



Winter Update 2007

Leading the Way for Maine Retirees

NEW MAR BENEFIT – REDUCED COST SAM’S CLUB MEMBERSHIP

MAR is pleased to announce our partnership with Sam’s Club to bring our members the benefits of having and using a Sam’s Club Card at a greatly reduced group rate (individual Sam’s Club membership rate is \$40, and a MAR sponsored Sam’s Club group rate is only \$30 – a \$10 savings to you. Current Sam’s Club card holders can renew their Sam’s Club Membership for \$30 now, and the additional 12 months will be added to your existing Sam’s Club Membership term!

Sam’s Club is the nation’s largest members-only warehouse that provides Members exceptional value on name-brand merchandise for both business and personal use.

In addition to warehouse savings, Sam’s Club membership also offers these highly beneficial services for you, your family and your home:

- SAM’S CLUB Pharmacy
- Auto Finance & Refinance Program
- Life Insurance
- Entertainment Tickets
- Rental Car
- Check Printing
- AT&T Pre-Paid Phone Cards
- SAM’S CLUB DISCOVER Member Miles
- Auto, Boat & RV Program
- Auto & Home Insurance
- Vacations/Cruises
- Hotel & Airline Reservations
- Roadside Assistance
- Service Agreements
- SAM’S CLUB DISCOVER Plus

Sam’s Club Group Membership rates are:

Level I: \$30 rate if group consists of 50-999 members and

Level II: \$25 rate if group consists of 1000 or more members (Sam’s Club best group rate).

If at least 1,000 MAR members sign up for a new or renewed Sam’s Club card, the cost of each card will drop to \$25 – and the \$5 difference will be mailed back to you with your card.

In order for the MAR Group Account to be set up, we need to submit an initial roster with at least 50 MAR participants’ membership application information and a check to cover all participants enrollments. Remember, if you already have a Sam’s Club Card that you purchased for \$40, you can renew for an additional year at the low MAR group rate of \$30 and your existing Sam’s Club expiration date will be extended by 12 months.

The enrollment and/or re-enrollment application information – and the required \$30 Sam’s Club Group Membership cost in check or money order made out to MAR (we will send one check to Sam’s Club covering all membership costs) – must be forwarded to MAR for inclusion in the initial roster for the MAR Group.

Please complete the Sam’s Club Application form below, and send the completed form and \$30 check to MAR (280 Maine Avenue, Farmingdale, ME 04344) today. We will continue completing the initial roster of names until January 15, 2007, and then the roster and check will be sent to Sam’s Club.

If you have questions, please contact the staff at MAR (toll-free 1-800-535-6555).

Please respond as soon as you get this notice, so that this new MAR organizational benefit can be available for you and your significant other to use and save at a Sam’s Club close to you.

SAM’S CLUB GROUP MEMBERSHIP APPLICATION FORM (FOR MAR MEMBERS)

- Yes, I would like to participate – I am NOT a current Sam’s Club Member.
- Yes, I would like to participate – I AM a current Sam’s Club Member. My membership #: _____
- I would also like a complimentary card for _____, who is my spouse or other adult who resides with me.

GROUP NAME: Maine Association of Retirees (MAR)

My First Name: _____ Last Name: _____

Mailing Address: _____

Home Phone #: _____

Date of Birth: _____

Personal e-mail address: _____

WINTER UPDATE

MAR UPDATE WINTER 2007

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TOTAL MAR MEMBERSHIP
15,001

DELTA DENTAL MEMBERSHIP
3,838

A REMINDER DON'T FORGET YOUR PENSION DEDUCTION

Every year we continue to hear from retirees who have overlooked Maine's \$6,000 pension income deduction. You and your spouse may each deduct up to \$6,000 of eligible pension income on your Maine Income Tax return; however, except for a surviving spouse, "eligible pension income doesn't include pension income earned by another person."

