



# Spring Update 2009

## Leading the Way for Maine Retirees

### MEDICATION COLLECTION IN LEWISTON, ME

*[Information provided by Margaret Ross]*

The Androscoggin Valley Council of Governments is having a drug collection event at Lewiston High School on May 9, 2009 from 9:00 a.m. to 11:30 a.m.

This is the opportunity for you to dispose of unneeded prescription medications and over-the-counter preparations that are outdated and/or are no longer needed or wanted.

These products must be disposed of safely, not thrown in the trash or put down the drain or flushed into sewer or septic systems.

Follow the signs to the back of Lewiston High School on East Avenue near Pleasant Street, not far from Shaw's, to the drop off point.

Volunteers will be there to accept your bag of disposables (leave them in their original containers), and you're on your way. No fee, no fuss, and no more clutter in your medicine cabinet.

### MAY IS STROKE AWARENESS MONTH

Stroke is the third leading cause of death and a leading cause of adult disability in Maine. In fact, over 3,000 Maine residents are hospitalized due to stroke each year. In 2005, 700 Mainers died from stroke, but that same year, only 19% of Maine residents could correctly identify stroke symptoms and the need to call 911 for stroke.

To help increase the number of stroke patients who receive treatment for stroke, the Maine CDC/DHHS Cardiovascular Health Program (MCVHP) is working with several statewide partners, including the Maine Affiliate of the American Stroke Association, to raise awareness of stroke symptoms and to help improve health care for stroke patients.

During May's Stroke Awareness Month, MCVHP encourages people at risk for stroke, and their family members, friends, and caregivers, to learn the symptoms of stroke.

Sometimes a person experiencing a stroke may not realize it is occurring, but bystanders can recognize the symptoms and act immediately,

Survival and successful recovery are improved if these symptoms are recognized quickly and immediate medical attention is given; the sooner a stroke patient receives treatment, the more likely that long-term brain damage and disability may be avoided.

Visit the stroke section of <http://www.cardioresources.mcd.org/> to view or order resources about stroke. For questions or more information contact David from the Maine CDC/DHHS Cardiovascular Health Program [david.pied@maine.gov](mailto:david.pied@maine.gov)

#### The symptoms of stroke include sudden:

- numbness in the face, arm, or leg
- slurred speech
- blurred vision
- dizziness or loss of balance
- severe headache

**Any ONE of these symptoms is a reason to take action. At the first sign of stroke, Call 911 immediately.**

### SPRING UPDATE

#### MAR UPDATE SPRING 2009

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TOTAL MAR MEMBERSHIP  
14,906

Delta Dental Participants  
4,192

## 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 at (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 additional 5% Discount for being an active member of MAR.**
- SAM's Club Membership at low MAR group discount price
- BJ's Wholesale Club Membership at low MAR group discount price
- Reimbursement of up to \$25.00 for annual registration in Senior College

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*NOTE: Flo Hoover Johnson, 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.*

## BJ'S WHOLESALE CLUB UPDATE

More than 400 of our members have taken advantage of the new MAR benefit of a discount rate to join BJ's Wholesale Club.

Benjamin Sass, BJ's Corporate Representative, and MAR's Executive Director were so pleased with the result that an agreement has been made to keep enrollment opportunity for BJ's open continuously.

An application form is being placed on the MAR website for members to print and complete. The MAR office also has blank application forms available to any member who asked for them. Send the completed application form and the \$35.00 discounted application fee directly to Benjamin Sass, Corporate Representative, BJ's Wholesale, 513-515 Warren Avenue, Portland, ME 04103.

## HAVE YOU GOT “PEOPLE”?

[Article submitted by Connie Jones, Director of Community Services, SeniorsPlus]

When you hit the magic age of 50 or so, you are given a gift that you can choose to accept – or you can ignore. But ignore it to your own detriment.

