

# MTA REPORTER

## RETIRED

*The Voice of MTA Retired Members*

MTA 14th Annual Retired Members Gathering  
Monday, September 28, 2015 | Sheraton Framingham

**Aug. 2015**

### AGENDA AND REGISTRATION FORM

First Name:	Last Name:	MTA Member ID:
Address:		
City/Town:	State:	Zip:
Phone:	E-mail:	
Dietary Restrictions and/or other needs:		

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

8 a.m. - 9:30 a.m.      Registration & Full Breakfast

VOTE Giveaway / Product Display Area

9:30 a.m. - 10:20 a.m.    Opening Session

10:30 a.m. - 11:45 a.m.   Workshop Session I

- A. Elder Law Part I: The Nuts and Bolts of Estate Planning
- B. Professional License Renewal
- C. Zumba
- D. See the World through Guided Travel
- E. Social Media for Beginners
- F. What's Next For Massachusetts Health Care Reform
- G. Financial Advice for Retirees

12 Noon - 1:15 p.m.    Workshop Session II

- A. Elder Law Part II: Life Care Planning
- B. Retiree Health Insurance and Coalition Bargaining
- C. Social Media for Intermediate Users
- D. Chair Yoga
- E. Social Security 101
- F. An Introduction to iPads
- G. Reverse Mortgages in 2015 and Beyond: Facts & Misconceptions

1:20 p.m. - 1:55 p.m.   BOX LUNCH

2:00 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. MTA Revenue Campaign: Learn About Ballot Questions
- C. Things to Check Off Before You Check Out
- D. Fine Arts: Sing-Along and Drama Games
- E. Intermediate iPads
- F. Mindfulness Based Stress Reduction
- G. Group Insurance Commission: What It Is and What It Isn't

**REGISTER NOW  
ONLINE!**

**REGISTER  
By September 4  
for only \$35  
(\$40 after September 4)**  
[www.massteacher.org/retired](http://www.massteacher.org/retired)

Online Registration has two payment options,  
Credit Card or Check.

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

Erin Tracy  
c/o MTA  
20 Ashburton Place  
Boston, MA 02108

Questions?  
Contact Erin Tracy  
[etracy@massteacher.org](mailto:etracy@massteacher.org)  
800.392.6175, ext 8150

**REGISTRATION DEADLINE  
SEPTEMBER 18  
(or until conference is full)**

Workshop	Description
<b>ELDER LAW PART I: THE NUTS &amp; BOLTS OF ESTATE PLANNING</b> <i>Deborah K. Blum-Shore, Esq., Partner, The Shore Law Firm</i>	<p>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 &amp; 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.</p>
<b>PROFESSIONAL LICENSE RENEWAL</b> <i>William Durkee, MTA Prof. Dev. Associate, Div. of Training and Prof. Learning</i>	<p>This workshop explains the regulatory requirements covering license renewal (formerly recertification) for those who hold a Professional License. The presenter will explain how the retired educator documents his/her professional learning to renew licenses.</p>
<b>ZUMBA</b> <i>YMCA Metrowest</i>	<p>A fusion of Latin, international music, and dance themes that create dynamic routines focusing on fitness interval training with a combination of slow and fast rhythms.</p>
<b>SEE THE WORLD THROUGH GUIDED TRAVEL</b> <i>Vincent Brown, Dist. Sales Manager, Central and Western Mass., Collette</i>	<p>Learn about the benefits of escorted travel and why many people prefer it to independent travel. Whether you're looking to tour the world or appreciate one of the many beautiful parts of the U.S., guided travel allows you to experience the perfect trip while the professionals take care of the details.</p>
<b>SOCIAL MEDIA FOR BEGINNERS</b> <i>Jair Mendes &amp; Scott McLennan, MTA Communications Division</i>	<p>What is a selfie and how do I create one? Do your neighbors, children and grandchildren want to friend you? Is a hash tag something that comes on the plate with 2 eggs scrambled? This workshop is geared to providing a general overview of some of the most recent social media technology that exists for people of all ages.</p>
<b>WHAT'S NEXT FOR MASSACHUSETTS HEALTH CARE REFORM: BUILDING ON OUR SUCCESS TO TRANSFORM THE FUTURE</b> <i>Amy Whitcomb Slemmer, Esq. – Executive Director, Health Care For All</i>	<p>Innovative health care policy leadership in Massachusetts set the national stage for passage of the Affordable Care Act. After two Supreme Court decisions to uphold vital elements of ObamaCare, the ACA is responsible for significant progress in health care coverage, quality and health care affordability. With 7 years of experience under our belts, Massachusetts again has the opportunity to lead the way toward the future reforms for our health care delivery system. We'll consider what "patient centered" really means. We'll discuss important initiatives underway in Massachusetts, highlight important opportunities for patients and consumers to engage in this work, and scope out a timeline with key milestones for the next several years.</p>
<b>FINANCIAL ADVICE FOR RETIREES</b> <i>Jonathan Pond, Spokesperson for SBLI, Mass. Savings Bank Life Insurance</i>	<p>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 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.</p>
<b>ELDER LAW PART II: LIFE CARE PLANNING</b> <i>Deborah K. Blum-Shore, Esq., Partner, The Shore Law Firm</i>	<p>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.</p>
<b>RETIREE HEALTH INSURANCE AND COALITION BARGAINING</b> <i>Brendan Sharkey, MTA Braintree Office, Carol Daily MTA Retired and Steve Day, Grassroots Division</i>	<p>What is Coalition bargaining? What is a Public Employee Committee? Why should I get involved? Health insurance benefits are under attack and the workshop is designed to focus broadly on municipal health insurance. The law has changed a couple of times in the last decade, and legal decisions have altered the bargaining landscape. This presentation attempts to de-mystify, as much as possible, the current state of the law for retirees, and offer some insight on what to expect if you are part of a PEC.</p>
<b>SOCIAL MEDIA FOR INTERMEDIATE USERS</b> <i>Jair Mendes &amp; Scott McLennan, MTA Communications Division</i>	<p>Now that you know your way around different social media platforms, how can you use them to your advantage? The intermediate session will focus on creating Facebook pages for causes, groups, actions and events. We'll look at gathering content, scheduling posts, and creating graphics with easy-to-use online tools.</p>
<b>CHAIR YOGA</b> <i>YMCA Metrowest</i>	<p>Chair Yoga adapts yoga positions and poses through the creative use of a chair. The chair replaces the yoga mat and allows for poses to be performed seated or standing using the chair for support during standing poses. Chair yoga is suitable for all ages, fitness levels, and physical conditions.</p>