Retirees receiving disability retirement are also eligible for the \$6,000 pension exemption only if they have reached the normal retirement age. The normal retirement age for MSRS retirees is 60, if you had at least ten years of service before July 1, 1993, or had reached age 60 before July 1, 1993, and had at least a year of service credit immediately prior to reaching 60. If you don't meet either of these criteria, your minimum retirement age is 62.

Except for military pension benefits, the \$6,000 exemption must be reduced by any social security and railroad retirement benefits received. For example, if you are receiving both a MSRS pension of \$12,000 per year and a social security benefit of \$2,000 per year, you would be entitled to exemption of \$4,000 (\$6,000 minus \$2,000 of Social Security = \$4,000.)

You can claim your pension exemption in on either the Short Form 1040S-ME or the Long Form 1040-ME. The pension exemption deduction is on Line 14 of the Short Form and is on Schedule 1, Line 2D of the Long Form.

Retirees who retired after 1988 can also deduct MSRS pick-up contributions on Schedule 1, Line 2G of the Long Form. To calculate the amount of your deduction, subtract the State taxable gross amount of your MSRS pension from the federal taxable gross amount as shown on the last (December) stub of your pension check for 2006. You can also use your 1099 from MSRS to calculate your deduction.

If you have questions regarding the pension exemption, please feel free to call John Wakefield at 1-800-535-6555 or e-mail johndwakefield@adelphia.net. If you did miss the pension income deduction, you can file an amended Maine Tax Form (1040X-ME Amended) within three years after the date of the original return.

MAR'S LEGISLATIVE PROGRAM

MAR has submitted three proposals for the First Regular Session of the 123rd Legislature. In addition to our proposals listed below, MAR will be active in supporting all bills that will benefit public retirees and opposing those measures that negatively impact retirees.

We have submitted the following bills for legislative consideration:

An Act to Increase the State's Share of Retired Teachers' Health Insurance. This bill increases the State's contribution for health insurance from 45% to 50% as of January 1, 2007, and from 50% to 55% as of January 1, 2008.

An Act to Provide an Inflation Adjustment on the Income Tax Exemption on Private, Public and Military Pensions. This bill will provide an annual cost-of-living adjustment to the income tax exemption on private, public and military pensions based on the Consumer Price Index for the 12-month period ending September 30 of the preceding year.

An Act to Authorize the Maine State Retirement System to Continue to Provide Names and Addresses to Public Retiree Organizations. This bill allows the MSRS to continue to provide names and home addresses of retirees to nonprofit organizations established to provide programs and services to Maine Public sector retirees unless the retiree "opts out from authorizing this disclosure."

MAR has also retained Howe and Cahill Company to provide full service legislative and lobbying services during the upcoming legislative session.

TAX ASSISTANCE

Do you need tax counseling and/or tax preparation assistance? AARP Tax-Aide provides FREE services and can answer most of the tax issues faced by middle and low income taxpayers, with special attention to those aged 60 and older. To locate a site near you, call their toll-free number at 1-888-227-7669 or visit their website at www.aarp.org/taxaide.

A REMINDER ABOUT DENTAL INSURANCE

For any of our members who have had a break in dental coverage and are now thinking about enrolling in Northeast Delta Dental through MAR, please remember this: *If you think that any time in the future you may need restorative or any other dental work done and don't have insurance now, now is the time to get it.* There is a six-month waiting period under Delta Dental [unless you have COBRA coverage when you leave State government and then transfer back to Delta Dental when COBRA ends with no break in coverage] for any work done other than a regular cleaning and x-rays. For example: If you sign up in March and you need a filling done right away, it won't be covered until September. Unfortunately, this is the policy of Delta Dental, not the policy of MAR, and we can't waive it or change it – we can make sure you can know the policy, and you can plan early so that you have at least 6-months of active coverage before needing dental work.

