC members this year, despite the pandemic? So far, the MSP subcommittee has recruited more than 66 legislative cosponsors for our bill by making use of email, Zoom meetings, and good old-fashioned phone calls.

“Look how far Mass Senior Action has already come, from 135% to 165%,” reflected MSAC member Rashidah Ahmad, who would become eligible for MSP if the



Photo: Before Covid, Members with Bill Sponsor Senator Lewis to strategize, “Expand MSP to 200% for 2022!”

asset limit is removed. “We have to keep on pushing for 200% and removing the asset limit by reminding legislators that a lot more people still need MSP. We needed it before the pandemic, and we need it even more now.”

We need your help to keep our momentum going and win the campaign to expand MSP! Urge your representative to support MSP expansion by calling (617) 722-2000. Gov. Baker: 617-725-4005.

**Call Gov. Baker:
Expand the Medicare
Savings Program
to 200% FPL.
617-725-4005
or toll free
1-888-870-7770**

Current MSP Eligibility Income and Asset Limits (165% FPL)

You are:	Your income is at or below:	And your assets are at or below
Single Individual	\$1,774/mo	\$15,460
Married Couple	\$2,390/mo	\$23,200

Proposed Expanded MSP Eligibility Income and Asset Limits (200% FPL)

You are:	Your income is at or below:	Seeking to eliminate asset
Single Individual	\$2,167/ mo	
Married Couple	\$2,923./mo	

To Apply For MSP: Call: 1-800-841-2900 or go to the Mass.gov website: <https://tinyurl.com/Massmsp>

Avoiding Scams:

Do not give out your info on phone or in email.

As much as the Covid-19 pandemic has ravaged the senior community throughout this past year, another familiar threat is rearing its ugly head: Senior Abuse. The pandemic has become an incubator for the largest risk factors associated with senior abuse; such as social isolation, cognitive impairment, dependence on care from others, physical frailty, etc. There are many types of abuse that seniors can face whether in a nursing home, living alone or with families: Physical, psychological, sexual, (self) neglect or financial abuse. These types of senior abuse are most typically committed by a family member, but caretakers and internet scams are on the rise.

Especially during these times of social isolation due to the pandemic, new tactics of abusers are evolving. Financial exploitation in the form of Covid vaccination scams where seniors will be contacted and asked to pay money to get their spot in line for vaccination. Online dating scams have increased over 300% in the last 5 years, and in 2016 alone over \$220 million has been stolen from seniors through these scams. Seniors are often exploited by fake personalities online who build a relationship over time with a person and then ask for money in increasingly creative ways. Then of course there are the stimulus check scams where seniors

are asked to give personal information in exchange for their checks. It is important to note that no government official will ever contact you for personal information like a social security number or your bank account info in order to receive your stimulus check, and do not post your vaccination cards on social media in order to prevent identity fraud or phishing scams.

Unfortunately due to the social distancing, rates of senior loneliness are rising and acts of self-neglect are as well. It has never been more important for friends and family to be active in the lives of seniors in their lives, which will help combat social isolation and help catch instances of abuse before they develop further. However, seniors should remain aware that scammers can pose as friends or family by faking an e-mail address or phone number; so if someone contacts you urgently requesting money or information, it is best to contact that person directly to ensure that you aren't being scammed.

The best ways to combat Elder Abuse and associated scams are thankfully straightforward: Staying physically, socially & mentally active, check references of caregivers, protect your passwords and personal information, shred all of your bills and important

documents, review your monthly banking and credit card statements, never click on any links in unsolicited e-mails & keeping your computer's security software up to date. These tactics can help prevent senior abuse and isolation by keeping seniors vigilant to potential threats and online scams.

Thankfully in the event that an incident(s) of senior abuse has been committed, there are plenty of resources out there to address the issue. Most notably the Attorney General's office, District Attorney's office, local Councils on Aging, Senior Centers & Aging Services Access Points (ASAPs) all offer help for a variety of Senior Abuse.

Mass Executive Office of Elder Affairs senior abuse hotline: 1-800-922-2275

National DO NOT CALL list: 1-888-382-1222

Reporting Covid scams: ftc.gov/coronavirus/scams

In the event of an emergency, please dial 9-1-1.