The gift – the services of your local Area Agency on Aging, SeniorsPlus:

- Specialists at your beck and call
- An agency devoted to you!
- Your “people” (as in the popular term “have your people call my people”).

At this stage in life, priority number one seems to be **quality of life** or **aging well**. And since you’ve not traveled this aging road before, it helps to have “people” on your side...

That’s your local Area Agency on Aging, SeniorsPlus. At different times along the aging road, you may need different things:

- The best exercises to keep good muscle strength or to keep your heart healthy

- Help with your Medicare choices (and who *doesn’t* need expert advice on this subject?)
- You are caring for your parents and you need to find assistance in their home
- You want a safe driving course so you can get your insurance discount
- You need to know how to get Meals on Wheels
- You’re planning for retirement and need more information about Social Security, or your investments

Our primary service is answering your questions. Getting you connected to the right resource. We also offer caregiver support groups, respite and education. Medicare counseling, the famous Meals on Wheels and Lunch Plus Cafés, educational classes and workshops.

We’re available by phone (800-427-1241), on the web [www.seniorsplus.org](http://www.seniorsplus.org) or in person. We’re friendly, we listen to you and the call is free.

We’re “your people”.

SeniorsPlus, your Area Agency on Aging.  
Call us.

**Save the Date: MAR Annual Meeting in Augusta on May 27, 2009!**

### PLEASE HELP US KEEP OUR RECORDS CURRENT

#### 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: \_\_\_\_\_

## MAKING WORK PAY TAX CREDIT

[Information provided by Christine Gianopoulos, Deputy Executive Director, MePERS]

Under the new American Recovery and Reinvestment Act of 2009 (ARRA), recipients of Social Security, SSI, Railroad Retirement and Veterans Disability Compensation Benefits will receive a one-time payment of \$250, which will not be considered as gross income for Federal tax purposes. Generally, to be eligible for this payment, an individual must have been entitled to payments from such programs in November or December of 2008 or January of 2009. The payments will be automatic, so people receiving benefits do not need to take any action, and they should receive the payment by late May 2009, according to the Social Security Administration (SSA). In April, Social Security will send an advance notice with further information to each person who is eligible for the one-time payment. So that they can issue the payments as quickly as possible, the SSA asks that beneficiaries not contact Social Security unless they do not receive their payment by June 4th.

Initially, this benefit would not have been available to public employees who were not covered by Social Security. However, during the conference on the legislation, Senator John Kerry (D-MA) and others succeeded in adding a section providing a one-time refundable tax credit of \$250 in 2009 for such non-covered government retirees (\$500 in the case of a joint return where both spouses are eligible individuals). Any such credit must be deducted from any allowable "Making Work Pay" credit.

The "Making Work Pay" Credit is one of the key provisions of the stimulus package, and provides a refundable tax credit of up to \$400 for working individuals and \$800 for working families for 2009 and 2010. This tax credit would be calculated at a rate of 6.2% of earned income, and would phase out for taxpayers with adjusted gross income in excess of \$75,000 (\$150,000 for married couples filing jointly). Taxpayers can receive this benefit through a reduction in the amount of income tax that is withheld from their paychecks, or through claiming the credit on their tax returns.

Pension plan distributions are not considered to be "earned income" for purposes of qualifying for this new credit. Nevertheless, when the IRS issued "Early Release Copies of New Wage Withholding and Advance Earned Income Credit Payment Tables" that incorporate the credit in its Notice 1036 in February, it indicated that the withholding tables in Publication 15-T are to replace the tables in Publication 15.

## REMINDER: REGARDING FREE ENTRY TO MAINE STATE PARKS

You no longer have to request a Maine State Park Day-Use Pass, in writing, through the Department of Conservation.

Now you simply drive or ride up to the entrance gate and show identification (driver's license or other document with your date of birth) that proves you are aged 65 or older, and you will be allowed to enjoy any Maine State Park FREE OF CHARGE.

