MTA Reporter
The Voice of MTA Retired Members
July 2013
MTA Massachusetts Teachers Association nea

12th Annual MTA Retired Members Gathering

Tuesday, September 24, 2013 | 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:	E-mail:	

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

8:00 a.m. - 9:00 a.m. Registration & Full Breakfast

Blood Pressure Monitoring / Seated Massage / VOTE Giveaway / Product Display Area

9:00 a.m. - 9:50 a.m. Opening Session

10:00 a.m. - 11:30 a.m. Workshop Session I

_________ A. Elder Law Part I: The Nuts and Bolts of Estate Planning

_________ B. Professional License Renewal

_________ C. Pension Funds – Important Facts You Should Know

_________ D. SUPERsaving 101

_________ E. Become a Delegate to State Party Conventions

_________ F. Retiree Involvement in the MTA LPAT Program

_________ G. Financial Advice for Retirees

11:40 a.m. - 1:10 p.m. Workshop Session II

_________ A. Elder Law Part II: Life Care Planning

_________ B. Professional License Renewal

_________ C. Breathe easy…current safety skills and tips

_________ D. Practicing Good Consumer Health

_________ E. Social Security 101

_________ F. Become a Delegate to State Party Conventions

_________ G. Reverse Mortgages in 2013 and Beyond: Facts & Misconceptions

1:10 p.m. - 1:40 p.m. BOX LUNCH

1:45 p.m. - 3:15 p.m. Workshop Session III

_________ A. Elder Law Part III: Understanding & Using Trusts – A Little More Than Just the Basics

_________ B. Balancing Through Market Ups and Downs

_________ C. Retiree Involvement in the MTA LPAT Program

_________ D. Fine Arts: Sing-Along and Drama Games

_________ E. Retirees Make a Difference

_________ F. Ways to Save on your Auto and Home Insurance

_________ G. Reverse Mortgages in 2013 and Beyond: Facts & Misconceptions

REGISTER NOW ONLINE!

REGISTER
Before August 30
for only $30
($40 after August 30)

www.massteacher.org/retired

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

Matthew Bennet
c/o 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 Matthew Bennet
mbennet@massteacher.org
800.392.6175, ext 8194

REGISTRATION DEADLINE SEPTEMBER 4
(or until conference is full)

Workshop Descriptions

Elder Law Part I: 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 introduce 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 Part II: 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? Because of changes in the law, it is more important than ever to plan ahead for the care we might need in the future. We will discuss the eligibility rules for Medicaid and Veteran's 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 Part III: 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 planning sessions today or at previous gatherings.

Fine Arts: Sing-Along and Drama Games

Robert Lague, MTA Retired Members Committee & MTA/NEA Official organist, MTA Chorus Dir.

Participants will sing from "Get America Singing Again" Volumes 1 and 2, published by the Music Educators National Conference. Then we will play theater games such as "Liar, Liar" and "Hitchhiker." The activities can be interchanged. No previous experience is necessary.

Retirees Make a Difference! Learn about Your Power in Campaigns and the Legislative Process

Catherine Fichtner, Lobbyist in Government Relations

Retirees have always answered the call to become involved in legislative and political efforts. The presenter will discuss how a bill becomes law and review the MTA's Candidate recommendation process, as well as take a look at state and national elections. Come and discuss how you can get involved in electing candidates who support issues important to retirees, active colleagues and quality public education.

Become a Delegate to State Party Conventions

Jo Ann Fitzgerald, Director of Grassroots Campaigns

Elections matter. MTA members can play a key role in the election process before Election Day. Learn how you can be a delegate to the upcoming political conventions in Mass. The presenter will provide information about becoming a delegate. Participants will have the opportunity to develop their own election plans.

Balancing Through Market Ups and Downs

Trey Whalley, CFA, MetLife Resources

This session is a more in-depth look at understanding risk and asset allocation and includes allocation strategies such as dollar cost averaging and rebalancing. Retirees who attend this seminar will learn more about diversification among stocks, bonds and cash, risk tolerance and the importance of rebalancing for growth potential.

Practicing Good Consumer Health

Representatives of the Office of Attorney General, Martha Coakley

As a savvy consumer, you have a duty to be on alert for potentially misleading deals and scams, so please join the Mass. Attorney General's Office to learn more about these important topics! One of the missions of the AGO is to help educate Massachusetts consumers about their rights and about ways to protect themselves and their identities. We will provide information to help you make informed decisions and offer some tips to help you to avoid deception and fraud. Come hear representatives from the AGO speak about what you may need to know about identity theft, Medicaid fraud, scams and other deceptive practices.

