

MTA **REPORTER**

RETIREED *The Voice of MTA Retired Members*

Aug. 2017

MTA 16th Annual Retired Members Gathering Registration Form Tuesday, October 17 and Wednesday, October 18 | Cape Codder Resort, Hyannis

First Name:	Last Name:	MTA Member ID:
Address:		
City/Town:	State:	ZIP:
Phone:	E-mail:	
Dietary Restrictions and/or other needs:		
Pursuant to the <i>Americans with Disabilities Act</i> , do you require specific aids or services?		

Indicate your 1st and 2nd choices for each session Tuesday, October 17

1:30 – 3 p.m. Registration (VOTE Giveaway / Product Display Area)

3 – 4:15 p.m. Workshop Session I

- A. Elder Law Part I: The Nuts and Bolts of Estate Planning
- B. Cyber Fraud, Scams and Rip-Offs
- C. VA 101: Nuts and Bolts of Veterans' Benefits
- D. Genealogy I: Genealogy Fundamentals
- E. Reverse Mortgages
- F. Travel Tips for Retirees

5 – 6 p.m. Cocktail Reception

6 p.m. Dinner, Keynote and Honor Our Own Award

Wednesday, October 18

8:30 – 10 a.m. Breakfast

10 – 11:15 a.m. Workshop Session II

- A. Elder Law Part II: Life Care Planning
- B. Mindfulness-Based Stress Reduction I
- C. Genealogy II: Technology and Online Databases
- D. Social Media for Beginners
- E. Five Wishes and Next Steps
- F. Professional License Renewal
- G. Health Insurance in 2017

11:30 a.m. – 12:45 p.m. Workshop Session III

- A. Elder Law Part III: Understanding and Using Trusts
- B. Genealogy III: Using City Directories
- C. Fraud, Identity Theft and Scams
- D. Health Insurance in 2017
- E. Chair Yoga
- F. Legislative Update
- G. Mindfulness-Based Stress Reduction II

1 – 2:30 p.m. Luncheon

Hotel rooms are available at a rate of \$99 per room (plus tax and \$5 taxable resort fee)
Hotel rooms must be requested by September 11, 2017.
Rooms can be requested through our online registration site.

If you are mailing in your registration, please complete the following information:

Please reserve a _____ **Single (1 bed) Hotel Room**
_____ **Double (2 bed) Hotel Room**

REGISTER NOW ONLINE!

Register by September 15, 2017
for only \$60 (\$70 after Sept. 15)

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:

Eric Smith
c/o MTA
2 Heritage Drive, 8th Floor
Quincy, MA 02171-2119

Questions? Contact Eric Smith
esmith@massteacher.org
800.392.6175, ext 8194

REGISTRATION DEADLINE OCTOBER 3, 2017
(or until conference is full)

Tuesday, October 17

Workshop	Description
ELDER LAW PART I: THE NUTS & BOLTS OF ESTATE PLANNING <i>Deborah K. Blum-Shore, Esq., Partner, The Shore Law Firm</i>	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.
CYBER FRAUD, SCAMS AND RIP-OFFS <i>Glenn Coolong</i>	Cyber fraud is a huge business, and it has very elaborate schemes to trap even the most tech savvy among us. Learn what to look for and how to protect yourself from these criminals.
VA 101: NUTS AND BOLTS OF VETERANS' BENEFITS <i>Antonio Knowlton, Outreach Specialist Cape Cod Veterans Center</i>	Many of our Commonwealth's public school employees also served in the armed forces and are eligible for benefits through the Department of Veterans Affairs. This workshop will discuss the nuts and bolts of the benefits and services available to veterans through the VA and explain how to access them.
GENEALOGY I: GENEALOGY FUNDAMENTALS <i>Susan O'Connor</i>	Genealogy Fundamentals introduces participants to the vocabulary, standard practices, essential tools, and genealogy forms to discover one's family tree. Participants will learn how to capture what they already know and where to look around their homes for additional information, and how to ask questions of others.
REVERSE MORTGAGES IN 2017 AND BEYOND: FACTS AND MISCONCEPTIONS <i>Jerry S. Congdon, Esq., Reverse Mortgage Specialist, Berkshire Bank</i>	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 that 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. 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.
TRAVEL TIPS FOR RETIREES <i>Richard Durgan</i>	Learn the expert's tips for retirees for planning a trip, including how to realize cost savings, how to choose whether to use a tour/operator or to travel independently and get the do's and don'ts of packing for your adventure.

