

**13th Annual MTA Retired Members Gathering**  
 Monday, September 29, 2014 | Sheraton Framingham  
**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 – 9:30 a.m. REGISTRATION & FULL BREAKFAST**  
 Blood Pressure Monitoring / Seated Massage / VOTE Giveaway / Product Display Area

**9:30 – 10:20 a.m. OPENING SESSION**

**10:30 – 11:45 a.m. WORKSHOP SESSION I**

- \_\_\_\_\_ A. Elder Law Part I: The Nuts and Bolts of Estate Planning
- \_\_\_\_\_ B. Professional License Renewal
- \_\_\_\_\_ C. Overview of the Affordable Care Act
- \_\_\_\_\_ D. Grassroots for the Election
- \_\_\_\_\_ E. Social Media
- \_\_\_\_\_ F. The Finest Hours: Leadership & Resilience
- \_\_\_\_\_ G. Financial Advice for Retirees


**Noon – 1:15 p.m. WORKSHOP SESSION II**

- \_\_\_\_\_ A. Elder Law Part II: Life Care Planning
- \_\_\_\_\_ B. Intro to iPads
- \_\_\_\_\_ C. Health Insurance: SHINE & GIC
- \_\_\_\_\_ D. Balancing Through Market Ups & Downs
- \_\_\_\_\_ E. Social Security 101
- \_\_\_\_\_ F. Social Media
- \_\_\_\_\_ G. Derek's Gift: A True Story of Love, Courage, & Lessons Learned

**1:20 – 1:55 p.m. BOX LUNCH**

**2:00 – 3:15 p.m. WORKSHOP SESSION III**

- \_\_\_\_\_ A. Elder Law Part III: Understanding & Using Trusts – A Little More Than Just the Basics
- \_\_\_\_\_ B. Grassroots for the Election
- \_\_\_\_\_ C. A Preview of MYTRS: Your MTRS Retirement Account
- \_\_\_\_\_ D. Fine Arts: Sing-Along and Drama Games
- \_\_\_\_\_ E. Intermediate iPads-Apps for Education & Productivity
- \_\_\_\_\_ F. Long Term Care Planning
- \_\_\_\_\_ G. Pension Funds: Important Facts You Should Know

**REGISTER NOW** 

**ONLINE!**

**REGISTER**  
 Before September 5  
 for only \$35  
 (\$40 after September 5)

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

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.

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

Questions?  
 Contact Matthew Bennet  
[mbennet@massteacher.org](mailto:mbennet@massteacher.org)  
 800.392.6175, ext 8194

**REGISTRATION DEADLINE**  
**SEPTEMBER 12**  
 (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.

## **BALANCING THROUGH MARKET UPS AND DOWNS**

*Barry Wyman, CFP, CLTC, Baystate Financial*

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.

## **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.

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 15 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.

## **PENSION FUNDS – IMPORTANT FACTS YOU SHOULD KNOW**

*Robert Brousseau, MTA Retired, member of PRIM Board  
Dennis Naughton, 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.

## **SOCIAL MEDIA**

*Jair Mendes & Scott McLennan, MTA Communications Division*

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.

# WORKSHOP DESCRIPTIONS

## **THE FINEST HOURS: LEADERSHIP AND RESILIENCE**

*Michael J. Tougias, Author*

Michael Tougias, co-author of *The Finest Hours*, chronicles the gripping story of a daring Coast Guard rescue off Cape Cod in 1952. Audiences will see slides of the storm, the sinking tankers, the rescues, the victims, the survivors and the heroes of this historic event. Tougias describes the harrowing attempts to rescue the seamen, focusing on four young Coast Guardsmen who must overcome insurmountable odds to save the lives of 32 crewmen stranded aboard the stern of the *Pendleton*. Tougias shares the leadership lessons from this event that can help all of us in our decision-making and job performance and discusses how the true life hero of this story overcame adversity in his professional career to go on and achieve real success. The Disney Corporation is filming the movie version of *The Finest Hours*.