If you are a recent retiree and have COBRA coverage now, you do not need to wait for MAR's next open enrollment period to purchase dental insurance through us. Call Erica Cram at MAR (1-800-535-6555) before your COBRA expires (preferably about a month prior) and you can join Northeast Delta Dental through MAR with no break in your coverage.

THE OFFICE OF SECURITIES PROTECTS MAINE INVESTORS

(Submitted for publication by Christian D. Van Dyck, Investor Education Manager, Maine Office of Securities)
Edited to meet space availabilities.

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.

Michael J. Colleran, the Maine Securities Administrator, says that the targeting of retirees for investment schemes is a chronic problem in Maine. “The most common abuse is unlicensed persons selling unsuitable securities to retirees. It is our impression that retirees are targeted because they tend to have savings, and they come from a trusting generation.” Colleran adds that “investment abuse and fraud go largely unreported. We are trying to get the word out that, if retirees become aware of investment schemes that look suspicious, they should call our office.”

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.

The Maine Office of Securities is part of the Department of Professional & Financial Regulation, which encourages sound ethical business practices through high quality, impartial and efficient regulation of insurers, financial institutions, creditors, investment providers, and numerous professions and occupations for the purpose of protecting the citizens of Maine.

BE AWARE, NOT AFRAID

Articles printed in this newsletter about safety or scams are done to make you aware, not afraid. **You** always have the power to say “NO” to any individual contacting you to offer goods and services. Good advice is NEVER, NEVER buy anything over the phone. If the offer sounds good, ask for material in writing and tell them you’ll review it and get back to them if you are interested. Get the name of the caller, the company name, their location, and a good telephone number to reach them. If they cannot or will not send you material in writing, it’s probably not a reputable organization or salesperson (no matter how nice he or she sounds). Once you get the material, check the company out with the Office of Securities, the Better Business Bureau, the Office of the Attorney General, or the regulating authority for that particular offer.

YOU have the power to say “NO”. If the person doesn’t stop selling, say “NO” again louder and stronger and tell them to put you on their “do not call” list. If the person still doesn’t stop selling or becomes threatening or abusive, let them know that you have the police and Office of the

Attorney General on speed dial and you will be reporting them and their business practices to both authorities as soon as you hang up the phone – then do it. You’re in charge, it’s your home – your phone – your money.

MAR JOINS CPRS

MAR has become a member of CPRS, the Coalition to Preserve Retirement Security, and is the only retirement organization represented from Maine as a member of this national organization. CPRS is dedicated to preserving the voluntary participation of state and local employees in Social Security. MAR’s membership provides access to a members-only web site providing coalition updates, news stories, studies, and reports pertaining to Social Security-related issues; tracking of all Social Security legislation filed in Congress; reports of meetings of Washington lobbyists; timely alerts; and tracking tallies of senators and representatives regarding Social Security legislation.

There is also strength in numbers when you are working toward changes in laws – especially changes that affect current and future funding.

MAR has a vested interest in issues concerning Social Security, especially ensuring the repeal of GPO/WEP. Government Pension Offset (GPO) reduces or eliminates Social Security spousal & survivor’s benefits if you are also receiving pension benefits from the Maine State Retirement System (MSRS). Windfall Elimination Provision (WEP) reduces Social Security benefits for most retirees who are also receiving MSRS pension benefits.

There are 15 states that are affected by GPO and WEP – that’s hundreds of thousands of government workers who fully participated in paying into both systems (state retirement and Social Security). Now, in retirement, when they should be receiving their fair return in monthly benefits from Social Security, their Social Security benefit is being drastically cut because of other retirement pension benefits they are receiving from their state retirement system.

Maine State retirees are not expecting “anything extra” and are NOT asking to be “given” anything other than what is owed to them for being full participants in two different retirement benefit systems.