Report Abuse or Scams:
Mass Executive Office of Elder Affairs senior abuse hotline: 1-800-922-2275

National DO NOT CALL list: 1-888-382-1222

Reporting Covid scams:
ftc.gov/coronavirus/scams.

Public Options Vs. Medicare For All

How do we lower the cost and improve healthcare?

Americans know that our health care system is broken, but they are often misled by competing claims about which reforms would improve their health care without increasing their costs or exploding the country's health care spending. The reality is that Medicare for All is the only solution that guarantees care for everyone in the U.S., brings down costs for working families and generates savings for the country as whole.

A public option would allow companies to continue profiting off the sick.

Too many lesser known reforms, including public options or buy-ins, would mean that millions would remain uninsured or underinsured and subject to unnecessary out-of-pocket costs, including copays and deductibles.

Public option proposals, including one hiding in the name Medicare for America, would leave more than 100 million Americans at the whim of private for-profit insurance corporations, meaning they would continue to face rising out-of-pocket

costs and premiums, as well as narrowing networks and the constant fear of disruption when their employer changes plans or they lose or change jobs.

For-profit insurance company waste would continue under a public option.

Unlike a public option or a Medicare buy-in, Medicare for All would eliminate the need for the wasteful and unnecessary insurance companies that are focused on profiting from illness instead of keeping enrollees healthy. Hundreds of insurance companies and plans spend time and resources on denying coverage for needed care. Patients, providers and hospitals fight to get care – even crucial cancer treatments – covered. This wasteful system is a key reason administrative costs in the U.S. are more than double the average in other wealthy countries. Medicare For All would save more than \$500 billion a year.

Coverage under Medicare for All would be guaranteed comprehensive care.

Most Americans agree that we need major changes to our health care system. But a competing public option and buy-in proposals would leave more than a 100 million Americans at the mercy of for-profit insurers. By building on the promises of the Affordable Care Act and incorporating the lessons learned from decades of public programs



like Medicare and Medicaid, Medicare for All would ensure that everyone has access to the care they need, including primary care, reproductive health, mental health services, dental, vision and long-term care.

Medicare for All would guarantee access to home and community-based care for everyone.

Americans struggle to afford long-term care, especially for home-based services. Seniors who need long-term care are forced to prove they are already in poverty or must spend down their assets until they are in poverty to qualify for Medicaid, and many of states force Americans into nursing homes, limiting their choices and autonomy. Medicare for All would allow seniors and people with disabilities to get the care they need in the setting of their choice, without out-of-pocket costs. Coverage for long-term care varies under different public option proposals, but none would guarantee access without out-of-pocket costs.

MA Congressional Delegation NOT signed on to support Medicare For All- H.R. 1384

1. Congressman Neal
2. Congresswoman Trahan
3. Congressman Moulton
4. Congressman Lynch
5. Congressman Keating

Call their Switchboard-202-225-3121
Pass H.R. 1384

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Join In The Action

No Computer, No Internet, NO Problem!



Mass Senior Action has gone digital and we want you to come along with us. Problems like high healthcare costs, sky high rents, and unaffordable groceries didn't go away with the pandemic. Now more than ever, senior voices are needed. Join Mass Senior Action on video and take charge!



**MSAC METRO NORTH MEMBERS
CONNECTING TO TAKE ACTION!**

**Call MSAC to add your voice:
617-284-1234**

Med 4 all continued from pg. 8

Price gouging by pharmaceutical companies would end.

Merely bringing U.S. prices in line with other rich countries – which Medicare would be able to do through price negotiations – would save \$200 billion annually of the nearly \$500 billion total spent on pharmaceuticals annually. Too many Americans go without the medicine they need because drug companies constantly raise prices.

Conclusion

Nearly half of all Americans report that they avoided going to the doctor when sick or injured in the past year due to cost, meaning that many Americans put off care rather than risk medical debt and even bankruptcy just to get the care they need.

All this is possible without paying more for health care

than we currently do. Even the Billionaire Koch Brothers-funded Institute estimates that Medicare for All would save \$2 trillion over a decade. Most Americans would pay less in such taxes than they currently do on health insurance premiums, copays, deductibles and out-of-pocket health care costs.

