



# Retirement News

## Retiree Headlines Oct - Dec 2025

### Keep Your December Check Advice

This document has important year to date information needed for tax purposes. The Retirement Office will be mailing your **2025 1099R** by **January 31, 2026**. If you do not receive this tax document by **mid-February**, give our office a call. **508 799-1062**



### Calling All Snowbirds!

Please contact our office if you would like to receive your 1099R tax form & your pension check/pay advice forwarded to your winter location.

It saves time, paper, and postage if you set this up ahead of time. We're happy to make this change for your convenience.



You must make this request in writing with your signature included before January 3, 2026 for your 1099R to be forwarded to your winter address.

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#### Retirement Board Meetings:

- *Thursday, October 9*
- *Thursday, November 13*
- *Thursday, December 11*

*All meetings are open to the public and are held at 8:30 a.m.*



#### Worcester Retirement Board Staff

Lisa Poske,  
Executive Director

Lori Cutroni, Head  
Clerk

Jen Wood,  
Supervisor of Payroll

Vicki Cabezas,  
Principal  
Accountant

Fiona Szpiech,  
Retirement Service  
Representative

#### Worcester Retirement Board Retirement News

Elizabeth Early,  
Elected Member,  
Chair

Matthew Wally,  
Appointed Member

Robert Stearns,  
Ex Officio Member,  
City Auditor

John Mahan, Elected  
Member, Police Dept.

Tamara Cullen, Fifth  
Member

## Texting Scams

Text scams are on the rise. According to the Federal Trade Commission \$10 billion was lost to spam call & text scams in 2023. Fake bank texts, phony delivery messages, faux free gifts and bogus overdue toll fees are just some of the ways people of all ages are being duped through their smartphones.

You may have friends or family that have been scammed by phony Amazon texts or student loan forgiveness "deals." If you or anyone you know is getting these types of messages the best advice is "delete and report."

If you have an Apple device there is an option to delete and report text messages. You can also report texts or calls that are suspicious to the FTC or FCC. The more reporting, the more information these government agencies have to fight these scammers.

With the increase of AI (Artificial Intelli-

gence) use you will start to see an increase of scams using this new technology. In 2024, the FBI posted ways that criminals are using generative AI to trick victims. Deepfake videos, AI-generated images, and cloned voices are just a few of the ways folks are being scammed. In fact, criminals can generate cloned voices of people in your own life. When listening or reading messages really take notice of the wording and phrasing of the person. Would your loved one speak in this manner? Did they call you Grandma in the message, but call you Nana in real life?

Cryptocurrency scams are also on the rise. Scammers even impersonate celebrities to get you to "invest." Fake online sales, including on social media platforms' marketplaces are also prevalent. Using a mobile payment service, like Venmo or Paypal, to make your purchase helps protect your banking and credit card information from potential criminals.

Remember: If something sounds too good to be true, it probably is.

Sources: Readers Digest, October 2024; Experian, December 2024



## Retirement or Human Resources?

Not sure which department to call for questions about your pension or benefit needs? It can be confusing.

Here's a guide to both departments.

**The Retirement Board** office handles your monthly pension payment including, your direct deposit and tax withholding. We also provide your 1099R tax form every January.

You should also reach out to the Retirement office if you have questions

about your retirement option or pension beneficiaries.

**Human Resources/Benefits** office handles everything to do with your health, dental, vision and life insurance. If you need to make changes or have inquiries about any of these benefits please reach out to HR.

#### Retirement Board

City Hall, Room 103  
508 799-1062

Mon - Fri 8am - 4:15pm

#### Human Resources

City Hall, Room 109  
508 799-1030

Mon, Tues, Thurs, Fri

8:30am - 5pm

Wednesday

8:30am - 12pm

## Retiree Reminders

**Payroll** - Retirement benefit checks/direct deposits are issued on the **last business day of the month.**

- **Friday, October 31**
- **Friday, November 28**
- **Wednesday, December 31**



All pension payment changes must come to our office in writing with your signature. Please include your printed name and last 4 digits of your SSN.

We will accept your request through mail, fax, or email.  
**Electronic signatures are NOT accepted. We will call you to verify.**

## You're Retired! Now what? - Your next chapter

Some folks struggle after retirement. Gone is the routine of the work week and now you're faced with what to do with your days. Whether you've retired due to physical/medical reasons or because you are ready to take on the next phase of life, you should have a plan.

Right away the perks of retirement include, but are not limited to, sleeping in, no more uniform or office dress, and late morning grocery shopping when no one else is around.

Do you have a hobby you want to focus on? Travel dreams? Start a small business? Volunteer or mentor?

Here at the Retirement office we hear all types of next phase plans. Some people are excited to spend more time with family. Others have put a

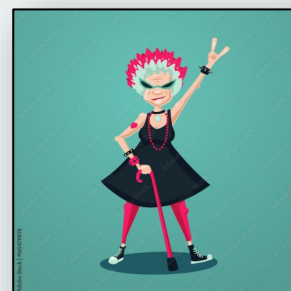
relocation plan into motion for after their retirement date.

