



Leading the Way for Maine Retirees

MAR WAS AT MATURE LIFESTYLE EXPO, WERE YOU THERE?

The Senior Spectrum Mature Lifestyle Expo was held, this year, on September 14 & 15, 2007 at the Civic Center in Augusta, ME. For those who attended and participated in the many different types of activities – it was a fabulous day. We want to thank the volunteers who helped stand with MAR at the event, hand out materials, and answer questions from attendees. Our volunteers had a chance to walk around and partake of the many services available at the Expo – and they enjoyed seeing and talking with old friends they haven't seen for a long time.

The numbers of attendees was lower this year. It's a shame, because the Expo is set up to be enjoyed by those who can appreciate care, services and comforts of a mature lifestyle. Attendees had the opportunity to learn about new services and options available to them as they age. There were lots of handouts/gifts/door prizes available for attendees, as well as fun activities

such as bingo, fun roulette chances to win, 5-minute relaxing massages, manicures, pedicures, cooking presentations, food, music, and this year – speed dating for older singles. Fun motorized chairs are available for attendees who need them to get around the Expo.

We want to tell all those MAR members who stopped by the MAR exhibit and talked with us, how much we enjoyed seeing and talking with them. There are many MAR members that we see every year at the Expo, and we actually look forward to seeing them. It is a special treat for us to watch these attendees come up the aisle toward us and to be able to share a conversation, handshake, and/or hugs with them.

If you have not attended the Expo yet, please put it on your calendar for next year. It's going to be held on September 12 & 13, 2008 next year – at the Civic Center in Augusta (as usual). Plan to come early and stay for awhile to enjoy all the fun activities that the Expo has to offer its attendees. Don't forget to search out the MAR exhibit and stop by to say "hi." We'd like to get in the habit

of being eager to see and talk with YOU every year at the Expo – and at the regional and annual MAR meetings. See you next year?!!!

FALL UPDATE

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TOTAL MAR MEMBERSHIP
14,990

DELTA DENTAL PARTICIPANTS
4,054



FALL MEMBERSHIP REPORT

Second annual dues notices were mailed to annual (paying) members, reminding them that their membership dues for fiscal year 2007-08 were due on July 1, 2007.

Thank you, to all the conscientious annual members who mailed in their dues payments in a timely manner. If you pay the \$15.00 by check, you are considered an “annual member.” For those annual members who have not mailed in their dues payments yet, please sit down today, write the check, and put it in an envelope addressed to MAR.

We encourage all MAR “annual” members to consider changing their method of payment to automatic deduction from your retirement check, through the Maine Public Employees Retirement System (formerly called Maine State Retirement System). It’s a very quick and easy change... and then you don’t have to think about it again, as the Retirement System takes care of it for you each month.

Most of our 15,000 members have their membership dues automatically deducted from their retirement checks each month, and they love the convenience of it.

If you are now ready to change to the convenience of automatic deduction for your membership payment, please call Maxine at the MAR office (1-800-535-6555) and we will make the change as quick and easy as possible.

We appreciate ALL of our MAR members. We hope that our members tell friends, family members, and former colleagues about the Maine Association of Retirees (MAR), and the good work they do in protecting the rights and benefits of retirees.

Best wishes to all for a happy and healthy year.

CHANGE IN MAR REPRESENTATION ON THE STATE EMPLOYEE HEALTH COMMISSION (SEHC)

After many years of outstanding service as Maine Association of Retirees (MAR) representative on the State Employee Health Commission (SEHC) and Chairperson of MAR’s Insurance Committee, M. Joan Hallowell has resigned.

We are so very grateful for her contributions, as MAR’s representative, to The Commission and her dedication to ensuring that health insurance related concerns and issues affecting retirees are addressed and considered whenever SEHC met to conduct Commission business.

Freeman Wood (Woody, to those who know and have worked with him) is MAR’s new representative to the State Employee Health Commission. Anyone who has worked with Woody, or have been aware of this work, will agree that he is the most ideal replacement we could have as a representative on The Commission.

Freeman (Woody) was born and raised in Presque Isle, Maine and currently lives in Farmingdale, Maine. He is a graduate of the University of Maine at Orono (BS in Ed) and the University of Detroit (Masters in the teaching of Mathematics). After eight years of teaching at the secondary level, he began a new career with Maine State Government that lasted twenty-seven years. All of his State service was for the central personnel office (Bureau of Human Resources). His positions grew in responsibility over the years and involved the development and administration of special programs, policy, laws and regulations relating to the State’s Civil Service System. He retired in 1998. In 2005, he volunteered to serve as Chair of MAR’s Membership Committee and now has been appointed to represent MAR on the State Employee Health Commission.