This makes getting out and enjoying fresh air in a beautiful surrounding, at no cost to those 65 or older, much less complicated. Get out and enjoy!!!

There is also a Senior Seasonal Pass, if you want to take your adult children and/or grandchildren as a car load to Maine State Parks throughout the season. A Senior Seasonal Pass costs \$30.00, and would cover anyone in the vehicle who is not aged 65 or older.

## ALWAYS ASK ABOUT DISCOUNTS...

It's in our best interest to always ask retailers, dealers and providers of services if they give any discounts...or if that is the best they can do on price.

Many companies do give discounts, but do not advertise it – nor do they tell customers about it unless the customer asks...that happens.

*Ask, and you (may) receive a discount.*

## MAR'S LEGISLATIVE PROGRAM

MAR continues to be active in supporting all bills and initiatives that will benefit public retirees and opposing those measures that negatively impact retirees. This will be a challenging legislative session due to the State budget structural gap of \$841 million coupled with the poor economy and its impact on State revenues.



MAR has also retained Howe and Cahill & Company to provide full lobbying services during the current legislative session. MAR's Executive Board and staff are also involved in testifying on proposed legislation and attending work sessions.

We submitted two bills in the current legislative session: one bill to increase the State's share of retired teachers' health insurance and a bill to phase out the Social Security offset on Maine's pension exemption. In the interest of reducing the number of bills, we withdrew our bill on teachers' health insurance and will support a similar bill submitted by Sen. Jackson.

MAR is supporting the following bills as of this date:

**LD 83** An Act to Increase the Percentage Share of Teachers' Health Insurance which will increase the State's contribution for health insurance from 45% to 50% as of January 1, 2010.

**STATUS: Ought to pass as amended, will go to Appropriation's Table**

**LD 1214** An Act to Amend the Law Regarding The Taxation Of Public and Private Pensions which will phase out the Social Security benefit offset on Maine's \$6000 pension exemption over a five year period of time. Current law exempts from the State income tax the first \$6000 of pension income; however, this amount is reduced by the total amount of Social Security benefits except for military pensions.

**STATUS: Not scheduled for hearing**

We also will be closely monitoring the activities of the Appropriation's Committee to assure that we maintain those retiree benefits that we have fought for over the years.

MAR continues its efforts to repeal the Governmental Pension Offset(GPO) and the Windfall Elimination Provisions (WEP) of the Social Security Act. The House version to repeal both of these provisions is H-235 and the Senate bill is S-484. MAR has organized letter writing campaigns to our Congressional delegation and belongs with the other 14 states affected by these unfair penalties to the Coalition to Preserve Retirement Security. All four of our Congressional members—Michaud, Pingree, Collins, and Snowe are cosponsors of this proposed legislation.

Other bills that we are tracking include:

**LD 26** An Act To Allow the Spouse of a Retired Public Employee a Second Chance to be Enrolled under the Retiree's Insurance Plan would allow a retiree to enroll a spouse for coverage under the state plan if the spouse retires or changes jobs.

**STATUS: Ought to pass as amended**

**LD 292** An Act to Restore Equity to the Maine Public Employees Retirement System which proposes to reduce the penalty from 6% to 3% for employees who retire early, proposes that the State to participate in Social Security, and implements a unified health insurance plan for teachers and state employees.

**STATUS: Divided report**

**LD 417** An Act to Require State Employees to Pay 15% of their Health Insurance Costs which phases in a 15% employee contribution over three years.

**STATUS: Hearing on 4/27**

**LD 830** An Act to exclude Collectively Bargained Salary and Job Promotion Increases from Earnable Compensation Limitation for Retirement Purposes restores two exclusions from the calculation of salary increase for the purpose of determining average final compensation under MePERS.

**STATUS: Divided report**

**LD 996** An Act to Allow Certain Retirees in the MePERS to Return to Service with the State for 180 Days would allow retirees to return to service for 180 days instead of the current limit of 60 days.

