



Leading the Way for Maine Retirees

MAR 2005 ANNUAL MEETING

MAR's 2005 Annual Meeting will be held on May 11, 2005 at the Civic Center Auditorium in Augusta. Registration/sign-in begins at 8:00 a.m., the meeting starts at 9:00 a.m., and lunch is at 12:00 noon. We will have live music again this year. Our speaker will be Stacy Sparkman from Eastern Area Agency on Aging who will give a presentation on, "The Changes to Medicare and How They Affect MAR Members." Stacy has a wonderful rapport with her audiences, and she has the most up-to-date information on the upcoming changes to Medicare coverages and costs.

We want to see you all there. For those of you who miss the postcard

invitations, there is one just below for you. Cut it out and pin it on your refrigerator as a reminder. Also, please pick up the telephone and call us (1-800-535-6555) to let us know who will be attending the annual meeting. There will be a cost of \$2.00 per person at the door, as with the other meetings we've held this year, to help defray the cost of the meals. If you would like to pre-pay the \$2.00 per person, please fill out the Luncheon Reservation Form and send it, with your payment, to MAR. We will have the nametags prepared in advance for those members and guests who have sent in their reservation forms with payment. Please call us now – or anytime before May 2nd – to let us know that you will attend the annual meeting.

LUNCHEON RESERVATION FORM

I do plan to attend the MAR Annual Meeting on Wednesday, May 11, 2005, at the Augusta Civic Center on Civic Center Drive, Augusta, ME, at 9:00 a.m. Registration begins at 8:00 a.m.

Please reserve _____ buffet luncheon(s) for me and my guest(s). Tickets are \$2.00 per person. I will make check or money order payable to MAR. Reservations must be received by May 6, 2005 (but call as soon as you get the newsletter, and then follow the call with this form by mail).

NAME: _____
 ADDRESS: _____
 TELEPHONE #: _____
 GUEST(S): _____

Please enclose \$2.00 payment per attendee and mail to: Maine Association of Retirees, 280 Maine Avenue, Farmingdale, ME 04344.

You are invited to attend the MAR 2005 Annual Meeting.

WHEN: May 11, 2005, 9:00 a.m. to 2:00 p.m.

Registration begins at 8:00 a.m., and lunch starts at 12 noon.

WHERE: Civic Center Auditorium in Augusta, ME
 (Exit 112 if driving south on I-95 and Exit 112-A if driving north)

SPRING UPDATE VOL 19 NO. 2

MAR UPDATE SPRING 2005
 Published Quarterly
 Edited by F. Hoover
 April 14, 2005

Maine Association of Retirees, Inc.
 280 Maine Avenue
 Farmingdale, ME 04344
 Telephone: (207) 582-1960
 1-800-535-6555
 FAX (207) 582-4764

Office Hours:

7:00 a.m. to 4:00 p.m.
 Monday-Friday

Email:

Mgorten@adelphia.net

Web Site

www.maineretirees.org

MAR STAFF

Florence Hoover
 Executive Director

John Wakefield
 Legislative & Financial Program Mgr.

Maxine Gorten
 Membership Coordinator

Patricia Pelletier
 Membership Assistant

Erica Graham
 Administrative Assistant

TOTAL MAR MEMBERSHIP
 14,993

DELTA DENTAL MEMBERSHIP
 3,528

LIST OF MAR REPRESENTATIVES AND ALTERNATES (Updated April 12, 2005)
REPRESENTATIVES

REGION	NAME	ADDRESS	CITY	STATE	ZIP CODE	PHONE	TERM EXP. DATE
I	Paul R. Kelly	70 Pleasant St.	Fort Kent	ME	04743	834-5664	2006
	Paul Lynch	14 Barton St.	Presque Isle	ME	04769	762-4811	2007
	Peter Edgecomb	132 Baird Rd.	Caribou	ME	04736	496-3188	2008
II	Altha Purdy	P.O. Box 51	Greenville	ME	04441	695-3487	2006
	Ralph K. Ryder	12 Davis Dr.	Veazie	ME	04401-6912	947-3706	2007
	Mary Richard	68 Pearl Street	Bangor	ME	04401	947-7053	2008
III	Nancy Seigars	259 Augusta-Rockland Rd.	Windor	ME	04363	549-7596	2006
	S. Merrill Shea	1268 Bunker Hill Rd.	Jefferson	ME	04348	563-5905	2007
	May Ross Coffin	275 Cony Road	Augusta	ME	04330	623-9403	2008
IV	Frank Tapley	T&C MRY #37, So. Blvd.	Norway	ME	04268	743-1671	2006
	John F. Roberts	P.O. Box 74	Waterford	ME	04088	583-2501	2007
	Charles Berrube	123 Second St.	Auburn	ME	04210	782-5615	2008
V	Paul Phelan	665 Saco Street # 70	Westbrook	ME	04092	854-3356	2006
	Elwyn Walker	348 Little Falls Rd.	Hollis	ME	04042	929-6932	2007
	Richard G. Ford	49 Oak St.	Springvale	ME	04083	324-4205	2008