Workshop	Description
<b>SOCIAL SECURITY 101</b> <i>Stephen Richardson, Social Security Administration's Deputy Regional Communications Director</i>	<p>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 15 years spearheading the agency's efforts in the New England Region to educate the American public about Social Security.</p> <p>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.</p>
<b>AN INTRODUCTION TO IPADS</b> <i>Julia Monteiro-Johnson, MTA Retired Mem. Comm., Jenn Freeling, Div. of Training and Prof. Learning</i>	<p>This workshop is intended to provide novices with very basic information on navigating an iPad. Learn how to download apps, access resources, and use an iPad in your life to make things easier. Space is limited as there will be 30 iPads available. You may bring your own but the overall limit for the workshop is 40.</p>
<b>REVERSE MORTGAGES IN 2015 AND BEYOND: FACTS AND MISCONCEPTIONS</b> <i>Jerry S. Congdon, Esq., is the Reverse Mortgage Specialist for Berkshire Bank. Attorney Congdon has extensive experience originating reverse mortgages and is a practicing Estate Planning Attorney in Tewksbury, MA.</i>	<p>The cost of reverse mortgages has fallen and the use of reverse mortgages has expanded greatly. Financial planners, attorneys and realtors understand the financial benefits for clients which is 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. 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 provide time for questions.</p>
<b>ELDER LAW PART III: UNDERSTANDING &amp; USING TRUSTS – A LITTLE MORE THAN JUST THE BASICS</b> <i>Deborah K. Blum-Shore, Esq., Partner, The Shore Law Firm</i>	<p>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.</p>
<b>MTA REVENUE CAMPAIGN: LEARN ABOUT BALLOT QUESTIONS</b> <i>Jo Ann Fitzgerald, MTA Director of Grassroots Campaigns Paul McClory, MTA Deputy Director of Grassroots Campaigns</i>	<p>The Massachusetts Constitution provides that people have the right to affect the state laws by which they are governed. One way for persons to affect the laws is through the use of a petition for a ballot question. Participants in this session will learn about the petition process that is used in Massachusetts and what is happening now.</p>
<b>THINGS TO CHECK OFF BEFORE YOU CHECK OUT</b> <i>Mike Reilly, NEA Benefits</i>	<p>There are many considerations for folks who are trying to set priorities when it comes to the basics of having (or not having) an estate plan. This session provides a review of the choices that we can make while we're still able and how to go about "getting all your ducks in a row."</p>
<b>FINE ARTS: SING-ALONG AND DRAMA GAMES</b> <i>Robert Lague, MTA Retired &amp; MTA/NEA Official organist, MTA Chorus Director</i>	<p>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.</p>
<b>INTERMEDIATE IPADS</b> <i>Julia Monteiro-Johnson, MTA Retired Mem. Comm. and Jenn Freeling, Div. of Training and Prof. Learning</i>	<p>This workshop will expand upon the Introduction to iPads workshop by outlining specific educational and productivity apps that can help you more effectively and efficiently use an iPad. This workshop is intended for people who have experience in the rudiments of using an iPad, but might like to learn some other applications that will be helpful. Space is limited as there will be 30 iPads available. You may bring your own iPad but the overall limit for the workshop is 40.</p>
<b>MINDFULNESS BASED STRESS REDUCTION</b> <i>Ethel Fraga, MTA Retired, MBSR Instructor</i>	<p>Mindfulness Based Stress Reduction teaches practices which promote wellness. In this class the instructor will talk about practices such as learning to be present by using the breath as anchor, practicing kindness toward self and others, consuming mindfully and a very simple approach to meditation which will help you to detach a bit from persistent thoughts and feelings. We may even laugh a little. Mindfulness rocks!</p>
<b>GROUP INSURANCE COMMISSION: WHAT IT IS AND WHAT IT ISN'T</b> <i>Camille Visconti, Field Representative, MTA Consultant, MTA Lynnfield Office</i>	<p>There is a lot of discussion in the public sector about the GIC that one hears throughout the state. Knowing what it is designed to accomplish and how it is administered, may be important to help decipher questions that arise on the health insurance. This discussion is designed to provide retired members with a broad background on the agency.</p>



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## MTA/NEA RETIRED DUES RENEWAL

MTA/NEA Retired dues renewal forms are 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	617.878.8208
Renee Gatewood	800.392.6175, Ext 8208
MTAB Directory	800.336.0990



**IMPORTANT!**  
REGISTRATION  
MATERIAL ENCLOSED!



### MTA 14th Annual Retired Gathering

Monday, September 28, 2015

Sheraton Framingham  
1657 Worcester Road  
Framingham, MA  
508.879.7200

### SPACE IS LIMITED

Guarantee your spot immediately by registering online:

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