

## 10th Annual MTA Retired Members Gathering

Tuesday, September 27, 2011

Best Western Royal Plaza Hotel & Trade Center - Marlborough

Agenda and Registration Form

First Name:	Last Name:	MTA Member ID:
Address:		
City/Town:	State:	Zip:
Phone Number: (    )	E mail Address:	

Indicate your **1st** and **2nd** choices for each session:

**Registration & Full Breakfast** **8:00am - 9:00am**

- Blood Pressure Monitoring
- Seated Massage
- VOTE Raffle
- Product Display Area

**Opening Session** **9:00am - 9:50am**

**Workshop Session I** **10:00am - 11:30am**

- A. Elder Law - Life Care Planning
- B. MA SMP (Senior Medical Patrol) Program
- C. Liaison Training for Current Liaisons (*Invitation Only*)
- D. Repeal of the Social Security Offsets
- E. Senate District Coordinators (*Invitation Only*)
- F. MTA Retirees Changing Their Communities
- G. Professional License Renewal

**Workshop Session II** **11:40am - 1:10pm**

- A. Elder Law - The Nuts and Bolts of Estate Planning
- B. MA SMP (Senior Medical Patrol) Program
- C. Health Insurance - The Changing Landscape
- D. What's Happening on Beacon Hill
- E. Financial Advice for Retirees
- F. Must See Destinations of a Lifetime!
- G. Reduce Your Energy Cost Burden

**Box Lunch** **1:10pm - 1:40pm**

**Workshop Session III** **1:45pm - 3:15pm**

- A. Elder Law - Understanding and Using Trusts
- B. MA SMP (Senior Medical Patrol) Program
- C. Health Insurance - The Changing Landscape
- D. What's Happening on Beacon Hill
- E. Financial Advice for Retirees
- F. Must See Destinations of a Lifetime!
- G. Reduce Your Energy Cost Burden

Register before September 1 for only \$30  
(\$40 After September 1)

**REGISTER NOW ONLINE!**

[www.massteacher.org/retired](http://www.massteacher.org/retired)

Or complete and mail this form with your check made payable to the MTA to:

**Jill Jackson**  
MTA  
20 Ashburton Place  
Boston, MA 02108

**Online Registration** has two payment options, Credit Card or Check. If paying by check your payment **MUST BE RECEIVED** within 5 days of your registration.

Questions, contact Jill Jackson at  
[jjackson@massteacher.org](mailto:jjackson@massteacher.org)  
or 800.392.6175, ext 8254

**REGISTRATION DEADLINE  
SEPTEMBER 16**

# Workshop Descriptions

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## **Elder Law - Life Care Planning**

*Deborah K. Blum-Shore, Esq., Partner*

*The Shore Law Firm*

Long term care planning isn't just about nursing homes anymore. In this session, we will learn about the continuum of long term care: what is it, and how do we pay for it? As a result of the Deficit Reduction Act of 2005, it is more important than ever before to plan ahead for the care we might need in the future. We will discuss the rules of Medicaid eligibility for long term care benefits, including asset limits, look back periods, ineligibility penalties, and estate recovery. Finally, we will review some of the strategies available to preserve your hard earned assets and to ensure that you receive the best possible care.

## **Elder Law - The Nuts & Bolts of Estate Planning**

*Deborah K. Blum-Shore, Esq., Partner*

*The Shore Law Firm*

Estate planning engages us in confronting the financial and emotional consequences of death and disability, and allows us to take control of our futures. During the first session, we will learn about the fundamentals of a well crafted estate plan. We will discuss each of the important documents that everyone should have: Durable Power of Attorney, Health Care Proxy, Living Will, HIPAA Release, Last Will & Testament, and a Declaration of Homestead. We will also discuss trust planning and probate alternatives. Throughout our discussion, we will identify the special needs of people in second marriages, unmarried couples, and families with disabled children.

## **Elder Law - Understanding & Using Trusts: A Little More Than Just the Basics**

*Deborah K. Blum-Shore, Esq., Partner*

*The Shore Law Firm*

Trusts are an important part of many estate and long term care plans. In this session, we will explore revocable and irrevocable trusts, and discuss the many goals that trusts of all kinds can achieve. This session is limited to people who have previously attended one of Ms. Blum-Shore's estate or life care planning sessions today or at previous Gatherings.

## **Financial Advice for Retirees**

*Jonathan Pond, Spokesperson for SBLI, MA Savings Bank*

*Life Insurance*

Jonathan Pond is one of America's most trusted and knowledgeable financial experts and a pioneer in bringing low-cost personalized money guidelines to American households.

His work in educating the public on financial matters has been far-reaching and widely recognized. His 16 prime time public television specials and 11 books have been critically acclaimed for their effectiveness in providing useful and understandable financial guidance to people of all financial circumstances.

His customized financial review reports are the most popular thank-you gift in public television history. He is widely sought as an objective and entertaining observer of the investing and personal financial planning scenes and has made frequent national appearances on network and cable television stations, including CNN and NBC's Today Show.

## **Health Insurance - The Challenging Landscape and How You Can Help Protect Your Benefits**

*MTA Division of Legal Services*

The security of health insurance benefits for public employee retirees is threatened by skyrocketing costs, shrinking public funds and the public's perception that public employees and retirees have Cadillac plans at almost no cost. MTA has been at the forefront of the debate surrounding this critical issue, and attorneys from MTA's Division of Legal Services will explain the current laws, the legislative initiatives to alter the group health insurance benefits of current and future retirees, and what we can do together to protect these benefits.

