



Meeting Minutes- April 23, 2009

- Meeting started: 7:15 am
- Members in attendance: 10
[Andrew, Barbieri, Bramucci, Corigliano, Forrest, Hirsch, Moran, Ripley, Saffer, Synder]
- Guests: none
- Introductions: none
- Speaker: Jennifer Snyder- "Estate Planning 101"
- Referrals: 10
- Testimonials: 3

Agenda

1. The meeting was called to order at 7:15 am by Tim Andrew.
2. 60 second round table commercials
3. Tech Corner... Dick Forrest mentioned an interesting photo wall application- see www.DMXzone.com for additional details. Dick also mentioned the use of Google Local for businesses. Every group member should make sure that their business is listed in Google Local.
4. Jennifer Snyder was the weekly speaker on "Estate Planning 101". Some interesting comments were made by Jennifer including:
 - The need by most people for estate planning particularly with respect to the effect of taxes. Massachusetts "no estate tax" limit is \$1,000,000.... an estate with over that amount is taxed on the entire amount. The Federal exemption for taxes is currently \$3,500,000.
 - A living will is not recognized by the state of Massachusetts.
 - Jennifer emphasized the need for long term care planning. Medicare does not pay for assisted living or nursing home care. Mass Health (Mass medicaid) now has a 5 year look back period.
 - With the overlap between Sandy Saffer's business (financial planning, life insurance), some consideration should be given to a joint presentation in the future.
5. Sydney Hirsch will provide a hardcopy of the EBBE bylaws to Laura Barbieri who will type them for addition to the blog by Jim Moran.
6. Sydney Hirsch announced that RE/MAX Team Work Realty was acquired by Prestige. No major change for Sydney was expected but the new organization will probably have a more local orientation (vs. national). The new company will be called RE/MAX-Prestige.
7. There was another discussion about the need for a recruitment "event"- possibly in May or October. No actions were planned.
8. There were ten referrals and three testimonials at this meeting.
9. Next EBBE meeting is April 30 at 7:15 am. Joe Zawrotny will be the speaker at this meeting.