While a public option may sound “reasonable,” it wouldn't come close to matching Medicare for All. Whether it is savings for families, savings for the country or ensuring that everyone in the country has guaranteed access to medically necessary care, only Medicare for All would create the health care system we need.

Call your Congressional delegate today, 202-225-3121. support H.R. 1384.

How does Medicare For All Work?

- Universal healthcare lowers health care costs for the economy overall. Instead of paying for insurance, we pay into a fund and then zero out of pocket costs.
- It would also eliminate the administrative cost. Doctors would only have to deal with one government agency instead of multiple insurance agencies.
- Hospitals and doctors would be forced to provide the same standard of service at the same low cost, instead of offering care at a higher profit.
- Universal healthcare leads to a healthier population. Studies show when preventive care is offered overall cost and health improves.

Pandemic Highlights Time For Congress to Act On Food Access and Eligibility

Though many of us may not realize the grave disparities that exist in our own communities, people struggle with hunger in every county and congressional district in Massachusetts. They could be our neighbors, kids in our children's classes, or someone at your house of worship.

Due to the effects of the pandemic more than 50 million people may experience food insecurity in the US, including 17 million children.

Food insecurity has skyrocketed from 8.4% of households pre-pandemic, to 17.5% of households as of November, 2021.

Massachusetts experienced the largest relative increase of food-insecure individuals in the nation due to COVID-19 and the highest increase of food-insecure children at 102%.

The food insecurity highlights the racial inequity in Massachusetts. In 2020, 24% of Black adults in Massachusetts and 26% of Latino adults reported being food insecure, compared to 13% of white adults.

6 in 10 Massachusetts seniors do are not able to maked ends meet. Seniors are forced to choose between a roof over their head, prescriptions to keep them alive, and trying to not go hungry. Nationally 63% of senior households served by the Feeding America network are forced to choose between food and

Emergency SNAP Increase

All SNAP beneficiaries are eligible for the max amount

1 Person households will get \$234.00

2 Person households will get \$430.00

If you are already receiving SNAP this will be an automatic increase. If you do not receive SNAP or if your amount does not match, call the number below:

Call Project Bread: 1-800-645-8333

medical care. At the same time, according to the USDA The U.S. wastes 30 to 40% of all it's food.

The federal nutrition program, SNAP, is our country's most effective and efficient response to hunger. Only SNAP has the ability to quickly scale up to meet any size of need. SNAP is proven to reduce food insecurity and lift people out of poverty. For every meal a food bank can provide, SNAP provides nine. One way to combat this hunger pandemic is to make it easier for people to qualify for SNAP and access to healthy food.

If you think you might qualify or are in need of food call Project Bread: 1-800-645-8333.

If you feel no one in this country should struggle with food insecurity, join MSAC's food insecurity committee to combat this injustice.

Increase SNAP Amount and Eligibility!

Increased SNAP benefit is the best way to combat food insecurity, the Covid rate should be the set amount.

Healthy and affordable food remains difficult to access.

Income qualification for SNAP are too low, leave out many low wage earners, citizenship should not determine food access.

Call your member of Congress: 202-225-3121.

From Aggravation to Action!

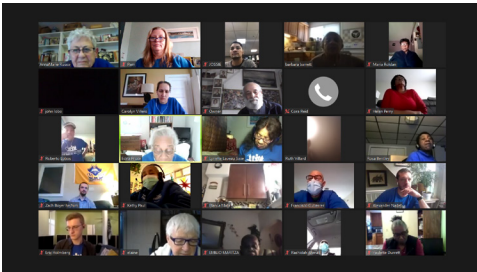
Building People Power, Free Workshops on Zoom.

For the past 40 years, MSAC has been building people power to combat injustice. The first step to empowerment is knowledge on how the system works and how to move that system for positive change.

Each month MSAC offers workshops for members and

the community to gain tools to put aggravation into action.

In February, at the request of State Board member Rosa Bentley, MSAC’s workshop explained how a grassroots organization differs from a direct service organization and why people participation is so important.