## **Liaison Training for Current Liaisons (Invitation Only)**

*Richard Liston and Kathleen Roberts,*

*Co-chairs, MTA Retired Members Committee*

*Gladys Durant, MTA Retired Members Committee*

This session is reserved for experienced and newly assigned MTA Retired Liaisons. Examples of Liaison projects will be shared as well as making a plan for working in local associations for 2011-2012.

## **MA SMP (Senior Medical Patrol) Program**

*Lucillia Prates*

This workshop is for all health care consumers, caretakers, and Medicare and non-Medicare recipients. The MA SMP Program is a statewide collaboration under the leadership of Elder Services of the Merrimack Valley working in partnership with community based organizations and regional Shine Programs across the state.

Become an educated healthcare consumer and protect yourself and your loved ones against healthcare errors, fraud and abuse. Healthcare errors, fraud and abuse cost American tax payers billions of dollars annually. Only through consumer awareness and engagement can we protect ourselves and our loved ones.

# Workshop Descriptions

## MTA Retirees Change Their Communities

*Margaret Kane, MTA Retired Members Committee*

*Francis Leary, MTA Retired Member*

*Ann Marie and John Monfredo, MTA Retired Members*

Retirees are among the most sought after people by community volunteer groups. MTA Retired members truly have an immense impact on their communities. Presenters in this session will discuss their efforts to bring about change in their communities. Their projects include, developing a food bank, organizing a book drive and providing needed resources for a public library. There will be time for discussion about what makes for a successful volunteer project.

## Must See Destinations Of A Lifetime!

*MTA Vacation Center Representatives*

*TNT Vacations and Go Ahead Tours*

Take a seat and get ready to take a whirlwind trip to the hottest, most interesting and fun destinations that you simply must see in your lifetime! Join MTA Vacation partners TNT Vacations and Go Ahead Tours on a sampler trip of destinations around the world. We'll travel through Italy, Greece, Mexico, Machu Picchu, the Galapagos Islands, Costa Rica and the Caribbean through gorgeous photos, fun facts and traveler stories. Plus, get tips on taking advantage of savings in a down economy and learn about the benefits of traveling with a tour operator who will make sightseeing easy and worry-free. So travel around the world with us in 90 minutes and be prepared to have your appetite whet for planning your own trip of a lifetime through the MTA Vacation Center!

## Professional License Renewal

*Bill Durkee, MTA Retired Member, Professional*

*Development Associate, MTA Center for Education Policy and Practice*

This workshop explains the regulatory requirements covering license renewal (formerly recertification) for those who hold a Professional License. This presenter will explain how the retired educator documents his/her professional learning to renew licenses.

## Reducing Your Energy Cost Burden

*Andrew Heaney, President of Heat USA*

Energy is one of the biggest cost items in every family budget. Find out what's happening in energy markets now, what's in store in the future and learn tips and strategies for how to reduce what you're paying for gasoline, natural gas, propane, heating oil and electricity.

Andrew Heaney is President of Heat USA, one of the largest energy buying coops in the United States and an MTA Benefits provider.

## Repeal of the Social Security Offsets Where Are We?

*Nancy Mickunas, MTA Retired Members Committee*

Two provisions of federal law reduce the amount of Social Security benefits, spousal benefits or survivor benefits a person can receive if he or she is also receiving a public pension. The Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP) greatly impact MTA Retired members and other public employees. Presenters will discuss the progress of federal legislation to eliminate these offsets. Find out what we can do to help move this legislation forward.

## Senate District Coordinators

**(Invitation Only)**

*George Luse, MTA Training and Organizing Coordinator*

*Nancy Stolberg, MTA Grassroots Campaign Manager*

This session is reserved for Senate District Coordinators and members of LPAT Teams.

## What's Happening on Beacon Hill and How Retirees, Can Influence the Outcome

*Catherine Fichtner, Lobbyist*

*MTA Division of Governmental Services*

An overview of recent legislative proposals and their implications for retirees (COLA, Health Insurance, Pension Reform, State Budget, and more). Presenter will review how a bill becomes law. MTA's retirees have always answered the call to become involved in legislative and political efforts. The 2012 Election cycle is not too far away. Participants will review MTA's Candidate Recommendation process as well as taking a look at the national and state elections and opportunities for getting involved in electing candidates who support issues important to retirees, active colleagues and quality public education.

## MTA RETIRED ELERT



Be the first to receive information about retiree events and issues.

Email the following information to [jfitzgerald@massteacher.org](mailto:jfitzgerald@massteacher.org):

Name  
Full Address  
Email Address  
Former Local Association

## MTA/NEA RETIRED DUES RENEWAL

MTA/NEA Retired dues renewal forms will be mailed beginning in mid July. Two membership renewal options are available.

ONLINE - *Go to [www.massteacher.org/retired](http://www.massteacher.org/retired) to renew online using a credit card.*

MAIL - *Send your check made payable to the MTA for the total amount, along with the renewal form in the reply envelope that will be provided.*

Membership applications will be processed as they are received, and you will get your new membership card in the fall. Please continue to use your present membership card until the new one arrives.

### QUESTIONS

Membership Status	617.878.8118 800.392.6175, Ext 8118
Membership Cards/Calendars Renee Gatewood	617.878.8208 800.392.6175, Ext 8208
MTAB Directory	800.336.0990, Ext 5226

## **IMPORTANT!** **REGISTRATION MATERIAL ENCLOSED**

**2011 MTA Retired Gathering**  
**Tuesday, September 27**

Best Western Royal Plaza Hotel  
& Trade Center  
181 Boston Post Road West  
Marlborough, MA 01752-1883  
Hotel Phone: 888.543.9500 • 508.460.0700

**SPACE IS LIMITED**  
Guarantee your spot immediately by  
registering online:

[www.massteacher.org/retired](http://www.massteacher.org/retired)

**More Information Inside**