



Leading the Way for Maine Retirees

MAR'S MAY 2005 ANNUAL MEETING

MAR had a tremendous turnout at this year's annual meeting held on May 11th at the Civic Center in Augusta, ME. Thanks to all the members that attended the meeting, and a special thanks to the staff of the Civic Center for doing a fabulous job with the meeting set up and the refreshments/luncheon.

MAR members enjoyed upbeat music performed by the Peter Foxwell Quartet, a delicious luncheon, refreshments during the meeting, a very informative presentation by Stacy Sparkman of the Eastern Area Agency on Aging entitled "Upcoming Changes to Medicare and How It May Affect MAR Members," an opportunity to walk around the perimeter of the room and talk with providers of services for aging Mainers, and the opportunity to win door prizes.

Winners of the various door prizes were: Bertha Harwood of Augusta (\$50.00); Winnie Gingrow of Augusta (\$50.00); Geraldine Creamer of Yarmouth (\$50.00); Doris Gammon of Manchester (\$50.00); Jackie Curran of Thomaston (Elderhostel Scholarship); Erving "Bud" Maynard of Brunswick (Carrier with music option from Liberty Mutual); and Patricia Pelletier of Augusta (Northeast Delta Dental basket of goodies).

Congratulations to all. Enjoy the photos.



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TOTAL MAR MEMBERSHIP
14,993

DELTA DENTAL MEMBERSHIP
3,534

NORTHEAST DELTA DENTAL VISION DISCOUNT PROGRAM

There is GREAT news from Northeast Delta Dental! Effective July 1, 2005, Northeast Delta Dental, in conjunction with EyeMed Vision care, is offering dental members and their dependents access to a significant vision discount program*.

This value-added vision discount program is provided at NO COST to you. The use of this program is totally at the discretion of each member, as Northeast Delta Dental is providing no customer or subscriber information to EyeMed or its providers. The program is available only when the subscriber elects to access the savings at the time of purchase by showing a Northeast Delta Dental ID card.

In Maine, New Hampshire and Vermont there are over 100 locations including both private practitioners and the nation's top optical retail outlets, including:

LensCrafters
Pearle Vision (most locations)
Target Optical
Sears Optical

A link to a complete list of vision care providers for your local area can be found at www.eyemedvisiocre.com/deltadental. Or, you may call Eyemed's Customer Care Center at 866-246-9041 for assistance in locating a provider.

See the chart below for a summary of the discounts provided.

Vision Care Services	Member Pays
Exam with Dilation as Necessary:	\$5 off comprehensive exam \$10 off contact lens exam
Complete Pair of Glasses Purchase:	
<ul style="list-style-type: none"> The following Frame, Lenses and Lens Options discounts & fees apply only if a complete pair is purchased in same transaction. Items purchased separately will be discounted 20% off of the retail price 	
Standard Plastic Lenses including Standard Scratch:	
Single Vision	\$75
Bifocal	\$95
Trifocal	\$125
Frames:	
Any Frame available at provider location	30% off retail price
Lens Options:	
Standard UV	\$15
Standard Tint	\$15
Standard Polycarbonate	\$40
Standard Anti-reflective Coating	\$45
Standard Progressive (add-on to bifocal)	\$70
Contact Lenses: (Discount applied to material only)	
Conventional	15% off retail price
Laser Vision Correction:	
LASIK or PRK	15% off retail price-or-5% off promotional price

This is just a partial listing of services provided or covered. For more information about this program please visit the web site listed above or call the toll-free number for Eyemed also listed above.

*This is NOT a vision insurance plan and it is not intended to replace one.

A Great Gift Idea

Here's a great gift idea for a relative or friend who has moved to assisted-living or a nursing home – How about paying their yearly MAR membership dues (\$15.00)?

When individuals move into assisted-living or nursing homes, they have very limited funds available to them monthly. They have to cancel all extraneous expenses to pay for their housing and care.

If you would pay for their MAR membership, they could stay connected and informed about issues affecting Maine Retirees/Seniors. They may see stories in the quarterly newsletters that remind them of their time in government and their friends/co-workers.

It's a small expense for you, but a gift that keeps giving all year long for the MAR member. Simply call the MAR Office and we will set up this gift for you, with a nice card to the member informing them of your generosity.

MAR NEEDS YOU AS A COMMITTEE MEMBER AND/OR REGIONAL REPRESENTATIVE

MAR is seeking volunteers to serve on organizational committees. The Executive Committee has opportunities available this coming year for Secretary, Auditor, Treasurer, and 2nd Vice-President. This is a tremendous opportunity for you to participate in the decision making for MAR at the executive level. Meetings are held once monthly at the Farmingdale office, but members can choose to attend through telecommunication (speaker phone at our end, regular home phone at your end).