Alvarado echoed many other attendees, “the skills we learned at the workshop will not just help us win MSAC issues, we will be able to make change in every part of life. I wish I could get my entire building to attend. No one could just ignore us, we could not be stopped.”

Workshops are offered by zoom video on the last Tuesday of each month at 1:00 pm. The workshop’s focus and content is determined by the MSAC members. If you are interested in gaining tools to build people power, contact one of the MSAC staff listed below.

Boston member Roberto Lobos shared, “the comparison to someone giving you a service versus MSAC going to the root of the problem to fix it for everyone really helps me understand how we win.”

In March members gained tools to be successful advocates for their issues. Through role playing, skits, and time proven methods members left with the knowledge to be the “squeaky wheel” to decision makers. North Shore member Phil

Free Workshops
Last Tuesday of each Month.
1:00 pm on Zoom Video.
For more information contact a MSAC Staff person listed in the box below.
MSAC will help you connect to the Internet

Call MSAC To Get Into The Action:

Staff Contact Info

For Assistance or More Information Please Call Us

- Carolyn Villers (617) 435-1926
- Pam Edwards (781) 864-2596
- Zach Boyer (508) 858-8167
- Tracey Carpenter..... (413) 328-4659
- Josie Hatuey (*Habla Español*) (617) 413-0460
- Alex Nadel.....(617) 284-1234
- Claudia Pérez (*Habla Español*) (857) 236-5719
- Eric Holmberg.....(617) 501-0648
- Shayla Fonfield.....(617)284-1234

Property Tax Campaign Moves Statewide: MSAC Stateboard Votes to Support Campaign.

MSAC Boston Chapter members have been involved in ongoing meetings with elected officials, as well as the City of Boston's Tax Assessing Department, to become informed on property tax policy, how it is determined, and who has the power to change the current system. Seasoned Boston activist and MSAC chapter member Thelma Burns summed up the reason she and others called for the committee to be formed, "We are long time homeowners. We have paid taxes for many years and now we are on a fixed income. The price for homes keeps going up driving our tax bill up but our incomes stay the same. For those who qualify for exemptions, the application is too complicated and without help, people just give up."

Boston City Councilor Andrea Campbell invited MSAC to join the March 8 "Property Tax Working Session" organized by City Councilor Flynn of South Boston along with other local elected officials to discuss the community's concern on property taxes. MSAC President Edna Pruce represented the MSAC property tax committee at the meeting. President Pruce shared the experience of Boston senior homeowners, "I am a Mattapan homeowner and today I am serving as a surrogate to the thousands of Boston seniors who struggle with the rising costs of housing. One way to address this inequity is to lower

the property tax burden for senior homeowners just as other states found a way to do." President Pruce ended her statement to the working group with the fact many large institutions do not pay taxes but benefit from all the services homeowners pay for, "if there is fire we all call the same Boston fire department; yet Harvard, Boston College and other huge entities who have the means are not required to pitch in at all to use these same community services."

"If we made 83 thousand I would happily pay more taxes but we do not! We are on fixed incomes and we need a break.", Boston Chapter Joyce Durst

After meeting with MSAC Boston homeowners in February to hear how the current policy is pricing senior homeowners out of the city, newly elected State Representative Brandy Fluker Oakley attended and provided participants with suggestions on how to make these tax policies more progressive. Rep. Fluker Oakley echoed what MSAC members are experiencing, "The new development runs up housing prices so we end up squeezing and penalizing long time property owners. The developers and institutions should be required to pitch in."

Two days after the hearing, MSAC members met with the City of Boston's

States With Low Property Tax Rates

For Senior Homeowners

1. Hawaii
2. Alabama
3. Louisiana
4. Wyoming
5. W. Virginia
6. S. Carolina
7. Colorado
8. Delaware
9. Utah



Commissioner of the Assessing Department, Nick Ariniello, at the March Boston chapter meeting. Members asked the Commissioner to explain how the current tax rate is determined, which policy the city is able to change and what is determined by the state. Also members informed The Commissioner the current income eligibility for exemptions (*senior exemption, veterans exemption, tax deferral program, etc.*) offered is set too low and needs to be inline with the city's medium income. The current income limit to receive just one exemption is \$24,834.00 per year for a single person while the medium income to live in Boston is \$83,300 single or \$95,200 for a couple. Joyce Durst, Chapter Treasurer and property tax committee member, exclaimed after hearing the incomes necessary to survive in Boston, "If we made 83 thousand I would happily pay more taxes but we do not! We are on fixed

continued on pg. 13

taxes continued from pg. 12

incomes and we need a break.”

