Roseline Desjardins describes how she meets expenses, including upkeep on her modest house in Bellingham, Mass.

THE PROVIDENCE JOURNAL / Andrew Dickerman

BELLINGHAM, Mass. — When her husband died in January, at age 63, Roseline Desjardins was left wondering how she would pay for the upkeep on her home.

There was no mortgage; the house was paid for. But there were other expenses, such as property taxes, home heating oil and electricity.

“I had no clue he was going to die so young,” Desjardins said. And she quickly had to face the future. There was no life insurance, no stock portfolio. A pension? Maybe from his old job, but he had long since left that company, and the couple had lost track; it had all been so long ago.

They were married in 1969. They raised a family in Woonsocket. Both had worked, and both had felt the sting of corporate downsizing.

Richard “Rick” Desjardins started in the late 1960s as a drafter for the Providence branch of industrial giant ITT Grinnell Corp. Over the years, he moved up through the ranks, eventually working on specifications for the nuclear power industry, she said.
That ended in 1985, when the company’s new owner, Tyco, downsized the business and laid him off, she said. He did some other work after that, including consulting.

She worked for 17 years at A.T. Cross in Lincoln, mostly as a silk-screen operator. She lost her job in a round of downsizing. She then learned to work with computers through a government program for retraining workers.

She went to work as an intern at the Woonsocket headquarters of CVS Caremark, the national pharmacy health-care provider, then was hired full-time. She currently works in the company’s logistics department.

After their children had grown, the couple moved to Bellingham. He stopped working at age 62, and died in January 2010 after a lingering illness — leaving his wife and their two children, Danielle Braley of North Smithfield and Christopher Desjardins of Burrillville.

Besides having to cope with the loss of her husband, there were financial realities to consider. She was left with only one source of income — from her job — to cover living expenses, she said.

In time, she met with a financial adviser through a free program run by the local council on aging. She told the adviser about a discussion she and her husband had had years back about the possibility of a pension. The adviser recommended she call the New England Pension Assistance Project.

That group, based at the University of Massachusetts in Boston, helps New Englanders who have trouble understanding or obtaining their pension benefits.

“I was very skeptical,” she said. “What do I have to pay for this?”

Nothing, it turns out. The group operates mainly on funds from the U.S. Administration on Aging. It began collecting information shortly after she called in March.

About all she could provide them was her late husband’s Form W-2 wage statement from ITT Grinnell for 1979.

It was enough to start with. The group still had to dig through a complex corporate history, said Jeanne Medeiros, the group’s managing attorney.

It was left to volunteer Mollie Feeney, 80, a retired administrative assistant, to sort through a five-page list of corporate contact names — across multiple states — for Grinnell.

Eventually, she hit pay dirt: Through one of those Grinnell corporate contacts, in Illinois, Desjardins learned that her husband’s pension plan had been terminated and the benefits converted into annuities issued by a life insurance company in Indiana, Medeiros said. “How in the world would anyone ever have found this?” Medeiros said.

Mrs. Desjardins received the call from Feeney in October.

“She let me know that they had found his pension and that I was eligible for a small part of it,” Mrs. Desjardins recalled. “I said, ‘You’ve got to be kidding me! I had to pinch myself a few times.’” But she was “very, very grateful” for the work the group did, she said. Without it, she probably could not have traced the missing pension.

And pensions, though not as common as they once were, are valuable, said Angela M. Thomson, program director for the Financial Planning Association of Rhode Island, a trade group for financial planners.

A pension represents “dollars put aside by your employer for your behalf,” said Thomson, a Certified Financial Planner practitioner who runs Coastal Financial Planning in Lincoln. “From a consumer’s standpoint, they are a great opportunity to offset retirement costs,” she said.

From the pension that her husband had earned, Mrs. Desjardins last month began receiving a survivor benefit of $146.81 a month. It will not make her rich, but it is a steady source of monthly income. “That’ll take care of my oil bill,” or a good part of it, each month, she said.
She also received retroactive benefits in a lump sum of about $1,300 (after tax was withheld). She has not said exactly what she’ll do with it. But she has an idea. She turns 63 on Thursday. Christmas is on Saturday. And she has two children and several grandchildren.

“Christmas is coming,” she said with a smile. “I’m going to blow it on them. And then next year? Well, that’s a different story.”

KEY POINTSPension sleuths

The New England Pension Assistance Project offers free help to people in all six New England states who have trouble understanding or obtaining their pension benefits.

Launched in 1994, the group operates mainly on funds from the U.S. Administration on Aging. It traces missing pensions and offers other help.

The group has recovered more than $37 million for more than 5,400 clients. It handles about 350 cases a year involving employer-sponsored retirement plans, such as pensions and 401(k) plans.

To reach the group, call toll-free at 1-888-425-6067, or write: New England Pension Assistance Project, Gerontology Institute, University of Massachusetts Boston, 100 Morrissey Blvd., Boston, MA 02125.

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