A 2023 U.S. News article calls retirement an "opportunity to reset your rhythm." They offer several ideas to avoid extended boredom and physical/mental decline .

- Focus on your well-being
- Stay social
- Adopt a pet
- Work part time
- Declutter/Redecorate your home

If you retired due to medical/physical reasons and are limited with what you can do, there are still ways to embrace new opportunities.

- Join online groups
- Write a book or blog
- Take an online class
- Rediscover your personal style



Most of all you should keep an open mind. You are not constrained to a schedule or rules. Take on anything!

## Active Employee Corner - Your retirement estimate

A public employee retirement allowance amount depends on 4 factors:

- Your age at retirement
- Your length of creditable service
- The amount of your highest 3 or 5 year salary average
- Your group classification

Your age and group classification determine your benefit rate. The benefit

rate is a specific percentage of the amount of the average annual rate of compensation.

Your average annual rate of compensation is your highest 3 or 5 consecutive years of regular pay.

The last part is your length of creditable service. This includes full time service and part-time or military service bought back. Creditable service time is measured in full years and completed months.

Below is the Superannuation Retirement Allowance formula in its simplest form.

Your Benefit Rate  
x Salary Average  
x Creditable Service  
= Retirement Allowance

If you are getting close to retirement and never had an estimate done, this is where you should start. Feel free to reach out to our office for an estimate at any time. Estimates can take up to 2 - 3 weeks.

## Meet the Retirement Board - Tamara Cullen, fifth member

Tamara Cullen is the fifth member of the Worcester Retirement Board. The Fifth Member is chosen by the other four board members and cannot be an employee, retiree or official of the city.

Ms. Cullen joined the Worcester Retirement Board in 2018 because, "I have always found it fulfilling to serve the constituents of the Commonwealth of Massachusetts."

She previously served two terms on the

Worcester Department of Public Health Executive Board and is currently on the Worcester Senior Center Executive Board, as well as the Office of Elder Affairs.

Tamara has a long history of working in healthcare and has always been very passionate about advocating for vulnerable populations, taking pride in helping others.

She holds a masters degree in healthcare

administration, economic, and urban policy and is a licensed healthcare administrator. Currently she is working as a healthcare consultant.





City of Worcester Retirement Board  
455 Main St Room 103  
Worcester, MA 01608

Phone: 508 799-1062  
Fax: 508 799-1047  
Email: [retirement@worcesterma.gov](mailto:retirement@worcesterma.gov)

**The Worcester Retirement System (WRS) is a contributory defined benefit retirement system generated by MGL Chapter 32. The system provides retirement, disability and survivor benefits to the members and their beneficiaries.**

### Meet a Retiree - Francis Bartley, Police Officer

When asked how retirement was going, newly retired Francis Bartley said, "Slow."

"What are your plans for retirement," I asked. "I'm still figuring that out. I just knew it was time for me to go."

In his 38 years with the Worcester Police Department, Officer Bartley says the biggest changes he saw over that time were with the people of the city. Population growth and an increase in aggressiveness towards the police were the most notable. Though he was quick to say that for the most part people were mild mannered and courteous.

Though he started as a beat cop, he spent most of his years as a detective. Mostly, he misses the people he worked with in the department.

While their kids live close by, Francis and his wife hope to travel a bit. He's thinking about dusting off his golf clubs and he'll continue to play hockey.

Thank you for your service Officer Francis Bartley.

## New Retirees

Francis Bartley, Police Dept. 38 years	Jean Minchillo, Public Schools. 30 years	Maria Valdes, Public Schools 18 years
Diane Foley, Public Schools 36 years	Sharon Battelle, Public Schools 29 years	Lori DiBaro, Public Schools 17 years
James Grady, Police Dept. 36 years	Stephen Serra, Housing Authority 27 years	James Bonofiglio, DPW 16 years
Suzanne Chung, Housing Authority 35 years	Christine Vickery, Public Schools 26 years	Andrea Zona, Mayors Office 15 years
Edward Larson, DPW 34 years	Stephen Kelly, Fire Dept. 26 years	Matilde Castiel, M.D., Health & Human Services 10 years
Thomas Naughton, Police Dept. 32 years	Cheryl Burke, Public Schools 26 years	Mark Zenevitch, Public Schools 10 years
Sheila Sposato, Public Schools 32 years	Candee Raphaelson, Treasury 24 years	
Katherine McNamara, Police Dept. 32 years	Elizabeth Bibaud, Public Schools 22 years	
Michael Blanchard, Public Schools 31 years	Ada Rivera, Public Schools 23 years	
Larry Williams, Police Dept. 31 years	Cynthia Robinson, Public Schools 21 years	
Merriam Carpinelli, Public Schools 30 years	Maureen Lacouture, Public Schools 20 years	
Daniel O'Neil, Fire Dept. 30 years	Paula MacNeal, Public Schools 20 years	