Wednesday, October 18

Workshop	Description
ELDER LAW PART II: LIFE CARE PLANNING <i>Deborah K. Blum-Shore, Esq., Partner, The Shore Law Firm</i>	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 veterans' 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.
MINDFULNESS-BASED STRESS REDUCTION I <i>Ethel Fraga, MTA Retired, MBSR Instructor</i>	In Session 1, participants will define mindfulness and explain mindfulness practices such as living mindfully and intentionally; using breath to remain grounded and present; doing insight (breathing) meditation to quiet the mind and cultivate insight and compassion; eating and consuming mindfully; self-compassion; and walking meditation.
GENEALOGY II: TECHNOLOGY AND ONLINE DATABASES <i>Susan O'Connor</i>	Technology and Online Databases introduces participants to the technology skills, software and online resources that can be used to uncover one's family tree. Only about 5 percent of genealogy-related information is available online, so participants will also learn where the other 95 percent of the records are located and how to access them, what they contain and how the information can bring their ancestors' stories to life.

Wednesday, October 18 *continued*

Workshop	Description
<p>SOCIAL MEDIA FOR BEGINNERS <i>Scott McLennan, MTA Communications Division</i></p>	<p>This workshop will focus on the very basics of using and enjoying Facebook and Twitter, and offer an overview of other social media platforms. We will cover the how-to's of setting up an account, posting messages and pictures and connecting with friends and family members. Participants should bring a computer, tablet or smartphone they can use to access their social media accounts or to set up accounts.</p>
<p>FIVE WISHES AND NEXT STEPS <i>Jo Ann Fitzgerald, Director of MTA Grassroots Campaigns Division</i></p>	<p>There are many things in life that are out of our hands. The Five Wishes document gives you a way to control something very important – how you are treated if you become seriously ill. It is the first living will that talks about your personal, emotional and spiritual needs as well as your medical wishes. The Next Steps is a companion piece to the Five Wishes and includes information on completing the Five Wishes, talking to family members and discussing the Five Wishes with your doctor, and useful guidance on serving as a health care agent and being at the bedside of someone who is seriously ill.</p>
<p>PROFESSIONAL LICENSE RENEWAL <i>William Durkee, MTA Prof. Dev. Associate, Div. of Training and Prof. Learning</i></p>	<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>
<p>HEALTH INSURANCE IN 2017 <i>Brian Rosman, Director of Policy and Government Relations at Health Care for All</i></p>	<p>Health insurance is of utmost importance to all citizens of this country, but especially to retirees. This workshop will discuss the status of health insurance in the United States in light of efforts in Washington to repeal, repeal and replace, or just fix the Affordable Care Act. As Congress continues to address the health insurance situation in the country, the state of health care will be a moving target. A representative from the health care advocacy group Health Care for All will provide the most up-to-date information for consumers on the ACA, Medicare and the state of health insurance in the country and the Commonwealth.</p>
<p>ELDER LAW PART III: UNDERSTANDING & USING TRUSTS – A LITTLE MORE THAN JUST THE BASICS <i>Deborah K. Blum-Shore, Esq., Partner, The Shore Law Firm</i></p>	<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>
<p>GENEALOGY III: USING CITY DIRECTORIES <i>Susan O'Connor</i></p>	<p>This is a brand new session that focuses on the information found in the annual directories prepared for most large cities and their surrounding municipalities and explains how to apply this information to finding one's ancestors and discovering what they were like.</p>
<p>FRAUD, IDENTITY THEFT AND SCAMS <i>Representative of Attorney General Maura Healey's office</i></p>	<p>As a savvy consumer, you have a duty to be on alert for potentially fraudulent or misleading tactics used by scammers and identity thieves. Please join the Office of Attorney General Maura Healey to learn more about these important topics and many other resources that the People's Law Firm has to offer! One of the missions of the AGO is to help educate Massachusetts consumers about their rights and about ways to protect themselves. We will provide information to help you make informed decisions and to offer some tips to help you avoid deception. Come to hear representatives from the AGO speak about what you may need to know about methods used by scammers and how to avoid becoming a victim. We hope to see you there!</p>
<p>CHAIR YOGA <i>Michelle Brandt</i></p>	<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>
<p>LEGISLATIVE UPDATE <i>Nick Puleo, Director of MTA Government Relations Division</i></p>	<p>Please join Nick Puleo, MTA's director of government relations, for an update on key legislative happenings on Beacon Hill. This informative briefing will include a discussion on the status of MTA's 2017-2018 legislative agenda, an overview of the FY18 state budget and a brief look at other state policy issues of interest to MTA and our members.</p>
<p>MINDFULNESS BASED STRESS REDUCTION II <i>Ethel Fraga, MTA Retired, MBSR Instructor</i></p>	<p>Session 2 will review the concepts learned in session 1 and build on them, teaching how to build mindful communities, especially where differences exist, by being kind and concerned toward self and others, and mindful speaking and listening; awareness of communication style so that we can say what we need to say without harming self or others; and gratitude – awareness of the gift.</p>

MTA RETIREES ATTEND LEGISLATIVE BRIEFING ON S.1481



Retired member Steve Gorrie, former MTA president, speaks about the need to pass S.1481, An Act to Provide Fair and Affordable Public Retiree Benefits, while Jackie Gorrie looks on.