MAR is also seeking volunteers to serve on the By-Laws, Membership, and Legislative Committees – AND – to serve as Regional Representative or Alternate for the area you live. As a Committee member, you participate at the first-line in initiating and developing creative new avenues for MAR to follow as an organization. As a Regional Representative, you also become a member of the Board of Directors and participate in decision making at one of the highest levels of the organization.

There is very little time involved in serving on any of the committees or as Regional Representative. There may be a few meetings throughout the year, and your input would be valued. You would receive a stipend of \$25 and travel expenses each time a meeting was called and held. Refreshments are also usually served.

If interested in any of these opportunities to serve the other members of MAR, please contact MAR office staff at our toll-free telephone number: 1-800-535-6555.

SUMMER 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.

SHAW'S IS NOW A PARTICIPATING MAIL ORDER PHARMACY

Joan Hollowell, chair of MAR's Insurance Committee, advises us that the pharmacies located in Shaw's Supermarkets statewide are now participating mail order pharmacies for the State of Maine Anthem health insurance plan. These pharmacies offer a 90-day supply of maintenance medications at the co-payment cost for a 60-day supply. Here's an updated list of participating mail order pharmacies:

Shaw's Pharmacy
600 Center Street
Auburn, ME 04210
(207) 784-6971

Shaw's Pharmacy
Western Ave. Capitol Shop
Augusta, ME 04330
(207) 626-0364
(fax) 626-0470

Waltz Pharmacy
RR 1
Belfast, ME 04915
(207) 338-1722
(fax) 338-6843

Waltz Pharmacy
Meadow Mall
PO Box 130
Boothbay Harbor, ME 04538
(207) 633-5323
(fax) 633-7805

Medical Center Pharmacy
329 Maine St., Suite E
Brunswick, ME 04011
(207) 798-4535
(fax) 798-4534

Camden Drug Company
83 Elm St., Suite 2
Camden, ME 04843
(207) 236-2250
(fax) 236-7401

Shaw's Pharmacy
1073 W. Main St. #9
Dover-Foxcroft, ME 04426
(207) 564-2564
(fax) 564-2956

Howards Rexall Drug
180 Main Street
Farmington, ME 04938-1812
(207) 778-2695
(fax) 778-3933

Shaw's Pharmacy
200 Lower Main St.
Freeport, ME 04032
(207) 865-0205
(fax) 865-0567

K-Mart Pharmacy
603 Center Street
Auburn, ME 04210
(207) 784-3901

Shaw's Pharmacy
353 Main Street
Bangor, ME 04401
(207) 945-6550
(fax) 945-3361

Shaw's Pharmacy
510 Alfred Street
Biddeford, ME 04005
(207) 286-9315

Medical Center Pharmacy
121 Medical Center Drive
Suite 500
Brunswick, ME 04011
(207) 729-3642
(fax) 729-2704

Shaw's Pharmacy
147 Bath Road
Brunswick, ME 04011
(207) 721-0900
(fax) 721-0662

Waltz Pharmacy
157 Main St.
Damariscotta, ME 04543
(207) 563-3128
(fax) 563-3063

Fairfield Pharmacy
66 Western Ave.
Fairfield, ME 04937
(207) 453-4411
(fax) 453-6612

St John Valley Pharmacy
PO Box 189 (182 Market St)
Fort Kent, ME 04743
(207) 834-2880
(fax) 834-2882

Shaw's Pharmacy
27 East Ave.
Lewiston, ME 04240
(207) 784-6666
(fax) 784-3155

Taylor's Drug Store
PO Box 57 (Old Point Ave)
Madison, ME 04950
(207) 696-3935

Pittsfield Pharmacy Inc.
4 N. Main Street
Pittsfield, ME 04967-1506
(207) 487-5424
(fax) 487-5626

Prescription Shop
23 North Street
Presque Isle, ME 04769
(207) 764-4783
(fax) 764-8051

Riddles Pharmacy
PO Box 10 (2487 Main St)
Rangeley, ME 04970
(207) 864-3441
(fax) 864-3916

Shaw's Pharmacy
235 Camden Street
Rockland, ME 04841
(207) 594-8070
(fax) 594-8066

Shaw's Pharmacy
1364 Main Street
Sanford, ME 04073
(207) 490-3562
(fax) 490-5741

Variety Drug
78 Water Street
Skowhegan, ME 04976
(207) 474-3393

Waltz Pharmacy
5 Friendship Street
Waldoboro, ME 04572
(207) 832-5511
(fax) 832-8130

Shaw's Pharmacy
251 Kennedy Memorial Dr.
Waterville, ME 04901
(207) 680-3001
(fax) 680-3011

Waltz Pharmacy
Rt. 1 Wiscasset Market Place
Wiscasset, ME 04578
(207) 882-9322
(fax) 882-9318