YOU ARE AMAZING Yes, I’m talking to YOU

YOU are amazing!! You served the citizens of Maine as a career choice. You were at work everyday, day-in and day-out, year after year – serving the public. Have you ever taken the time to reflect on how many people you have helped through the job you did everyday?

How many people have you taught over the years...from teaching them to read, to teaching them how to get through a complex process that is required for them to receive benefits they need for themselves or their family?

How many questions have you listened to and provided needed answers to the persons making the inquiries? These were citizens of Maine who had a need for answers, and you were there to listen and provide the much needed information.

How many children or elderly persons have you protected in some way...directly or indirectly?

Step back and take a good look at what you’ve done, and how you have positively contributed to the people of Maine.

Many days, I’m sure that you may not have felt appreciated on the job. When you were doing your job, you may not have been aware of how the work you were doing was affecting others – just that you had a job to do and you did your job to the best of your abilities.

Schools and state/local government “businesses” are structured for the purpose of providing services needed by the citizens of Maine. There are many offices, in many cases, that work together to provide needed services throughout the State. Some jobs, when you are doing them, seem hidden and/or unimportant in the scheme of the overall operations of getting services to the public – but every job is important and every person filling the job is making a necessary contribution to the outcome of quality services for the citizens of Maine.

YOU were there...YOU contributed...and I’m taking this opportunity to say “Thank You” for what you’ve accomplished in providing services to the peoples of Maine, so far...

Please Help In Passing Social Security Offset Repeals

The Social Security Fairness Act of 2007 never got out of Committee in Washington during this past legislative session. The bills were: HR 82 and S 206, which are bills proposed to amend Title II of the Social Security Act to repeal the government pension offset (GPO) and windfall elimination provisions (WEP).

These bills should be moved forward into next year's session – and we need you to continue to write and call your local and national legislators to encourage them to work vigorously to get the repeals passed in 2008. Please see the MAR web site www.maineretirees.org for names and addresses to thank them for their sponsorship of this legislation and strongly encourage them to push these bills through committee and get them passed into law this session.

DENTAL INSURANCE UPDATES AND OPEN ENROLLMENT

As you know, insurance rules are constantly changing to better protect the policyholder and their privacy. Effective immediately, if there has been a change to your mailing address you must contact your dental insurance program administrator (Erica Cram at MAR) so that she may put those changes in writing to the dental insurance company. We understand that this may be a slight inconvenience for you, but it is to help protect your privacy. Thank you in advance for your cooperation.

Also, once again, open enrollment is upon us. The enrollment period for this year will be **November 1, 2007 through January 1, 2008**. New enrollments and changes can be made at this time. Changes or additions through the insurance program do not become effective until February 1, 2008. Also, keep in mind that in order to participate with our dental insurance program, you must be an active MAR member. If you are not sure about your membership, please feel free to call us at anytime.

And as a final reminder there will be no reimbursement of premiums for more than 3 months to any incident.

Example: You forgot to remove a child from your policy, thus reducing your premium cost (ie: you had a family policy, now it needs to be reduced to a two-party contract). The difference between the 3+ contract and the 2-party contract will only be reimbursed 3 months prior to discovery or disclosure of the incident. This action has been in effect since January 1, 2004.

If you have any questions or would like an application, please call 1-800-535-6555 or 207-582-1960.

2008 MAR Elections Coming Up

In May 2008 (Annual Meeting), MAR members will be asked to approve recommendations from the Nominating Committee (recommendations also go through current Executive Committee and Board of Directors before final vote by members at the annual meeting) for Executive and Sub-Committee Member elections. Elected members will take their committee seats effective July 1, 2008. If you are currently a member on the Executive Committee, Legislative Committee, Membership Committee, Finance Committee, By-Laws Committee, Nominating Committee, or Insurance Committee and wish to remain in place on that committee, please send a letter to Flo Hoover at the MAR Office indicating your candidacy in the upcoming elections.

If you no longer wish to serve on a committee that you currently are a member, please send your letter to indicate your withdrawal as a candidate.

If you wish to be considered as a candidate for any of the above listed committees, please send a letter expressing your candidacy, a biography of your work and life history, and expressing your interest in a particular committee. All MAR members are encouraged to consider serving on a committee (direct related experience in a particular field is not necessarily required – a desire to serve the members of MAR and to work to help MAR meet its goals and objectives is a requirement).

Reminder: Atlantic Investment Advisors are benefit providers through your MAR membership

It's good to periodically check to see what is happening or what has changed regarding Maine State Retirement survivor benefit options, nursing home insurance, investment options, estate planning, annuities, cancer insurance, retirement & rollovers, etc.

Les Stevens, RFC, President of Atlantic Investment Advisors, is available to talk with you and provide free "no pressure" advice on any retirement financial planning issues and concerns that you have at this time.

A special MAR Hotline has been set up for MAR members to contact him. Call 1-800-294-3751. He does several informative, free workshops throughout Maine each year and is almost always available to MAR members at our regional and annual meetings.