On May 17, 2017, a group of MTA retirees donning shirts that read “Support S.1481” joined MTA leaders Barbara Madeloni and Erik J. Champy at the State House for a legislative briefing to introduce S.1481, *An Act to Provide Fair and Affordable Public Retiree Benefits*. Four MTA retired members testified to the need to protect public employee retirement benefits, the skyrocketing costs that retirees face and the need to protect retired public employees who are not eligible for Medicare. The three components of S.1481 are:

- Increasing the annual COLA for retired state employees to \$480 (currently \$390);
- Provide municipal retirees increased stability by setting the premium contribution share at the percentage paid upon retirement; and
- Capping the out-of-pocket expenses for those retirees who are not Medicare-eligible at \$2,500 for individual coverage and \$5,000 for family coverage.

S.1481 is currently in the Public Service Committee and hearings should be scheduled in the fall. ■

Introducing a new collaborative effort:

The Retired Member / Student Member Mentoring Program



Are you interested in helping a student teacher and want to provide an additional support system outside of the student's practicum? Consider applying to be a mentor today!



APPLY ONLINE AT SEAOFMASS.WORDPRESS.COM

MTA WELCOMES NEA DELEGATES TO BOSTON

The Massachusetts Teachers Association welcomed delegates from around the country to the National Education Association's 2017 Annual Meeting and Representative Assembly.

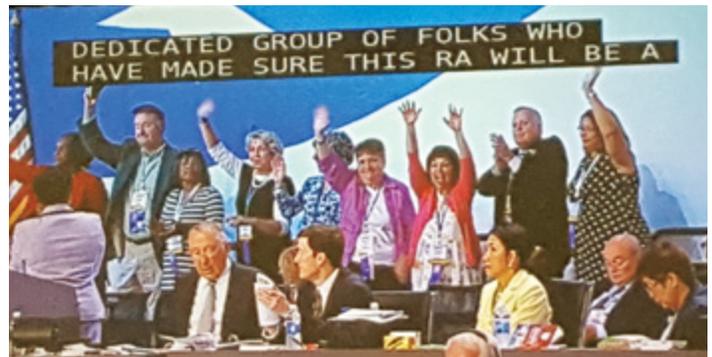
The event was held in Boston for the first time.

Close to 8,000 delegates representing state and local affiliates converged at the Boston Convention and Exhibition Center from Friday, June 30, to Wednesday, July 5, to set the priorities and policies of the 3-million-member NEA for the next year.

MTA President Barbara Madeloni said she was excited that this year's RA was in Boston.

Being a delegate to the largest democratic deliberative assembly in the world "is a big job," said Madeloni, adding that she is grateful for educators' willingness to commit part of their hard-earned summers "to participate in discussion and debate about some of the most critical education issues today."

"This is essential to the democratic process," Madeloni said.



Members of the 2017 Host Committee being recognized at the NEA RA.

Members of the 2017 Host Committee, all members of MTA Retired, worked with the NEA staff for months to provide delegates with a well-run event.

The Host Committee worked with MTA volunteers throughout the event in Registration and Information, Event Services, Delegate Services, the RA Telephone Network and the NEA Fund for Children to make sure the event ran smoothly. ■

NEA LEGACY PROJECT DRAWS HUNDREDS OF STUDENTS, RETIREES TO EVERETT

More than 400 NEA Student and Retired members gathered at Glendale Park in Everett on Thursday, June 29, to volunteer at a community fair for Everett students.

The event, called the LEGACY Project, was organized in conjunction with the NEA Annual Meeting and Representative Assembly. It drew volunteers from across the country who came to Massachusetts for the RA and related activities.

Members of the MTA's Student Education Association of Massachusetts — aspiring educators enrolled in Massachusetts colleges and universities — were enthusiastic participants, cheering and high-fiving elementary-age students as they got off buses and ran through an arch formed by volunteers' arms. They then proceeded to different activity stations.

Activities at the community fair were both fun and supportive. Options included an obstacle course, dancing, arts and crafts, talking to local firefighters about how to prevent fires, and having their teeth and eyes checked by medical professionals.

At one station, students played a game designed to help them recognize symbols related to health and safety, such



NEA student and retired members from across the country gather in front of Everett High School for the LEGACY Project event.

as street signs. The booth was run by the Joint Committee for Children's Health in Everett, an organization founded in 1994 by MTA member Jackie Coogan, who taught in the community. Speaking of the fair, Coogan said, "I think it's absolutely wonderful. It brings the NEA, the MTA and the Everett Teachers Association right down into the community."