When the Committee members met with Councilor Campbell, MSAC was informed that 70% of the city’s budget for services such as police, firefighters, schools, garbage pick-up, etc. derive from property taxes. Although property taxes have continued to increase throughout the years, the monthly fixed-incomes have not and this has caused many long-time senior property owners to wrestle with the added dilemma on how to gather the funds to pay these increases while understanding the need for services. At the meeting with The Commissioner, Boston Chapter member Tilly Teixeira summed up the committee’s feeling, “We seniors understand taxes pay for services. We are not saying taxes are not important. We are saying everyone should pay their fair share based on their ability and income. You see our ability and income is not able to keep up with what the city is requiring us to pay.”

After several months of gathering information the group concluded this is not just a Boston issue. This is a senior homeowner issue in almost every Massachusetts zip code and since the local government’s authority is limited to what tax policy it is able to change, senior property tax reform will need to be a statewide issue.

Fortunately this is not as big of an obstacle as it sounds. MSAC Boston Vice President, Mack Knight Jr. presented to the entire MSAC State Board

Potential Policy Options to Lower Taxes For MA Senior Homeowners

Lower the Assessed Value with determined deductions

Tax based on % of income vs. "the sale price"

Freeze Tax Rate at Age 65

Force Institutions to Pay A Fair Share

**Contact MSAC to Add Your Voice to Lower Senior
Property Taxes. 617-284-1234**

in March. Mack informed the Board Officers and Delegates the Boston chapter is working to lower senior property taxes and we will need to address the issue at the state level to get to the root of the problem. The MSAC State Board voted unanimously to join the effort and chapters will send delegates to the next MSAC property tax committee meeting. Collectively Members will turn frustration into strategies and find a way to lower taxes just as New York, Texas, Hawaii, and other states have done.

The fight to make property taxes more progressive is growing and captivating more folks from various communities to voice their concerns and calls for policy change. Will you join us in our continuing battle to push legislators for policy change? Are you afraid of not being able to keep your home or not being able to take full advantage of some of the current programs due to the outdated income guidelines that exist? If so, we welcome your added voice. It is time that we come together as a collective unit and Take Charge!

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who donate
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Voting Rights Under Attack, The Community Is Fighting Back!

According to a new analysis by the Brennan Center for Justice, 253 bills to restrict voting access have been introduced in 43 states already this year. Georgia is ground zero for the GOP's escalating war on voting, targeting the voting methods that were used most by Democratic voters in 2020 and which contributed to flipping the state blue and electing two Democratic senators.

Georgia's Republican Senate Majority Leader Mike Dugan introduced a bill repealing no-excuse absentee voting, which 1.3 million Georgians used in 2020, including 450,000 Republicans. Under his proposal, only a small subset of voters will be eligible to vote by mail and will need to get a witness signature on their ballot and attach a copy of photo identification, which requires access to a copier or printer. The new law would make Georgia one of the most

restrictive states in the country for mail voting.

In March, the U.S. House of Representatives passed HR 1, dubbed the *For the People Act*, the most significant democracy reform bill since the Voting Rights Act of 1965. The bill would go a long way toward stopping the new voter-suppression efforts by enacting a wide range of pro-voter measures for federal elections.

*"This isn't about retribution or revenge, This is about protection of the fundamentals of our nation,"
...Stacey Abrams*

This includes nationwide automatic and Election Day registration; two weeks of early voting in every state; the expansion of mail-in voting; the restoration of voting rights to people convicted



Photo: Voting rights activist Stacey Abrams.

of a felony who have served their time; restrictions on discriminatory voter-ID laws and voter purges; and the creation of independent redistricting commissions for House districts to prevent extreme gerrymandering. The bill also cracks down on dark money by implementing public financing for congressional campaigns, and it establishes new ethics rules for federal officeholders.