McFalls Pharmacy
16 Pleasant Street
Mechanic Falls, ME 04256
(207) 345-9188
(fax) 346-6991

Shaw's Pharmacy
91 Auburn Street
Portland, ME 04103
(207) 797-0536
(fax) 797-2435

Presque Isle Pharmacy
797 Main Street
Presque Isle, ME 04769-2201
(207) 760-9100
(fax) 760-9111

Goodnow's Pharmacy
300 Main Street
Rockland, ME 04841
(207) 594-5131

Shaw's Pharmacy
4 Scammen St, Suite 12
Saco, ME 04072
(207) 284-9955
(fax) 284-2016

Searsport Drug Company
1 Water Street
Searsport, ME 04974
(207) 548-6242
(fax) 548-0119

Unity Pharmacy
PO Box 143 (33 Plaza Dr)
Unity, ME 04988
(207) 948-3950
(fax) 948-5658

Elm City Pharmacy
30 W. Concourse
Waterville, ME 04901
(207) 861-7979
(fax) 861-8802

Shaw's Pharmacy
47 Main Street
Westbrook, ME 04092
(207) 857-9298
(fax) 857-9487

We would like to hear from you

We're considering a couple new benefits for MAR members, and would like to know how you feel about these prospects.

Alpine Tours is located in the Auburn/Lewiston area, and seem to have a very large agenda of scheduled tours throughout the year – many local and national tours, as well as overseas. Have any of you ever taken a tour anywhere with that company? If you have, please call the MAR office and tell us about your experience.

Flo Hoover recently met with Jud Dolphin and Nancy Kelleher at the Maine AARP office in Portland and talked about having an AARP tax preparation specialist available at the MAR Farmingdale office for a period of time, during tax season, to help MAR members complete their tax forms and answer any questions. Would that be useful to a large number of our members? What do you think?

OPPORTUNITIES GALORE

Teaching opportunity – paid/part-time. Windham Christian Academy is seeking a part-time (1 or 2 classes a day only) teacher in math & science subject area starting in the fall, September 2005. This is a wonderful opportunity for a retired teacher with a math and/or science background. If interested, please contact Principal Roy Michaelson at (207) 892-2244.

Atlantic Investment Advisors has upcoming workshops entitled, "Cut Taxes on Your TSA Withdrawals." We've had favorable comments from members who have attended this workshop in the past. If you are interested in attending any workshop, call 1-800-294-3751 TODAY to reserve your free seat (lunch included). The workshop dates and times are:

WED, July 27th at Ground Round Restaurant,
180 Center St., Auburn, ME (11:30 a.m. to 1:30 p.m.)

WED, August 24th at Captain Daniel Stone Inn,
10 Water St., Brunswick, ME (11:30 a.m. to 1:30 p.m.)

WED, September 28th at DiMillo's Floating Restaurant,
25 Long Wharf, Portland, ME (11:30 a.m. to 1:30 p.m.)

Are you fascinated by antique vehicles and aircraft? Would you like to spend time around them, free of charge? The Owls Head Transportation Museum on Route 73 in Owls Head, ME is looking for volunteers. There are opportunities in almost every part of their operation for volunteers to help. You DON'T have to have experience in a specific area to be involved. Your time and efforts will be greatly appreciated. If interested, call the Museum at (207) 594-4418 and ask to speak to the Volunteer Coordinator.

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. 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 Tina at the Muskie Center (1-800-639-1558) for information about the next scheduled trip.

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

Statements advising our Annual Members of their dues payments for FY 2005-06 have been mailed, and we have already received responses from 2/3 of our members.

Annual dues are paid on a fiscal year basis starting July 1st and ending June 30th of the current year. When new members join throughout the year, dues are prorated.

The Membership Committee has been meeting once a month and have made many worthwhile suggestions and ideas for recruiting new members. Thanks to Woody, Sally and Carol for their contribution.

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: _____

RETIRED TEACHERS HEALTH INSURANCE INCREASED TO 45% ON JANUARY 1, 2006

In the closing hours of the legislative session, the Appropriations Committee amended the enacted Part I budget that provided a 5% increase in the State's contribution to retired teachers' health insurance and moved the effective date from October 1, 2005 to January 1, 2006. The State's contribution will increase to 45%.

"UNDER THE DOME" LEGISLATIVE REPORT

MAR'S legislative program had mixed results for the first regular session of the 122nd Maine Legislature. MAR's legislative program focused on increasing the State's share of retired teachers' health insurance, increasing Maine's pension exemption, and improving services for public retirees.

On the positive side, the Part I budget increased the State's contribution of retired teachers' health insurance from 40% to 45% effective January 1, 2006, and there was no major reductions in the services and programs for public retirees.

The Governor's budget did enact a provision that extended the amortization of the unfunded liability from the current 14 years to 23 years. This proposal will save the State \$140 million in the current biennium, but will cost the State more than \$2.5 billion over the next eight years.