## **DEREK'S GIFT- A TRUE STORY OF LOVE, COURAGE AND LESSONS LEARNED**

*Michael J. Tougias, Author*

When Derek Sheckman, a high school senior, was diagnosed with a rare form of cancer he began keeping a journal of his experiences and insights. Bestselling author Michael J. Tougias and high school Health teacher Buck Harris share the journal, the lessons we can all learn from it, and the amazing, uplifting journey of the five key people in Derek's life. This gritty story shows us the true meaning of love, friendship and courage, and has the ability to enrich us all.

## **AN INTRODUCTION TO IPADS**

*Julia Monteiro-Johnson, MTA Retired; Kathleen Meltsakos, MTA Exec. Comm; Jenn Freeling, Div. of Training and Prof. Learning*

This workshop is intended to provide 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.

## **INTERMEDIATE IPADS - APPS FOR EDUCATION AND PRODUCTIVITY**

*Julia Monteiro-Johnson, MTA Retired; Kathleen Meltsakos, MTA Exec. Comm; Jenn Freeling, Div of Training and Prof. Learning*

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.

## **RETIRES MAKING A DIFFERENCE IN THE 2014 ELECTIONS**

*Jo Ann Fitzgerald, MTA Director of Grassroots Campaigns*

Tired of hearing people complain about politics? Want to make sure your voice is heard about issues that concern you? Join the Director of MTA's Grassroots Campaigns to learn what your MTA colleagues are doing to be heard.

## **PROFESSIONAL LICENSE RENEWAL**

*MTA Prof. Dev. Associates, Div. of Training and Prof. 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.

## **HEALTH INSURANCE: OVERVIEW OF THE SHINE PROGRAM AND THE GROUP INSURANCE COMMISSION**

*Ms. Cindy Phillips, State SHINE Director*

*Ms. Patty Houten, Coordinator, Continuing Care Unit, GIC*

The SHINE Program (Serving the Health Insurance Needs of Everyone) is a state health insurance assistance program that provides free health insurance information, counseling and assistance to Massachusetts residents with Medicare and their caregivers, administered by the MA Executive Office of Elder Affairs. The SHINE program provides free, unbiased and up-to-date health insurance information, counseling and assistance to Medicare beneficiaries and caregivers.

The Group Insurance Commission (GIC) was established to provide and administer health insurance and other benefits to the Commonwealth's employees and retirees, and their dependents and survivors. As a result of changes to state law in the last decade, numerous political entities have also negotiated to bring their employees under the GIC. Consequently, the GIC also covers certain retired municipal employees and teachers.

## **A PREVIEW OF MYTRS: YOUR MTRS RETIREMENT ACCOUNT ONLINE**

*Jonathan Osimo, Director of Member Services, MTRS*

In the coming months, the MTRS will be introducing MyTRS, its online member self-service application. Using MyTRS, retirees will be able to review certain personal account information and benefit details, access annual 1099-R tax statements, and download forms. In this session, you will learn how to create an account, and get a preview of the various features of MyTRS.

## **LONG TERM CARE PLANNING**

*Dan Bradley, CLU, ChFC, Vista Benefits Group*

How to use Asset based Life and Annuity Products to provide for long term care needs. We will show examples of how you can use life and annuity products with long term care insurance riders on them to fund for the cost of Home Care, Assisted Living and Nursing Home care.

## **OVERVIEW OF THE AFFORDABLE CARE ACT**

*Brian Rosman, Research Director, Health Care For All*

Four and a half years after the passage of "ObamaCare," the ACA is leading to substantial improvements in health care coverage, health care quality, and health care affordability. Yet it still remains deeply controversial politically. We'll discuss the building blocks of the ACA, and focus in particular on how it affects Massachusetts.



20 Ashburton Place  
Boston, MA 02108

---

NONPROFIT ORG.  
U.S. POSTAGE  
PAID  
BOSTON, MA  
PERMIT NO. 59604

---

## 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	617.878.8208
Renee Gatewood	800.392.6175, Ext 8208
MTAB Directory	800.336.0990



**IMPORTANT!**

**REGISTRATION  
MATERIAL ENCLOSED!**



## 2014 MTA Retired Gathering

**Monday, September 29, 2014**

Sheraton Framingham  
1657 Worcester Road  
Framingham, MA  
508.879.7200

Hotel Phone: 508.879.7200

### SPACE IS LIMITED

Guarantee your spot immediately  
by registering online:

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

**More Information Inside**