Nearly identical legislation passed the House in March 2019, but it was blocked in the Senate by then-Majority Leader Mitch McConnell (R-Ky.), who called it a "power grab" for Democrats. It has become an increasingly urgent priority this year, following the insurgents efforts to overturn the 2020 election, and the wave of proposals to restrict voting rights in key states, such as Georgia. The voter suppression efforts include a wish list of rolling back mail-in voting, restricting ballot drop boxes, limiting early voting, and repealing automatic voter registration,

After being passed in the House on a party-line vote,
voting continued on pg. 15

Voting Rights Bill H.R. 1

- Nationwide automatic and Election Day registration
- Two weeks of early voting in every state
- Expansion of mail-in voting
- Restore voting rights to people arrested who served their time
- Restrictions on discriminatory voter-ID laws and voter purges
- Independent redistricting commissions to stop gerrymandering.
- Implements public financing for congressional campaign
- Establishes new ethics rules for federal officeholders.

voting pg. 14

the measure is expected to be blocked once again by Republicans in the Senate—that is, unless Senate Democrats eliminate the filibuster, which would require a supermajority of 60 votes for passage. In the 50–50 divided Senate, it is highly improbable that the Democrats will be able to win over 10 Republican votes to defeat a filibuster. So a Senate clash over HR 1 is likely to become a key front in the ongoing battle over the Senate filibuster.



Former Georgia State Representative and Voting Rights Activist Stacey Abrams testified before Congress on the proposed voter suppression and the dire need to pass Federal voting regulations.

In her testimony, Abrams stated, “It’s the reform we need that will provide protection, provide a foundational level of access, regardless of your geography,” she says. She also urged passage of another House

proposal, the John Lewis Voting Rights Advancement Act, which would require states with a history of discrimination to once again get federal approval for any changes to voting laws and procedures, after the Supreme Court struck down this requirement from the 1965 Voting Rights Act in 2013. The measure is needed, she says, “to make certain we don’t watch [voting rights] be butchered or eviscerated.”

But neither bill will pass the Senate if Democrats don’t eliminate the filibuster, which Abrams calls “a racist procedural rule that is grounded in this notion that the minority must be protected unless we disagree with what the minority needs.”

When asked what she would say to Democrats or Republicans who are against changing the filibuster rules even for constitutional issues such as voting rights, Abrams explained, “This isn’t about retribution or revenge, This is about protection of the fundamentals of our nation, that if we do not protect the participation of voters in our election system, if we do not permit states to do what they must to protect their voters, then we will find ourselves losing our democratic values, losing our democracy. The judicial appointment exception, the Cabinet appointment exception, the budget

**Stop Voter Suppression,
Call Congress Today!**

Support H.R. 1

Senator Warren:

**617-565-3170 or
413-788-2690**

Senator Markey:

**617-565-8519 or
413-785-4610**

Congressional Switchboard:

202-225-3121

reconciliation exception in the filibuster rules, are all grounded in this idea that these are constitutionally prescribed responsibilities that should not be denied by the minority party,” she says. “And we should add to it the right to protect democracy. It is a foundational principle in our country. And it is an explicit role and responsibility accorded only to Congress.”

The filibuster was once the primary tool used to block legislation that would protect voting rights, such as a proposed law banning the poll tax. In the 87 years between the end of Reconstruction and 1964, the only bills that were stopped by filibusters were civil rights bills. Abolishing the filibuster to pass HR 1 would be “poetic justice,” Congress would be ending the filibuster on an issue of civil rights.

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National Womens Month Quiz

International Women's Day has a rich history dating back 108 years — the first glimpse of it was in 1909 when the Socialist Party of America celebrated 15,000 women who protested long work hours, low pay, and the lack of voting rights in

New York City. Originally called National Woman's Day, the monumental annual celebration spread across the world officially celebrated in 1911 in Russia. In 1977, The United Nation declared March 8, International Womens Day, (IWD).

The purpose of (IWD) is to uphold women's achievements, recognize challenges, and focus greater attention on women's rights and gender equality. It is celebrated worldwide to spotlight women, their issues and achievements.