Other bills of interest include:

LD 241 "An Act to Ensure the Exemption for Pensions is Applied Fairly" would eliminate the Social Security offset to Maine's \$6,000 pension exemption.

Status: Placed in Legislative File (Dead)

LD 209 "An Act to Authorize the Maine State Retirement System to Provide Names and Addresses to Public Retiree Organizations" would require the MSRS to continue to provide addresses of MSRS retirees to non-profit organizations.

Status: Enacted Public law Chapter 149

LD 487 "An Act Concerning Payment of Health Insurance Premiums for Surviving Spouses of MSRS Members" as amended guarantees that a spouse or other dependents of a retiree enrolled in the group health plan may continue coverage after the death of the retiree by making the premium payment.

Status: Enacted Public Law Chapter 67

LD 1021 "An Act to Implement Task Force Recommendations Relating to Parity and Portability of Benefits for Law Enforcement Officers and Firefighters" creates a subsidy for the cost of retiree health insurance for municipal and county law enforcement officers and firefighters who retire from MSRS.

Status: Carried Over to the Next Session of the 122nd Legislature.

LD 758 "An Act to Increase Retired Teachers' Health Insurance Benefits" as amended would increase the State's contribution for retired teachers' health insurance from 45% to 100% phased in over 11 years.

Status: Carried Over to the Next Session of the 122nd Legislature.

LD 1144 "Resolve, Directing the MSRS to Develop a Proposal to Provide Relief for Retired State Employees" would require MSRS to propose ways for the State to contribute a percentage of the increase in Medicare Part B Premiums.

Status: Ought Not to Pass (Dead)

LD 1158 "An Act to Allow Disabled Retired State Employees to be Eligible for a Pension Deduction under Maine Income Tax Law" would give people on disability retirement and who have not reached normal retirement age the current \$6,000 pension exemption.

Status: Carried over to the next session of the 122nd Legislature.

LD 319 "An Act to Exempt Retirement and Pension Income from the State Income Tax" would increase the pension from \$6,000 to \$35,000.

Status: Ought Not to Pass (Dead)

LD 1197 "An Act to Allow a One Time Change in Benefit Payment Option Selection Under the MSRS" would allow a recipient of a service retirement benefit who has elected an optional method of payment to exercise at any time a one-time option to select different method of payment.

Status: Ought Not to Pass (Dead)

Contact Information for Liberty Mutual Insurance Representatives Throughout Maine

If you would like a free quote from Liberty Mutual Insurance Company for auto and/or home insurance, you may contact the area representative closest to you directly:

Mark Sturgis, Augusta
Toll-free #: 1-800-346-0052, Ext. 522

Mike Cooper, Bangor
Toll-free #: 1-800-322-3028, Ext. 203

John Kreie, Kennebunk
Toll-free #: 1-800-258-6833, Ext. 203

Julie Boucher, Lewiston
Toll-free #: 1-800-346-0052, Ext. 261

South Portland
Toll-free #: 1-800-492-0769
Mike Agrondia, Ext. 227
Kelly Moses, Ext. 405



From the President's Desk

Summer has finally arrived – Hooray. It was a long, cold rainy spring. Many of us felt like royalty because the excessive rain left moats around our castles (homes). The warmth of the sun is here now, and we can expect many more days of sunshine than rain for the next several months. I hope you are all planning to get outdoors and walk, daily if possible. If you have trouble walking and can be portable in a wheelchair or motorized scooter, getting out in the sun can still do wonders for your spirit.

For those of you who are travelling this summer, be careful. Watching where you are going when getting on and off buses, trains or airplanes is important. A fall while on vacation can certainly put a damper, or an end, to the fun. Awareness, staying aware of your surroundings, is the key to remaining safe and enjoying your vacation fully.

When driving around Maine; again, be careful. This is tourist season, and children are out of school. The driving laws in other states differ slightly from Maine's laws, and this can cause problems when tourists don't know the differences. Summer in Maine can be an exasperating time on the roads – showing tolerance for others can keep YOU calm. Just a reminder that we all need to wear seatbelts when riding in a vehicle. Whether you are the driver or passenger; whether you are in the front seat or the back – wear the seatbelt. It's the law. It's also a preventive measure that you can take to lessen damage to yourself, in case of an accident. It takes only a few seconds to "buckle up." Don't think that an accident can't happen to you – it can. Also, we all need to turn our headlights on when it's raining or gloomy outside. If the windshield wipers are going, the headlights need to be on. It's a good idea when it's gloomy outside as well, because it's important that other drivers and pedestrians can see you clearly.

Enjoy your summer. Don't put off getting outside and into the sunshine – or shade with warmth. The summer season in Maine doesn't last long.

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), and Henry Carbone (Secretary).

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Farmington, Maine 04344



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