We have received very favorable feedback from our members who have attended his workshops, and those that have contacted him for one-on-one financial information and advice.

This is one of the many benefits available to you as a MAR member. We hope you will use the benefit soon... and repeatedly throughout the years.

MAR WENT TO AROOSTOOK COUNTY

MAR joined retired and current State employees at the State of Maine Employee Recognition Day held on August 23, 2007 at the Houlton Civic Center in Houlton, ME.

A variety of events were held for the attendees to enjoy. The luncheon was delicious. There were many door prizes and many winners. One of the wonderful characteristics of the people of Aroostook County is their sense of fair play. A couple of employees won more than one of the drawings, and without blinking an eye, they went up to claim their second prize and declined it – saying they had already won, and wanted to give someone else the chance to win.

If you have not been up to Aroostook County, it is well worth the trip. It's a long drive, but during the fall there are colorful views. Stopping to view Mt. Katahdin will take your breath away. The people of Aroostook County are the reason to make the trip – they are welcoming and friendly. It is a true pleasure to visit and talk with them.

Our congratulations to the past and present employees of the State of Maine, in celebration of their well-earned Employee Recognition Day. They work very hard in providing needed services to the citizens of Aroostook County, Maine and deserve recognition for their efforts and accomplishments.

EARLY NOTICE MAR ANNUAL MEETING FOR 2008

The Maine Association of Retirees (MAR) Annual Meeting is scheduled for May 14, 2008 at the main auditorium of the Civic Center in Augusta, ME (usual place). Registration begins at 8:00 a.m., and the meeting runs from 9:00 a.m. - 2:00 p.m. Please put this on your calendar for next year, and plan to attend. We will remind you of this, and other upcoming MAR meetings, in the winter and spring editions of the MAR newsletter.

IF YOU SUSPECT A SCAM...

The Office of Securities is Maine's "cop on the beat" when it comes to protecting Maine investors from investment abuse and fraud. The Office of Securities brings enforcement actions against con artists and unscrupulous financial professionals, licenses stock brokers and investment advisers, and registers investment products.

Consumers can reach the Office of Securities through its web site at www.investors.maine.gov, by calling its toll-free number at 1-877-624-8551, or by writing the Maine Office of Securities, 121 State House Station, Augusta, Maine 04333-0121. All inquiries are welcome.

CURRENT LIST OF MAR BENEFITS

- Advocacy before the Legislature concerning matters affecting Maine Retirees
- Membership in an organization who's only concern is protecting the rights and benefits of Maine Retirees – NO affiliation with Union. NON-political.
- Quarterly newsletters with information useful to its members
- Northeast Delta Dental insurance coverage at Association rates
- Web site available to its members with relevant information and an abundance of links to other internet sites that provide services and information to Retirees
- FREE retirement financial advising by Atlantic Investment Advisors (pressure-free)
- FREE \$1,000 Accidental Death & Dismemberment Insurance
- FREE Notary Public services
- FREE faxing, shredding, and photocopying services
- FREE or reduced cost services through Beltone New England, including: FREE Audiometric Examinations; • FREE Video Oscope Scan; FREE Speech Mapping Analysis; BelCare Lifetime Care Plan and unlimited in-clinic check ups and service. The BelCare commitment allows MAR members to see the audiologist or hearing care practitioner for unlimited visits as long as they own their Beltone Hearing Aid System. Services include adjustments, checkups, re-programming, cleanings, and counseling and rehabilitation. BelCare Gold available at a 20% discount on chargeable services, an extended loss, stolen and damaged plan and batteries for the life of any new Beltone premium digital hearing instrument purchased. All MAR members who are current hearing aid users (any brand) will receive a three month supply of batteries FREE for their hearing instruments with a FREE audiometric examination, as well as an inspection and cleaning service. Services are available to MAR members at any of Beltone New England's 45 locations or any of Beltone's 1400 locations throughout the US. Call the MAR office (1-800-535-6555) for a Beltone New England office near where you live – or on the way to where you are heading for vacation.
- Availability of Cancer Protector Plus insurance through AFLAC at low Association rates
- Availability of home and automobile insurance coverage by Liberty Mutual Insurance Company. The auto insurance benefit alone offers MAR members: 10-20% Good Driver Discount, 10-20% Multi-car Discount, 20-30% Air Bag Discount, 5-10% Anti-Lock Brakes Discount, 5-25% Anti-Theft Device Discount, 10% Low Mileage Discount, 10% Mature Driver Discount, **AND an addition Discount al 5% for being an active member of MAR.**

NOTE: Flo Hoover, the Executive Director of MAR, is always looking for potential new benefits for our members. We are only looking for benefits that would improve the quality of life for MAR members. Costs and ensuring quality of products/ services for our members are important considerations when deciding which benefits will be sponsored by MAR.