1. This civil rights and women's rights activist is remembered for speaking up against the lynching of Blacks in the U.S. She was born a slave and freed by the Emancipation Proclamation. She later co-founded the NAACP. She also co-owned and wrote for Memphis Free Speech and Headlight. Before Rosa Parks refused to give up her seat, this person refused, sued the train company and won the case in the Supreme Court.



2. Being handpicked to be one of three black students to integrate West Virginia's graduate schools is something that many people would consider one of their life's most notable moments, but it's just one of several breakthroughs that have marked a long and remarkable life. A mathematician who was one of NASA's human "computers" and an unsung hero of the space agency's early days. She calculated the flight path for America's moon landing.



3. Activism started in Harlem in the early 1960s, where she participated in the Asian American, Black, and Third World movements for civil and human rights, ethnic studies, and against the war in Vietnam. As founder of Asian Americans for Action, she also sought to build a more political Asian American movement that would link itself to the struggle for Black liberation. "Racism has placed all ethnic peoples in similar positions of oppression poverty and marginalization."



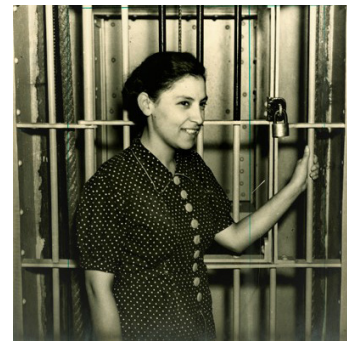
4. After the Bannock War of 1878, where she worked as an army scout, and also rescued a group of Paiute that included her father, her people were forcibly relocated to a reservation. Already knowing how Indigeous people were being treated by corrupt reservation agents, decided to advocate for Native American land rights and systemic improvements. Becoming the first Native American woman to publish a book, *Life Among the Piutes: Their Wrongs and Claims* (1883). The work included powerful statements such as: "*For shame! For shame! You dare to cry out Liberty, when you hold us in places against our will, driving us from place to place as if we were beasts.*"

Quiz Continued: Answers on page 18

5. Known for her progressive politics and work to abolish prisons, scholar and activist has been at the forefront of social justice causes—including the feminist movement, the Black Panther Party, and the anti-war effort—for over half-a-century. In 1970, the state of California prosecuted and wrongfully imprisoned her for three capital felonies. She was released over a year later, in 1972. Undaunted, she continues to advocate for civil rights, gender equity, and prison abolition.



6. At age 16, at the height of the Great Depression and at a time when Mexican Americans were afforded few rights and even less dignity, was arrested for joining a picket line of workers striking against Finck Cigar Co. By 21, was known as the most effective organizer for the National Workers' Alliance. She led a strike of 12,000 pecan shellers, most of them women, that forced a necessary pay raise. It's still considered the first significant victory for Mexican American laborers' fight for equal rights.



7. A political leader, voting rights activist, and New York Times bestselling author. Served eleven years in the Georgia House of Representatives, seven as Democratic Leader. In 2018, ran for Governor of Georgia, receiving at the time more votes than any other Democrat in the state's history only to lose to the State Official in charge of purging the voting rolls. After witnessing the gross voter fraud and suppression in Georgia, started Fair Fight, an organization through training, education and grassroots actions works to ensure every American has a voice in our elections.



8. On the same night that Paul Revere took his infamous midnight ride, She was off on a much longer ride of her own. After an exhausted messenger came to warn Colonel Ludington that the British had just attacked the nearby town of Danbury, Connecticut, She rode over 40 miles through the night to alert her father's men of the approaching British army. Thanks to her heroic efforts, almost the entire regiment was gathered by daybreak to fight The Redcoats.



9. A German anti-Nazi political activist who was involved with a non-violent resistance group called White Rose. Executed by guillotine at the age of 21 for distributing anti-war leaflets. Since her death is viewed as an iconic figure with her life and work inspiring several films.



home care con't from pg. 5

A MSAC LTC committee member invited a few of these home care workers, who are employed by these companies who do not have oversight, to a zoom meeting to tell us first hand what they are experiencing during their work day. Most of the workers asked to remain anonymous for fear of retaliation.