It’s important that each and every MAR member contact their US Senators and Representatives (all 4 of them from Maine) to strongly and emphatically encourage them to ensure that legislation is proposed once again this coming legislative session (it’s been initiated and not acted upon for almost 10 years, so far) to repeal the GPO and WEP – and provide full monthly Social Security benefits to ALL retirees who fully participated in paying Social Security deductions each pay period throughout their life-long careers.

Your action is required. Your voice is needed to help with this effort.

MAR REGIONAL MEETING DATES & LOCATIONS FOR 2007

We hope to see all of you at the MAR regional meeting in your area. Please note the date and location below and mark your calendar. Also, to make your entry into the regional meeting go more quickly and smoothly, please send us a note telling us which meeting you will be attending, how many people will be attending, and send us a check or money order for \$2.00 for each attendee in your party. Why not do it today? The subject of the regional meetings this year is "Safety in the Home" and presenters on that subject will be knowledgeable and eager to convey information. The spring MAR newsletter (should arrive in March 2007) will be dedicated almost entirely to the regional and annual meetings, to include biographies and photos of presenters.

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|----------------|-----------|------------|-------------------------------------------------------------------------------------------------------------------|
| April 10, 2007 | Brewer | Region II | Jeff's Catering E/W Industrial Park 5 Coffin Street Brewer, ME (Exit 5, Parkway Drive, off I-395) |
| April 11, 2007 | Aroostook | Region I | Northern Maine Community College Presque Isle, ME |
| April 24, 2007 | Portland | Region V | Keeley the Katerer 178 Warren Avenue Portland, ME |
| April 26, 2007 | Lewiston | Region IV | Hi-Style Caterers (Carriage House) 1119 Lisbon Street Lewiston, ME |
| May 1, 2007 | Augusta | Region III | Augusta Elks Lodge Civic Center Drive Augusta, ME |

(Reminder, the Board of Directors Meeting will be held before the Regional Meeting at the Elks Lodge in Augusta on May 1, 2007)

REMINDER: MAR MEMBERS' BENEFITS INCLUDE REIMBURSEMENT FOR REGISTRATION COSTS TO ATTEND MAINE'S SENIOR COLLEGE

MAR members receive reimbursement for their \$25 membership registration cost when signing up to attend courses throughout Maine from Maine's Senior College System.

A new session of courses starts soon. You can go online to visit the Maine Senior College website from a link that exists on MAR's website (home page, bottom left) – or – at www.maineseniorcollege.org You can also contact the Senior

College near you, by phone, to get information regarding the upcoming courses that will be offered in your area. It's a great learning adventure!!

ARE YOU RETIRED... AND LOOKING FOR WORK?

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).

FAXING & SHREDDING SERVICES AT MAR

MAR is very happy to offer free faxing and shredding services to our members. We've had a number of members utilize those services, and they seem to appreciate the benefit.

We do ask that if you have faxes sent to the MAR fax number (207-582-4764), that you make sure you are here to receive the fax when it arrives. We've had faxes come into the office, and have no idea who they are for or why they came through the fax machine – so we have destroyed them because some of them contained personal, confidential information.

Regarding shredding services: The office is open from 7:00 a.m. to 4:00 p.m. during the week, unless it's a holiday. Please feel free to stop in with any personal and/or confidential materials you need shredded and we will be happy to make our shredder available to you. If you have any questions or need assistance, we will be happy to assist you.

As always, you are welcome to visit our office during business hours, any workday – with or without shredding or faxing jobs. Come on over..... sit a spell and visit.

WE WOULD LIKE TO HEAR FROM YOU

As an organization with a mission to protect the rights and benefits of Maine’s retirees; we would like to hear from you – our members (retired teachers, state, county, and local government workers) concerning issues affecting retirees and everyone as they age.

Do you have information or want to share an experience that could benefit other retirees? Would you like to share it in one of our newsletters? If so, please contact Flo Hoover at MAR.