ALTERNATES

REGION	NAME	ADDRESS	CITY	STATE	ZIP CODE	PHONE	TERM EXP. DATE
I	Donald Collins	4 Dorcas Ave.	Caribou	ME	04736	498-8579	2008
	Everett Pederson	31 Webster Ave.	Bangor	ME	04401	947-7008	2006
	Grover MacLaughlin	14 Sunset Ave.	Orono	ME	04473	866-2210	2007
II	Brenda Moody	2 Ambrose Lane	Glenburn	ME	04401	884-3098	2008
	Bent Schlosser	325 Stone Rd.	Vassalboro	ME	04989	445-4166	2006
	M. Joan Hallowell	190 Capitol St., Apt. 212	Augusta	ME	04330	622-5483	2007
III	Gene West	6 West Lane	Chelsea	ME	04330	582-7516	2008
	Preston Chapman	4 Marion Drive	Auburn	ME	04210	784-2424	2006
	Shirley Blanchard	32 Robinson Gardens	Lewiston	ME	04240	782-7332	2007
IV	Emile Jacques	31 Pleasant St.	Lewiston	ME	04240	782-0866	2008
	Norma Virgie	348 Little Falls Rd.	Hollis	ME	04042	929-6932	2006
	Elsie Maynard	12 Cluf Bay Rd.	Brunswick	ME	04011	729-4227	2007
V	Ervin Maynard	12 Cluf Bay Rd.	Brunswick	ME	04011	729-4227	2008

MAR REGIONAL MEETING PHOTOS



Augusta Area



Bangor Area



Lewiston Area



Presque Isle Area

MONEY PRIZE WINNERS AT MAR REGIONAL MEETINGS

MAR changed the method used to distribute the \$50 prize at the regional meetings this year. Instead of one prize of \$50, five (5) members won prizes of \$10 each at the meetings. Congratulations to the following \$10 winners:

South Portland Regional Meeting (April 25th)

Arlene Coffin of Portland
Mrs. Charles Haselton of Naples
Donna Marean of Gorham
Norman Poirier of Biddeford
Zoe Swift of Portland

Presque Isle Regional Meeting (April 31st)

Alice Bolstridge of Presque Isle
Leola Bouchard of Fort Kent
Don Dumond of Fort Kent
Clifton Foster of Presque Isle
Dorothy Phair of Limestone

Bangor Regional Meeting (April 5th)

Mary Frazier of Orono
Rose Johnson of Augusta
Ruth Nelligan of Bangor
Dustan Rogers of Bangor
Violet Smith of Bangor

Lewiston Regional Meeting (April 7th)

Mildred Bickford of Auburn
Yvette Chalifoux of Lewiston
Dick Doucette of Auburn
Frank Tapley of Norway
Glen Torrey of Poland

Augusta Regional Meeting (April 12th)

Tom Carbone of Boothbay Harbor
Beverly Davis of Augusta
Bess Lund of Jefferson
Chrystal Pomroy of Gardiner
Roy Whitcomb of Manchester

CHANGE TO MAR BY-LAWS

The MAR Board of Directors met on April 12, 2005 and approved the budget for MAR's next fiscal year (2005-2006). The Board also approved the following changes to MAR's By-Laws:

Revision of Article III, Members:

Section 2 (a change in the description of Associate Members):

- a. Any persons currently or previously employed as a public service (State, Local/Municipal, and/or Teacher) employee in Maine, or any persons retired from public service employment in any other US state who currently owns property within Maine and considers Maine as a primary or secondary resident may become an Associate Member of this Association. Associate Members may not hold elected office within the Association; nor serve in any appointed positions, on committees, or vote at meetings. Associate Members will be encouraged to express their ideas and participate in discussions at regional and annual meetings, and will be eligible for many (depending on eligibility criteria by service providers) MAR member benefits. Associate Members will be charged annual dues that are less than dues charged to MAR members.

Revision of Article IV, Officers and Regional Representatives:

Section 1 (to be revised to read):

The Executive Committee of this Association shall consist of the President, a First Vice-President, a Second Vice-President, Immediate Past President, Secretary, Treasurer, and Auditor.

All other sections under Article IV to remain unchanged.

Revision of Article VI, Board of Directors and Executive Committee:

Section 5 (only the last sentence of Section 5 to be revised to read):

The Executive Director to be recruited and hired as a full or part-time employee, depending upon the needs of the Association. The position will be classified as Exempt under the Fair Labor Standards Act (FLSA). The Executive Director will serve as a member of the Executive Committee with a voice, but no vote.