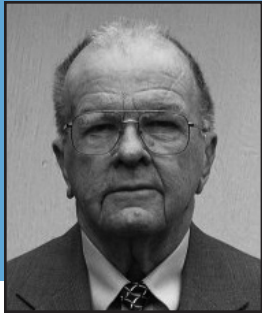
**STATUS: Ought not to pass**

**LD 1292** An Act To Provide More Transparency and Protection for Public employees in Laws Governing the MePERS provides that the Governor shall appoint the Director of MePERS, authorizes hearing examiners to make final decisions about disability and other benefits based on information presented at hearings, requires medical board to meet with applicant or applicant's attorney to explain reasons on which decisions of medical board are based.

**STATUS: Hearing on 4/23**

**LD 1431** Resolve, To Reform Public Retirement Benefits and Eliminate Social Security Offsets would place all state employees and teachers hired after 12/31/10 to be placed under Social Security and a new supplemental defined pension plan, require all new employees and teachers be under a unified health plan with the state picking up to 90% of the retired member's premium and up to 45% of the spouses premium, and the present actuarial cost for retirees health and supplemental pension must be paid ½ by the employee and ½ by the State if the cost exceeds 6% of aggregate payroll.

**STATUS: Hearing not yet scheduled**



# From the President's Desk

As we head into Spring, this is a good time to share thumbnail profiles of our volunteers who constitute the MAR Executive Committee. They meet monthly to provide our nearly 15,000 member organization with leadership and direction in concert with our Board of Directors and staff.

Our capable first vice president is Peter Ezzy of Augusta who joined MAR shortly after having completed 33+ years of public service. He is also a past member of the Maine Teachers Association. As a state employee, Peter worked in a number of research, planning and management capacities. He is also currently active with the Maine Senior College System.

Our valuable second vice president is Mary J. Richard of Bangor. A retired high school teacher, she spent thirty- three years at Mattanawcook Academy in Lincoln where Mary taught Business Education and was Senior Class Advisor. She is now a Test Administrator for the U.S. Government.

Margaret Ross of Lewiston serves as our competent MAR Secretary. After spending 24 years in the private sector as a registered nurse, she entered state service in the Department of Human Services, where she was for 16 years Director of the Medicaid Division called Surveillance and Utilization Review. She is also busy as a volunteer community Medicare advocate at Seniors Plus, in addition to serving on three other boards.

The dependable Treasurer of MAR is Hilary Fleming of Freedom. She spent the first half of her professional life as a registered nurse in Maine, Massachusetts and Colorado hospitals. In 1978 she began a second career with the Maine Department of Human Services in the Bureau of Medical Services and then on to the Bureau of Family Independence. She keeps us apprised of our financial matters.

Newest member of the Executive Committee team is at-large member Judy Carleton of Augusta. She is a retired Business Manager from Augusta Adult and Community Education. Her excellent public service record has been broadened by responding to the call to membership on Augusta's Planning Board and the Augusta Sanitary District Board of Commissioners.

Immediate Past President Isabelle (Issie) Thurston lives in Falmouth. She joined MAR in 2002, serving first as a Regional Director and then joining the Executive Committee. Issie's outstanding leadership skills are recognized beyond MAR as she is President of VNA Home and Hospice Care and a member of the Board of Trustees of Mercy Hospital.

We value the involvement of these talented and dedicated volunteers and are grateful for their many contributions to MAR.

Edwin H. Pert, President

## MAR EXECUTIVE COMMITTEE

**Edwin H. Pert**  
President

**Peter Ezzy**  
1st Vice-President

**Mary Richard**  
2nd Vice-President

**Hilary Fleming**  
Treasurer

**Margaret Ross**  
Secretary

**Judy Carleton**  
Member-at-Large

**Isabella Thurston**  
Immediate Past President

**John Wakefield and  
Florence Hoover Johnson**  
(non-voting)

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

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