Breathe easy…current safety skills and tips

Beth D. Oleson, Community Health Educator

Included is a demonstration of CPR and the choke save for the adult, child, and infant, as well as other safety tips. Being "in the know" is always better than wondering "what do I do." This workshop is not designed to provide CPR certification, but important information to know when someone's health may depend on your response.

Financial Advice for Retirees

Jonathan Pond, Spokesperson for SBLI, Mass. 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.

Workshop Descriptions

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

Social Security 101

Stephen Richardson, Social Security Administration's Deputy Regional Communications Director

Steve Richardson began his career over 30 years ago with the SSA, working in several different management and staff positions in the Boston area. In addition, he has served as a Capitol Hill Fellow and has worked as a Professional Budget Analyst for the Senate Budget Committee in Washington D.C. He has been extremely active in the past 14 years spearheading the agency's efforts in the New England Region to educate the American public about Social Security.

The discussion will include the "Windfall Elimination Provision" and the "Government Pension Offset." If you are interested in learning about Social Security this is the chance to hear from an expert.

Reverse Mortgages in 2013 and Beyond: Facts & Misconceptions

Jerry S. Congdon, Esq., Reverse Mortgage Specialist for Greenpark Mortgage, a division of Berkshire Bank

Attorney Congdon has extensive experience originating reverse mortgages and is a practicing Estate Planning Attorney in Tewksbury, Mass.

The cost of reverse mortgages has fallen dramatically and the use of reverse mortgages has expanded greatly. Financial planners, attorneys and realtors understand the financial benefits for clients, which are fueling the demand for reverse mortgages. Due to the amount of misinformation and confusion in the marketplace about reverse mortgages, this seminar will review the facts and dispel the myths about reverse mortgages to provide participants a clearer understanding of how a reverse mortgage works and its benefits. Some topics to be covered include:

- How a reverse mortgage can be used to stretch a retirement portfolio
- How to convert home equity into a tax-free income source
- How to free up cash flow by eliminating an existing mortgage to fund long-term care needs
- How a reverse mortgage line of credit option provides for an increasing amount of funds
- The new lower cost structure

The seminar is designed to include sufficient time for questions to better understand this financial product.

Retiree Involvement in the MTA LPAT Program

Kathi Rogers, Neil Clarke, Senate District Coordinators and MTA Retired members and other SDC's

The MTA has established Legislative Political Action teams (LPAT) in nearly 40 Senate districts in Mass. Each team is led by a district coordinator. MTA retired members are an important part of these teams. Join the coordinators to learn how they educate, organize and mobilize active and retired members. Presenters will discuss their involvement in the 2013 elections and the importance of retiree involvement.

SUPERsaving 101

Maryann Robinson, President, MTA Benefits & Elizabeth Bejoian, Marketing Manager, MTA Benefits

Are you taking advantage of all your membership benefits? You'll want to when you find out how quickly your savings add up with the services offered through MTA Benefits. With more than 30 programs providing exclusive member discounts and savings, MTAB helps you keep money in your wallet. Join us and learn some new and some tried-and-true ways you can become an MTA supersaver.

Pension Funds – Important Facts You Should Know

Robert Brousseau, MTA Retired, member of PRIM Board

Pension payments are often the single most important financial benefit that retirees receive. MTA continues to be involved in the many issues surrounding pensions and is committed to ensuring that your pension benefit remains strong. Participants will learn about PRIM, the investment of your pension funds and how PRIM works to maximize the return on the investment of pension funds within acceptable levels of risk.

Ways to Save on your Auto and Home Insurance

Educators Insurance Agency

Ever wonder if you have enough or the right insurance coverage? Should you schedule your jewelry along with that new grandchild's birthstone pendant? Join a trusted advisor from Educators Insurance Agency who will show you how to review your current insurance policies to ensure maximum savings while maintaining appropriate coverage.

Learn which coverages on your auto and home policies are most important to pay attention to and where to look in your policies for potential savings (policy credits, deductibles, policy limits, etc.). In addition, find out what lifestyle changes can help you maintain appropriate coverage and, in some cases, see a reduced premium.

Professional License Renewal

Bill Durkee and Linda Perla-Mullins, MTA Retired members, Prof. Dev. Associates, MTA Div. of Training and Professional Learning

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

Massachusetts Teachers Association
20 Ashburton Place
Boston, MA 02108

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 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	617.878.8208
Renee Gatewood	800.392.6175, Ext 8208
MTAB Directory	800.336.0990

IMPORTANT!
REGISTRATION MATERIAL ENCLOSED!

2013 MTA Retired Gathering

Tuesday, September 24, 2013

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

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