The LEGACY Project — Leaders Empowering Grassroots Advocacy for Communities and Youth — is part of the NEA Student Leadership Conference for the NEA Student Program. ■

SAVE ON DENTAL IMPLANTS

Implant coverage is often hard to come by when purchasing dental insurance coverage. MTA Benefits offers a dental insurance plan through United Concordia that can save you 44 percent off provider charges. With more than 300,000 dental access points nationwide, policyholders can maximize their savings by visiting in-network providers, a number of which offer savings on dental implants. Call 800.382.1352 to learn more. ■

As an MTA member, you are entitled to the discounts and programs offered by MTA Benefits.

www.mtabenefits.com

NEW PHARMACY SAVINGS PROGRAM

You may have recently received a new prescription savings card in the mail from MTA Benefits' partner, SingleCare. This new program may save you up to 75 percent on both brand and generic FDA-approved medications. This card may help you if your medication isn't covered by your health plan, you have

a high annual deductible or you have a high co-pay that exceeds the cost of the prescription. Simply bring your card to the pharmacy and ask the pharmacist to process your prescription using the number on your card. Visit singlecare.com/mta to check the price of your prescription before you go. ■

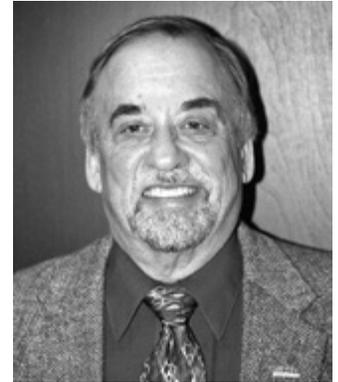
If you have some news from your local retired group that you wish to share, please send it to Robert Whalen at rwhalen@massteacher.org.

FREQUENTLY REQUESTED CONTACT INFORMATION

Massachusetts Teachers' Retirement System (MTRS) www.mass.gov/mtrs	State Board of Retirement www.mass.gov/treasury/retirement/state-board-of-retire
MTRS Headquarters 617.679.6877 500 Rutherford Avenue, Suite 210 Charlestown, MA 02129-1628	SBR Boston Office 617.367.7770 One Winter Street, 8th Floor Boston, MA 02108
MTRS Western Office 413.784.1711 One Monarch Place, Suite 510 Springfield, MA 01144-4028	SBR Springfield Office 413.730.6135 463 Dwight Street, Room 109 Springfield, MA 01103
Questions regarding your MTA Member ID Card or Calendar can be directed to: Renee Gatewood – rgatewood@massteacher.org – 617.878.8208	

ROBERT (BOB) BROUSSEAU RE-ELECTED TO THE PRIM BOARD

Robert (Bob) Brousseau was successful in his bid to be re-elected to the Pension Reserves Investment Management (PRIM) Board. Results were announced on May 10. Brousseau received over 12,000 votes, more than 91 percent of the total votes cast. ■



Bob Brousseau

MTA ANNUAL MEETING ELECTIONS

The 172nd MTA Annual Meeting was held May 19 and 20, 2017, at the Hynes Convention Center in Boston. This year's meeting featured elections of a retired member to the Executive Committee and four (4) members to the Retired Members Committee. There were two candidates for one seat on the Executive Committee and six candidates running for the four (4) open seats on the Retired Members Committee. Those elected to the Retired Members Committee may serve up to three consecutive two-year terms. The election results are as follows:

Executive Committee Statewide Retired Region

Gerry Ruane | Malden, MA

Retired Members Committee

- 1. Paul Mazut | Lee, MA**
- 2. Julia Monteiro Johnson | South Dennis, MA**
- 3. Lois Powers | Quincy, MA**
- 4. John DeCicco | Leominster, MA**

UPDATE YOUR INFORMATION TODAY:

The MTA communicates via e-mail regularly with our retired members about topics and issues of importance, including "Save the Date" notices for retired programs, legislative updates and calls to action on issues important to public-sector retirees. It is important that the MTA have an updated e-mail for you to keep you informed.

**UPDATE YOUR INFORMATION NOW BY SENDING AN E-MAIL TO
RETIRED@MASSTEACHER.ORG.**



2 Heritage Drive, 8th Floor
Quincy, MA 02171-2119

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MTA/NEA RETIRED DUES RENEWAL

MTA/NEA Retired dues renewal forms were 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 is 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 16th Annual
Retired Gathering**
Cape Codder Resort
1225 Iyannough Road
Hyannis, MA 02601
508.736.0802

SPACE IS LIMITED

Guarantee your spot immediately
by registering online:

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

More Information Inside