The workers shared how the companies: refuse to follow Covid protocols, ask workers to see patients even when sick, and in several instances refuse treatment and worker's compensation when hurt on the job.

Most of the workers make less than \$14.00 per hour, are required to pay for their parking and tolls, and are refused mileage. Hours per week are not guaranteed and there is no incentive to care for patients who are more of a challenge than others. These companies promise raises and training but most of it is just a marketing scheme to convince people to stay in the thankless job.

The workers MSAC met with said, time and time again, "I could make money at other jobs but I love my patients. Most days I am the only person they see or who checks on them."

The need for these trained and



experienced workers is great. We are taught in America's "capitalist" society that when the demand for labor is high the workers will reap a better salary and be able to negotiate better working conditions. This year proves that this theory is not true for many, especially essential care givers.

Overwhelmingly, Massachusetts residents would rather stay in their homes and age in place instead of being forced into institutional care. The biggest roadblock to meeting this goal is the lack of frontline homecare providers.

This dilemma will continue until we as a state treat these caregivers with the respect they deserve. MSAC will be speaking up and out. We want dignity and respect included in our care and we will not reach that goal without bringing these workers with us. Join our fight to ensure that long term care includes dignity and respect for those providing care as well as those receiving care.

Quiz Answers from pages 16 and 17

1. Ida B. Wells
2. Katherine Johnson
3. Yuri Kochiyama
4. Sarah Winnemucca

5. Angela Davis
6. Emma Tenayuc
7. Stacey Abrams
8. Sybil Ludington
9. Sophie Scholl

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Meet The Members: Linda Freeman, Boston Chapter

The United States Capitol Building in Washington, D.C. was sieged in early January 2021 and will forever be scarred in the memory banks of millions for years to come. Within the broad membership of our socially active Massachusetts Senior Action Council (MSAC), we have one particular member who is originally from the nation's capital, MSAC Boston Chapter member, Linda Freeman.

Linda grew up near the U.S. Capitol Building. From an early age, she learned about the importance of being socially conscious and socially engaged. As she fondly recalls, "my first intro to disabilities was through a Black elder neighbor who was diabetic and could not walk or move her hands." Linda would provide "direct assistance" to her neighbor by going to the store for her. Little did her young spirit know that this was the beginning of her civic engagement in the fight for social justice.

In 1982, Linda moved to Brookline where she lived for about 8 years and then to the City of Boston. While at the Grove Hall Public Library in Dorchester along with her two little boys, she came across a New England United for Justice' flyer asking parents to join a meeting to discuss issues their children were

having at school. She was asked to become a part of the Special Education Parent Advisory Council because of her fierce pursuit for equity and equal access to education for all regardless of their socio-economic background, race, gender, or ethnicity. At the meeting she met MSAC member, Alan Boothe. Through Alan, she also met Dora Vaughan, another MSAC member. Little did Linda know at the time, these two community activist would lead her to the Mass Senior Action Council once retirement was in view.

Later, Linda Freeman joined MSAC because of the issues affecting seniors of which, as she stated, "would eventually include myself." She remembers one particular campaign. She recalled "The RIDE wanted to charge more yet they were often late causing many seniors to have to reschedule their appointments." She went on to say that aside from that issue, "The RIDE employees would resist assisting folks with disabilities due to the regulations at the time." Linda was not surprised at the treatment toward the disabled as she herself, a parent of a special needs student, Linda saw firsthand the bias towards people with disabilities. Having attended a parochial school as a child, Linda says that she was "taught respect,



acceptance of others, as well as the differences in people. Before departing the 8th grade, I was taught to be an asset to the world outside." This is particularly evident as she is an active and engaged participant throughout many social justice initiatives including those of our mighty MSAC. Linda continues to be actively involved, attends meetings regularly, and is a Boston Chapter Board Officer. Like many seniors, she too has had to undergo the learning curve of technology and participates in other community meetings via Zoom. Like her father who was a U.S. Serviceman and part of the "Flying Tigers," Linda has the fight for justice in her. Linda will not allow the actions of January 6th, to deter her pursuit for social justice for all. Linda is proud to be a part of the blue shirts' movement to Take Charge!



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