OPPORTUNITIES GALORE

Atlantic Investment Advisors, who have an agreement to provide financial retirement advising (with no pressure) for MAR members, have new workshops scheduled. The subject of the workshops will be "Cut Taxes on Your TSA Withdrawals." The scheduled dates and times are:

April 27, 2005 at Millers Restaurant, 427 Main Street, Bangor, ME at 11:00 a.m.

May 24, 2005 at Senator Inn, Western Avenue, Augusta, ME at 11:00 a.m.

(lunch will be provided at both workshops) Call 1-800-294-3751 to reserve a seat.

 YOU Are Needed In Local Businesses (full or part time)

Maine businesses need your acquired knowledge, skills, and abilities in their organizations – NOW. Are you interested in full or part-time paid employment? Go to your local Manpower Office, CareerCenter, or online at www.JobsInME.com. There are good jobs available – and employers who are savvy enough to recognize the outstanding value in hiring, training, and holding onto older workers. More and more businesses are realizing that they need the abundance of knowledge and experience that is still available from Maine's seasoned workers to keep themselves operational – and to ensure they improve or maintain the highest quality of service to their customers. Many businesses will adjust their work scheduling to accommodate the part-time or seasonal work desired by seasoned workers. Please, check it out! You (financially and health-wise), businesses (they get hard workers with instilled good work ethic and customer relation skills), and your community will benefit by putting seasoned workers back into the jobs market.

 Senior Spectrum at Muskie Center in Waterville needs volunteer van drivers for senior adventure trips in Maine. Muskie Center donates towards your lunch. No long-time commitment – start immediately and continue as often or little as you like. It's a wonderful way to spend the day. Please call Carmen at the Muskie Center (1-800-639-1558) for information about scheduled trips.

 The Maine State Museum needs volunteers in the exhibit galleries and at the front desk. This is a wonderful opportunity to stay involved in your community, and to be surrounded by the marvels of history. Volunteers will be trained on-site. Volunteers are entitled to a 10% discount at the museum store and are invited to all preview openings of new exhibits-see them before the public does. If interested, please contact Kris Weeks Oliveri at (207) 287-2302 or by e-mail at kris.weeks-oliveri@maine.gov

MEMBERSHIP REPORT

Happy springtime to all of our members, both new and those of you have been long-standing members. As many of you know who live in rural areas, there are a lot of “Frost Heave” orange signs this year on the country roads. One person who recently took a ride on a rural road just outside of Augusta was heard to refer to it as ‘hubcap alley.’ He no doubt lost a hubcap, which is pretty common this time of year in Maine.

The MAR Membership Committee is in need of re-staffing. The following MAR members have scheduled a meeting of the Membership Committee for April 25, 2005, and hopefully will want to continue as members of this committee for the next few years: Sally Morrissey of Manchester, Freeman Wood of Farmingdale, and Carol Cochran of Augusta. Sally is a former staff member of MAR who retired in October of 2003. She is now ready to come back to help us out in this capacity. Freeman Wood (Woody) and Carol are both retired State employees. We look forward to working with Sally, Woody and Carol to enhance our recruitment efforts. Maxine Gorten, the Membership Coordinator, has also been named to the Committee as a staff representative. The Committee plans to meet on a regular basis to device new and creative ways to recruit new members.

MAR is always looking for new ideas and recommendations to improve services for our membership, so be sure to give us a call if you would like to serve on a committee.

Thanks to all of the members who serve on our various committees. You have all contributed to make MAR the best retirement organization in the State.

SPRING IS HERE

Maine State Park Day-Use Passes are FREE to Senior Citizens

The Maine State Park Service offers FREE Senior Citizen (65 years and older) Passes. The Senior Citizen Pass admits the pass holder to free day-use areas. This pass is NOT transferable to anyone else. Applicants for the Senior Citizen Pass are required to provide a copy of a birth certificate or driver’s license as proof of age.

You can obtain a Senior Citizen Pass by handwritten request, sent by mail. Remember to include a photocopy of your driver’s license or birth certificate. You can mail your request to: Department of Conservation, ATTN: Charlene Daniels, 22 State House Station, Augusta, ME 04333-0022.

Spring Also Means Home Improvements and/or Renovations – Be Careful

Know your contractor or use only those contractors that have established businesses with good reputations for quality work and reasonable prices. If a deal sounds too good to be true – it is. Don’t let anyone pressure you into using their services. They are not in charge of the situation – you are. It’s your home and your money. If they make you uncomfortable, tell them to leave. Law enforcement agencies will support you if you need them.

LEGISLATIVE REPORT

The good news is the Governor recommends and the majority budget includes an increase in the State’s share of retired teachers’ health insurance from 40% to 45% beginning October 1, 2005. MAR testified in favor of this increase. The Labor Committee also reported out LD 284 as a separate bill that would also increase the State’s share to 45% effective July 1, 2005.

