



Leading the Way for Maine Retirees

2007 PENSION COST OF LIVING ALLOWANCE (COLA) INCREASE

The Department of Labor has determined that the Consumer Price Index (CPI-U) for the 12-month period ending June 30, 2007 is 2.7%. Maine law requires the Board of Trustees of the Maine Public Employees Retirement System (formerly Maine State Retirement System) to automatically make an equal percentage increase in retirement benefits beginning in September.

MAR LEGISLATIVE REPORT

LD 1373 An Act to Authorize the Board of Trustees of the Maine State Retirement System to Provide a Cost-of-Living Adjustment to Retired Employees of Participating Districts

This bill authorizes the Maine State Retirement System to implement a one-time additional .30% increase for retirees of participating local districts (PLD's) who were eligible for COLA's in September 2006. Since the consolidated plan is 107.3% funded, there would be no additional costs to MSRS or the State.

NOTE: The Board of Trustees did submit a similar budget request to the Governor to fund the additional .30% to retired teachers and State employees; however, the Governor did not include the request in the State budget.

STATUS: Enacted, Chapter 17

LD 712 An Act to Allow Public Retiree Organizations Access to the Maine State Retirement System's List of All State Retirees

This bill allows the MSRS to continue to provide the names and address of retirees to non-profit public organizations established to provide services and programs to Maine public sector retirees.

STATUS: Enacted, Chapter 47

LD 201 An Act to Increase the State's Share of Retired Teachers' Health Insurance

This bill would have increased the State's contribution for health insurance from 45% to 50% from January 1, 2007 to December 31, 2007 and to

55% after December 31, 2007.

STATUS: Failed Enactment: Not funded from Appropriations Table LD 512 An Act to Change the Name of Maine State Retirement System

This bill changes the name of the Maine State Retirement System to the Maine Public Employees Retirement System

STATUS: Enacted, Public Law Chapter 58

There were three bills dealing with the \$6,000 pension exemption:
LD 206 An Act to Provide an Inflation Adjustment to the Income Tax Exemption for Public, Private and Military Persons; LD 802 An Act to Eliminate the Social Security Offset, and LD 422 An Act to Increase the State Income Tax Exemption for Retired employees in the MSRS to the Same Level as That of Retirees Under the Social Security System.

STATUS: All three bills were voted Ought Not to Pass by the Taxation Committee

There were a number of bills that proposed to make changes in the State Employees Health Program and to a lesser extent to the Retired Teachers Health Program. LD 619 proposed to require the State to cover State employees under the Dirigo Health Program, LD 1436 required the development of a proposal to redefine benefits for State employees and teachers so as to reduce the unfunded liability for retirees by 20% of its present value. Both of these bills were voted unanimous Ought Not to Pass.

There were also two proposals to amend the Governor's biennial budget: One proposal would've required State employees to pay 15% of their health insurance premiums and another proposal was to deappropriate \$4.0 million in each year of the biennium from the State Employee Health Program. Both of these proposals were rejected.

However, the budget (Part RRR) did include language to establish an Irrevocable Trust Fund to meet the State's unfunded liability for retiree health benefits, establishes the Retired

Health Insurance Benefits Trust Fund within the Maine State Retirement System, and assigns responsibility for investment of assets of the trust fund to the trustees.

SUMMER UPDATE

MAR UPDATE SUMMER 2007

Published Quarterly
July 18, 2007

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TOTAL MAR MEMBERSHIP
14,936

DELTA DENTAL MEMBERSHIP
4,034

MAR MEMBER SURVEY RESULTS 2006

Thank you, to all MAR members who completed MAR Member Survey forms and returned them to us for recording. Your input is very much appreciated. We received surveys from members throughout the State. We were interested to see that a great many of our members are utilizing the benefits available to them...and even those who have not utilized benefits recognize that they are valuable benefits to make available to members. The input regarding MAR meetings is a valuable tool to have for the future. We were pleased to receive the comments from questions 8 and 9. It helps us focus on those issues that affect the majority of our members. We were happy to have it confirmed as a productive move, to hire the lobbyist group to help us with legislative issues. The results of the survey are provided below for your viewing:

Q 1. I have been a MAR member since:

No Date Given	48
2005	15
2004	16
2003	19
2002	19
2001	8
2000	16
1999	9
1998	18
1997	11
1996	5
1995	9
Earlier Date	137

Q 2. My Maine residence is located in:

No Region Specified	36
Region 1	20
Region 2	85
Region 3	74
Region 4	47
Region 5	74

Q 3. I joined MAR for the following reasons: (listed in order of response)

Retirement Information	284
Benefits	195
Low Membership Dues	174
Connection to Colleagues	65
My spouse, friend, etc. was a member	29
Social Activities	34
Opportunity to Volunteer	8
Other	
Continuing efforts in Legislation that benefits retirees	28
Keep in touch with what is happening in ME	3
Only joined for insurance offered	3
Someone I know works/worked for MAR	1

Q 4. Fill in the table below to indicate which MAR benefits you are using and how you feel about their importance as an organizational benefit

MAR BENEFITS	Have you utilized?		Is this valuable overall?	
	YES	NO	YES	NO
Dental	130	130	216	19
Advocacy before Legislature	94	171	209	4
Quarterly Newsletter	122	9	119	2
Website availability	28	81	94	8
Atlantic Investment Advisors	13	78	86	12
Free AD&D insurance	53	65	100	10
Free Notary Services	2	105	85	16
Free Faxing services	2	111	79	21
Free shredding services	1	105	80	23
Cancer Insurance	2	104	87	12
Home & Auto insurance through Liberty Mutual	12	96	96	6
Beltone New England Service	5	100	91	9
Bank of America credit card	8	96	90	9
Reimbursement for Senior College (\$25.00)	9	98	91	10

Q 5. Any and all years you have attended Regional meetings:

2005	2004	2003	2002	2001	2000	1999	1998	1997	Earlier Date	NONE	No response
31	35	34	30	22	25	14	11	9	30	76	139

Q 6. Any and all years you have attended Annual meetings:

2005	2004	2003	2002	2001	2000	1999	1998	1997	Earlier Date	NONE	No response
42	34	33	28	22	22	19	11	10	29	75	172

Q 7. What aspects of MAR meetings you've attended do you feel were positive and/or productive?

Meeting start time	95	Attendance by MAR executive	84
Interesting speakers	94	Relevant information distribution	92
Providing printed agenda	83	Following meeting agenda	74
Door prizes	76	Interaction with executives/staff	67
Meals served as scheduled	95	Well prepared & nutritious food	90
Meeting closing time as scheduled	90	Appropriate music choices	50
Follow-through by MAR executives/staff on changes approved by members		52	
SEE ATTACHMENT "A" FOR COMMENTS REGARDING ALL MEETINGS			

Q 8 & 9 What Maine or National issues affecting retirees are you most concerned about at this time? (answers under each statement)

- Eliminate reduction in Social Security benefits for receiving state pensions
 - Lobby congress
- High cost of long term care and home insurance
 - Lobby Congress
- Social Security offset law
 - Continued action by MAR
- WEP needs to be eliminated
 - Lobby congress and legislature
- Increase teachers health insurance payments on the state's end
 - Lobby legislature
- Health care costs
 - Lobby legislature
- Reduce all taxes
 - Change existing laws
- Equal health care costs for teachers
 - Legislative action on a regular basis until equal
- Repeal SS offset
 - Lobby
- Pharmacy/drug costs
 - Keep lobbying
- Decrease taxes for seniors
 - Political pressure
- Increased cost of healthcare
 - Elect people who will work for the retired people
- SS offset
 - Stronger pressure
- Taxing pensions
 - Increase the amount before taxing

- Teacher's insurance premiums
 - Keep putting pressure on politicians
- SS offset
 - Work on getting it repealed immediately
- Participating Local Districts get no COLA
 - Put pressure on the Legislature
- Property tax relief
 - Cut government spending and consolidate services
- State government spending
 - Government is too big, cut their spending and make them live "within their means"
- Reduction in public employees
 - Put in legislation that will fund necessary programs/employees
- National single payer healthcare that everyone must join
 - Lobby at the National level
- Health insurance costs
 - Create a strong MAR committee to work with politicians

OTHER COMMENTS

"Personnel are very friendly and always helpful, thank you."