CENTER FOR END OF LIFE CARE

(Submitted for publication by Isabella Thurston)

The Maine Hospice Council has been in existence for a number of years with a mission to ensure the continued development of Hospice and Palliative Care in Maine. The Council provides education and technical assistance throughout the State about end of Life care as well as advocacy for terminally ill and bereaved persons regarding quality of life issues. While 80% of Maine people say they would prefer to die at home, at the current time only 25% do.

The Baldacci Administration through the office of the Attorney General, along with the Maine Hospice Council and the Maine Legislature have recently combined to assist Maine people to spend their last days at home and improve the quality and accessibility of end of life care. Legislation was passed which increased funding for Medicaid Hospice care, mandated hospice coverage in private insurance policies, and provided additional funding for Maine’s voluntary hospice programs.

The Legislation also created the Maine Center for End of Life Care, assigning responsibility for it to The Maine Hospice Council, and requires basic research on the current status of end of life care in Maine. The Hospice Council and Attorney general Steve Rowe subsequently held what

they called a listening Conference to begin the process of developing the Maine Center for End of Life Care. Some of the findings from that conference were:

- End of life care in the US is mediocre at best
- Most Americans know nothing about hospice and palliative care
- 90% of Americans do not know that hospice is covered by Medicare and 75% do not know that hospice care can be provided at home
- While 50% of patients surveyed reported unrelieved pain almost all pain can be safely and effectively treated
- There is work to do to educate people about the importance of having advance directives In place
- Maine needs to increase the utilization in its Medicare hospice program which is currently second lowest in the US

The next step in the process is to develop a business plan to help fund and operate the Maine Center for End of Life Care. To that end, I recently participated in a meeting hosted by leaders of the Maine Long Term Care industry and consumer representatives that was facilitated by Kandyce Powell, Executive Director of The Maine Hospice Council and Dr. Peter Goth, also representing the Council. Dr Goth and the Council have recently released a nationally acclaimed Physicians self study packet on pain management at the end of life.

I found the meeting exciting and informative and felt that its mission and goals were worthy of support by MAR and its 15,000 members. I will follow the progress of this project and assist where possible and keep members informed and hopefully involved as it moves along.

MAR and CARE

Following up the preceding article about MAR becoming a member of CPRS, MAR has been a member of CARE (Coalition to Assure Retirement Equity) for many years. CARE is also active in seeking the elimination of GPO and WEP, among many other issues that affect retirees and the elderly.

It is important that the strength of numbers is recognized by our national legislators in reference to repealing or eliminating GPO and WEP.

MAR will be more active and vocal then ever in fighting to get the GPO and WEP eliminated, and to ensure that MAR members (finally) receive the full Social Security monthly benefits that they have earned through their full participation in paying their Social Security deductions – every payday – throughout their working career(s).

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

As I write this the temperature is 50 degrees and the Christmas tree is trimmed. I'm confused. This is Maine in December isn't it?

- Plans for the Regional Meetings and the annual Meeting are completed. Our thanks to Merrill Shea for arranging all of the sites. Details of these meetings are included in this issue of the newsletter
- The reduction in Social Security benefits for retirees receiving a public pension is one of the most pressing concerns from members who contact me. As a result the Executive Committee voted at the December meeting to join with the fifteen other states that have similar legislation and attempt to get our collective voices heard in Washington.
- I recently had the opportunity to meet with Kandyce Powell, Executive Director of the Maine Hospice Council about a new initiative to create the Maine Center for End of Life Care. I had assumed that everyone in Maine knew about hospice care, but I was wrong! Included in this Newsletter is a description of the development of the Center as well as some facts about hospice care.
- The members of the Committees of the Association have been appointed or reappointed and you will be receiving a list of those members shortly. Our thanks to all those who volunteered. My best wishes to all of you for a Merry Christmas and a Happy and Healthy 2007.

Please contact MAR directly with any questions, suggestions or concerns or email me at itthurston@maine.rr.com

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

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

Address Service Requested

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Farmington, Maine 04344



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