The Governor’s budget also proposes to extend the amortization of the unfunded liability from the current 14 years to 23 years. This proposal would save the State more than \$140 million in the

current biennium, but would cost the State \$2.4 billion over the next eight years. According to the Attorney General, this proposal would not violate the provisions of the Constitution as long as the unfunded liability is paid by FY 2026. MAR testified in opposition to this proposal, as we believe the citizens of Maine in approving the Constitutional amendment indicated they wanted the unfunded liability paid off and no longer wanted funds diverted to other uses.

MAR also supported LD 241 **An Act to Ensure that the Exemption for Pensions is Applied Fairly**. This bill eliminates the Social Security offset to Maine’s \$6,000 pension exemption. Currently, MSRS retirees who also receive Social Security must reduce their \$6,000 exemption by the amount of Social Security received.

MAR is also sponsoring legislation to increase the income tax deduction on public pensions from the current \$6,000 to \$10,000. This bill has not been printed yet.

MAR also supports LD 209 which allows the Maine State Retirement System to provide the names and addresses of retirees to non-profit organizations established to provide services and programs to Maine public sector retirees.

There are other bills, which haven’t been printed yet; however, MAR will actively support all bills that benefit public retirees.

LEGISLATION OF INTEREST TO PUBLIC RETIREES

At this writing, an estimated 2,500 bills have been submitted to the First Regular Session of the 122nd Legislature.

The good news is that the Governor’s budget and the majority budget includes an increase in the State’s share of retired teachers’ health insurance from 40% to 45% beginning October 1, 2005. The Labor Committee also reported out LD 284 as a separate bill that would also increase the State’s share to 45%.

The Governor’s budget and the majority budget proposes to extend the amortization of the unfunded liability of the Maine State Retirement System from 14 to 23 years. MAR testified in opposition to this proposal. The majority budget also proposes to prepay a portion of the unfunded liability of the teachers’ retirement by prefunding with pension revenue bonds.

Other bills of interest include:

LD 241 An Act to Ensure that Exemption for Pensions is Applied Fairly. This bill eliminates the Social Security offset to Maine’s \$6,000 pension exemption.

MAR also supports LD 209 which allows the Maine State Retirement System to provide names and addresses of retirees to non-profit organizations established to provide services and programs to public retirees. MAR is working with other public retiree groups to pass this legislation.

LD 1144 directs the Maine State Retirement System to develop a proposal under which the State contributes a percentage of the increase in Medicare Part B premiums.

LD 1197 provides that a recipient of a service retirement benefit under the Maine State Retirement System who has elected an optional method of payment may exercise at any time a one-time option to select a different method of payment.

LD 1158 allows that people receiving a disability retirement pension be entitled to claim Maine’s \$6,000 pension exemption.

MAR is also sponsoring legislation to increase the income tax deduction on public pensions from the current \$6,000 to \$10,000. This bill has not been printed at this writing.



From the President's Desk

Spring has arrived. I'm ready for warmer weather, how about you? Like many of you, I've had some very rough times over the last couple of years. We've gotten through, or are still working our way through, those rough times. Spring brings rejuvenation in nature – and renewed hope and enthusiasm in humans.

In the past two years, I've lost my wife after her courageous and long fought battle with cancer; I've had more than one bout with congestive heart failure and other conditions myself; and I recently broke my arm in two places and my wrist in a fall while on vacation. There have been times when my family and I have thought that I wouldn't make it through, but here I am....and, I've got plans for the future.

I have been very fortunate to meet up with a long-time friend that I had not seen in too many years. She contacted me to express her sympathy at the loss of my wife and her friend. We developed a renewed friendship that has developed into love. We, Charlotte and I, are planning to be married in May of this year. I did tell you that I had plans, right?

Life goes on, folks. If your renewed hope and enthusiasm hasn't kicked in yet, hopefully it will soon. Have you heard the phrase, fake it until you make it? It means feigning hopefulness and enthusiasm until they kick in for you. Make plans, get outdoors into the sun, and push yourself into using positive and encouraging words in conversation with others. You'll be amazed at how these simple changes can pick up your spirits.

Have a wonderful spring and summer. I hope to see you at our regional and annual meetings. Take care of yourselves.

Edmund Hagan, President

MAR's Executive Committee: Edmund Hagan (President), Isabella Thurston (1st Vice-President), Ed Pert (2nd Vice-President), Charles Andrews (Immediate Past President), Hilary Fleming (Treasurer), Esther Jean (Auditor), and Henry Carbone (Secretary).

Address Service Requested

280 Maine Avenue
Farmington, Maine 04344



NON-PROFIT
U.S. Postage
PAID
Augusta, ME
Permit No. 517