OPPORTUNITIES GALORE

Protecting and Supporting Families; Respite to the Rescue! Be a Respite Provider; Be a Hero

The Children's Center in Augusta would like to spread the word about an opportunity to earn extra income while providing a valuable service to Maine families. You can become a "Certified Respite Provider," and give short term care to a child with special needs so that the parent can have some time to relax and recharge.

This program is sponsored by the Department of Health and Human Services, and funds are managed by the Children's Center. Certified respite providers are paid between \$7 and \$11 per hour for their service, depending on the level of the child's need. Providers are independent contractors, so they may choose when, where, and with whom they work.

Many individuals are *already qualified* to be certified respite providers. Teachers, behavior specialists, nurses, and therapeutic level foster parents all possess background experience to be a certified respite provider. For those who have never worked with children with special needs before, the Children's Center offers a simple training process.

Additional requirements are the successful completion of three background checks, two written references, and current certification in CPR and First Aid. For provider applicants, the Children's Center offers CPR and First Aid courses *free of charge*.

To apply to become a certified respite provider and serve families in Androscoggin, Knox, Franklin, Kennebec, Lincoln, Oxford, Somerset, Sagadahoc, or Waldo county, call Renee Randazzo, Family Services Coordinator at the Children's Center at 626-7598 extension 145. (This announcement submitted by Renee Randazzo)

You have more to give to others now than you ever did before...you may not get around as quickly and easily as you used to, but you are still "alive and kicking"...and there are people that need you.

If you have been a pack-rat and have accumulated clothes or other items that you will probably never use, pack them up and drop them off at your local shelter, Salvation Army, or Goodwill store. If you are not as steady on your feet as you used to be, or you are in a wheelchair, you can sit and serve meals to others at the local shelter kitchen or at a church

in your community during the holidays. If you are housebound, but can sew or knit...make something that can be used by the homeless and give them to the local shelter. Your efforts will be greatly appreciated by those you help.

Don't limit yourself to those ideas that I've come up with...look around you, call your nearest hospital, church, and school - and offer to volunteer. They will appreciate even a few hours that you have available, and you will feel great about what you are doing for others.

Don't forget local Employment/Staffing Agencies are looking for temporary, seasonal, permanent part-time and full-time employees for many different types of businesses near where you live. Just a reminder that Bonney Staffing was listed in the Summer 2007 MAR newsletter, because they have a special "Diversity Program" for seniors/retirees and are anxious to talk with those seasoned and experienced workers who want to work now. You can reach them by calling 1-800-398-5909 or go to their website at www.bonnestaffing.com. Some other employment/staffing agencies are the CareerCenter through State of Maine, Kelly Services, and Maine Staffing Group. Look in your local yellow pages under employment agencies for agencies operating within your community.

The Senior Community Service Employment Program (SCSEP) is also available to you, and provides subsidized, part-time, community service training for low-income persons aged 55 or older. If interested in more information, call the Office of Elder Services at 1-800-262-2232 or the National ABLE Network at 1-800-655-6073 and ask about this program.

NOTICE OF NAME ADDRESS CHANGE

Name: _____
Address: (Former) _____
New: _____
Tel _____
E-MAIL: _____

Note: If you plan to be away any time during the year, please notify us so that we can send the UPDATE to the proper address.

Approximate Time Away: From Date: _____ To Date: _____



From the President's Desk

The last rose of summer is clinging to the bush in our garden, but all of our tomatoes and summer have gone – It seems to pass so quickly! The Social Security Offset Repeal Bills in Congress unfortunately never made it out of this session of Congress. This was obviously a big disappointment, but the good news is that both the Senate and House bills were carried over into next year. Please continue to contact members of the Maine Congressional Delegation urging passage of these bills.

Your MAR Executive Committee is working on plans for next year's Regional meetings and the Annual Meeting. The date for the Annual Meeting is May 14th, and it will be held as usual at the Augusta Civic Center. 2008 will bring election of new officers and committee appointments to MAR. Please consider running for office or volunteering to serve on a committee.

MAR participated once again at the Senior Spectrum Mature Lifestyle Forum held in September at the Augusta Civic Center. A special thanks goes to those who volunteered to help staff our booth. As always, please feel free to contact me or MAR staff with any questions, suggestions of concerns.

Isabella Thurston
President

MAR Executive Committee: Isabella Thurston, President; Edwin H. Pert, 1st Vice-President; Peter Ezzy, 2nd Vice-President; Hilary Fleming, Treasurer; Margaret Ross, Secretary; Charles Andrews, Immediate Past President; Mary Richard, Member-at-Large; John Wakefield and Florence Hoover (non-voting).

DRIVE CAREFULLY. WEAR YOUR SEATBELT. STAY ALERT & AWARE.

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