"The folks at MAR act as "watch dogs" with little or no compensation—Thank you all!"

Q 10. I am, overall, happy or unhappy with my membership.

HAPPY	UNHAPPY
291	14

TOTAL SURVEYS RETURNED: 336 (as of 6/5/07)

*Not all questions in each survey returned were answered

ATTACHMENT "A" COMMENTS REGARDING ALL MEETINGS

- Very good organization
- Too crowded
- Dissatisfied with money spent on study - now using members to determine best course of action – should have done that from the start
- Great to meet new people and see old friends
- Would like to see Snowe or Collins speak at a meeting
- Need more “vendors” that offer good information
- All aspects of meetings were great
- Could improve on speakers and attendance by MAR executives
- Meetings are interesting
- Thank you for doing a great job
- Good social contact
- Would like to see meeting minutes e-mailed to members
- Meetings are ok
- Need a better sound system in place for all meetings
- Not happy with 2006 Annual meeting. Teachers put in a corner and then moved to another room. Felt like state retirees were treated better
- 2005 Annual meeting—some board members were ill prepared to answer questions
- MAR staff do a great job. There is a lot of work to all these meetings. Thank you.
- 5/07 meeting was well handled and meal delicious.

For Dissemination to Veterans Statewide

by Frank R. Norwood, Maine Military Funeral Honors Coordinator

VETERANS - The rendering of Military Funeral Honors for United States Armed Forces Veterans is a tribute that our Veterans and their families justly deserve and, in fact, are now ENTITLED to. The rendering of Military Funeral Honors is a way to show our Nation's deep gratitude to those who, in times of war and peace, have faithfully defended our country.

Section 578 of the National Defense Authorization Act for fiscal year 2000 requires the Department of Defense to provide, upon request, Military Funeral Honors for eligible Veterans.

Since October 2004, the Maine Military Funeral Honor Program has performed nearly 1800 Military Funerals. According to the Maine Veteran's Administration, Maine will lose nearly 4000 Veterans (Army, Marine Corps, Navy, Air Force, Coast Guard) per year through the year 2010 with small decreases in that number through the year 2030.

Who is eligible to receive honors? Any person (Active, National Guard or Reserve) who has completed at least one enlistment of military service and received an honorable discharge is eligible for Military Funeral Honors.

How do I request Military Funeral Honors? Family members of the deceased Veteran should notify the Funeral Director of their desire to have Military Funeral Honors rendered at the internment of their loved one. Family members may also coordinate directly with the Maine Military Funeral Honors Coordinator, Frank Norwood at 1-800-958-5967. Military Funeral Honors may be conducted any time...any place within the state of Maine.”

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

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: _____

Looking for Work?

If you are looking for work, here's a couple of ideas: Employment agencies throughout Maine are looking for workers to fill temporary and permanent full-time and part-time positions. There is great variety in the types of jobs available, so You – the worker – can choose the job(s) that best fit you in work environment and scheduled work times.

I was recently contacted by Robert Traill, Jr., Director of Diversified Recruitment for Bonney Staffing Center. According to his letter to me, Bonney is the largest independent staffing company in Maine and New Hampshire. Some of their many clients are TD Banknorth, Hannaford, Nichols Portland, J.S. McCarthy Printers, Public Consulting Group, Crisis & Counseling Centers, Maine General Health, and many State offices.

Bonney has developed a Diversity Program, and seniors are highly desired as workers for their many clients from Bangor, ME to Portsmouth, NH.

