

**Subject:** The Estate Planning Council of Hampden County, Inc. January 8, 2019 Luncheon Meeting  
**From:** "Joan Peterson, Administrator" <estateplan\_hc@dejazzd.com>  
**Date:** 12/4/2018, 3:51 PM

## **THE ESTATE PLANNING COUNCIL OF HAMPDEN COUNTY, INC.**

### **LUNCHEON MEETING**

**Date:** Tuesday, January 8, 2019  
**Time:** 11:45 a.m. to 1:00 p.m.  
**Place:** Basketball Hall of Fame, Springfield, MA  
**Speaker:** Tobe Gerard, CLTC, MBA, MLS, LIA  
**Topic:** Long-Term Care Insurance

**Tobe Gerard** entered the insurance industry more than 35 years ago in a highly unusual way – through her work as a librarian! When she served as head librarian at the prestigious Insurance Library Association of Boston, she realized that she discovered a new passion. She loved insurance more than she loved being a librarian!

Since 2000, Tobe has committed her professional life to helping people manage the risk of needing extended long term care.

Because of her strong belief in independent insurance agencies, as well as her knowledge that one size doesn't fit all when it comes to insurance, she has always represented at least eight long term care insurance companies.

She has been a national educator on the topic of long term care insurance, and an active champion for smart insurance reform on both the state and national level (more on that below).

Tobe earned the leading long term care insurance designation, the CLTC (Certified in Long Term Care), in 2001.

She became a faculty member of The National Alliance (Austin, TX) in 2004 and taught long term care insurance in their James K. Ruble program throughout the country through 2010.

She earned her LIA (Licensed Insurance Advisor) license in 2013 that allows her to act as an adviser on a fee for service basis.

Tobe served as a Board member of the Massachusetts Association of Health Underwriters from 2005 through 2013. As the chairperson of their Long Term Care Insurance Committee, she lobbied energetically for long term care insurance rate stabilization in MA. She also served on the LTC Advisory Committee for the National Association of Health Underwriters from 2007 through 2014, and was a regular contributor to their LTC Messenger newsletter.

Prior to starting her agency, she was Director of Agency Services for the Professional Insurance Agents of New England and their successor organization, responsible for the recruitment and retention of all Association members, as well as the sale of all of the Association's insurance products.

A strong believer in giving back and paying it forward, Tobe has served on a numerous boards within her local community over the past 30 years.

***Please mark your calendars, and if a corporate check is needed, be sure to request it early, as it must arrive***

before the published due date for each meeting. Corporate checks should indicate the member's name.

Cost for this meeting: Paid Members \$35.00 Nonmembers \$40.00

**RESERVATIONS AND PAYMENT FOR THE LUNCHEON MUST BE RECEIVED BY TUESDAY, December 28, WITHOUT EXCEPTION. CANCELLATIONS BY 10 a.m. December 31.**

**(Even if you are prepaid, you must let us know if you are coming or not coming. Space will not be reserved for non-respondents.)**

**NO PAYMENTS AT THE DOOR.**

**Name badges will be distributed at this meeting to paid members. Please return them when you leave.**

**Regular Meeting Dates for the 2018-2019 Fiscal Year:**

Meetings will be held the second Tuesday of November, January, February, March and May.

**Please reserve by e-mail to [estateplan\\_hc@dejazzd.com](mailto:estateplan_hc@dejazzd.com), then send reservation form with payment to the address below. Please do not staple your checks, as they may be rejected by the processing equipment.**

**OR**

**[Click here to Pay by credit card.](#) Payment by credit card does not constitute a reservation. If paying by credit card, please click on Reply and fill in the form below when you have completed your transaction online.**

The Estate Planning Council of Hampden County, Inc.  
c/o Joan Peterson  
A Way With Words  
12845 Old Turnpike Road  
Mifflinburg, PA 17844-8009  
Cell Phone: 413.563.7057

**Note: If you are reserving late, please use e-mail or phone so we can arrange adequate seating.**

Name \_\_\_\_\_

Company/Firm \_\_\_\_\_

Yes, I will attend on **January 8.** \_\_\_\_ No, I can't attend. \_\_\_\_  
\$35 enclosed. \_\_\_\_ I have prepaid for all meetings (6 for 5 offer). \_\_\_\_  
\$40 enclosed. \_\_\_\_ I am a nonmember or guest.  
\_\_\_\_ I have paid by credit card.

I will bring \_\_\_\_ guest(s). \$ \_\_\_\_ enclosed

Please list the name(s) of your guest(s) below:

\_\_\_\_\_  
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