Bonney Staffing, and other employment agencies throughout Maine, have recognized what we all already know – that the workers with the best work ethic and productivity levels are those with a lifetime of work experience to bring into today's business work environment. We, as seniors (50+), are capable of learning new concepts and the operation of new equipment; can be relied upon to be at the workplace on scheduled work days; go into work each workday prepared to actually work and accomplish; take pride in our work and our accomplishments, individually and as a productive member of a team; can offer insight and a different perspective regarding current operating procedures to improve workplace efficiency and productivity because we have a lifetime of experience to call up from; and will stay with a company for an extended period of time, if the opportunity is available to us.

If you want to contact Bonney Staffing, call them at 1-800-398-5909 or (207) 773-3829 or go to their website at www.bonnestaffing.com.

Check your yellow pages in your local phonebook for a listing of Employment Agencies in your area.

The Senior Community Service Employment Program (SCSEP) is a community service training program for older workers.

SCSEP provides subsidized, part-time, community service training for low-income persons age 55 or older who have trouble finding employment.

Through this program, older workers have access

to the SCSEP services, as well as other employment assistance available through the CareerCenters of the workforce investment system.

James McGrath, the Program Coordinator for SCSEP, has dedicated himself to identifying those businesses in Maine who want to hire older experienced workers and who appreciate the excellent qualities that older workers bring to the workplace (good work ethic, common sense, decision making ability, reliability & dependability, and a wealth of life and work experiences that provides a solid base on which to train or retrain to meet the needs of the new work environment).

MAR has a SCSEP program participant, Sheila Jackson, working part-time as the Staff Assistant for the office. We greatly appreciate having her as a member of our team and value her time and efforts as she works with us to meet MAR's goals and objectives.

Consider SCSEP as another opportunity for potential part-time employment. Contact the Office of Elder Services at 1-800-262-2232 or the National ABLE Network at 1-800-655-6073 and ask about the Senior Community Service Employment Program (SCSEP).

CONTACT INFORMATION for LIBERTY MUTUAL INSURANCE REPRESENTATIVES

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
Or (207) 622-0518

Mike Cooper, Bangor
Toll-free #: 1-800-322-3028, Ext. 203
Or (207) 947-7326

John Kreie, Kennebunk
Toll-free #: 1-800-258-6833, Ext. 203
Or (207) 985-7083

Julie Boucher, Lewiston
Toll-free #: 1-800-346-0052, Ext. 261
Or (207) 784-4011

Mike Agrondia, South Portland
Toll-free #: 1-800-492-0769, Ext. 227
Or (207) 871-9000



From the President's Desk

As I move into my second year as President of MAR I would like to thank you all for your support, comments and suggestions, and for the continuing opportunity to represent you. As I write this the Legislative session has apparently come to an end, with the usual late night or overnight attempts to pass tax reform legislation and fund as many bills as possible out of the few remaining dollars left after approving the budget. John Wakefield has an up to date report in this issue of the newsletter.

The Annual Meeting held at the Augusta Civic Center was very well received by an attendance of over 400 members. Dr. Marilyn Gugliucci, Director of the University of New England's Geriatric Education and Research Program "wowed" the audience with her presentation, AGE: Attitude Greatness and Effort. She started by stating her objectives which were to: Offer a quick review of why our society views aging as it does, illustrate how one can challenge these existing views, and provide insights and wisdom as it relates to change.

Dr. Gugliucci then reviewed the history of Societal Views on aging starting in 1949 with something called "The Activity Theory" which suggested that the goal for successful aging should be to "stay physically and mentally "young" and ending in 2006 where we are experiencing a "phenomenon of the elderly rising above or going beyond societal limits to among other things "redefine self and his/her relationship to others." It is impossible to adequately summarize Dr. Gugliucci's presentation in this short amount of space but I was struck by this sentence, Successful aging is "Feeling in control and believing that what you do makes a difference." That is something I try to live by and believe that being a volunteer with MAR helps me to accomplish that. I would encourage all of you to do the same.

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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