



Winter Update 2009

Leading the Way for Maine Retirees

MAR'S ANNUAL MEETING FOR 2009

The MAR Annual Meeting will be held on (Wednesday) May 27, 2009 at the Civic Center Auditorium in Augusta, ME. The meeting agenda will be published in the Spring 2009 newsletter.

Registration for the Annual Meeting begins at 8:00 a.m. and the meeting starts at 9:00 a.m. Coffee and refreshments are waiting for you when you arrive. If you want to speed up the registration process, call the MAR office (1-800-535-6555) to notify us now that you and/or you and guest(s) will be attending. You may also send the \$2.00 check for each attendee in your party, to help defray the cost of the meal, to the MAR office.

The staff and Executive Committee members will be walking around, and will greet and welcome you to the meeting.

There will be informative messages, wonderful music (dancing is allowed and appreciated), surprises, door prizes, representatives from a variety of agencies that provide services to retirees, many of your past co-workers and friends to meet up with, and a lunch menu that will please every pallet.

We look forward to seeing YOU at the meeting.

MAR REGIONAL MEETING DATES & LOCATIONS FOR 2009

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?

Registration for all regional meetings will begin at 10:00 a.m. The regional meetings will start promptly at 11:00 a.m., and the meetings will close when lunch has been eaten (approximately 1:00 – 1:30 p.m.).

March 31, 2009 (Tuesday)	Bangor	Region II	Spectacular Events Center 395 Griffin Road, Bangor, ME
April 1, 2009 (Wednesday)	Aroostook	Region I	No. ME Community College Presque Isle, ME
April 27, 2009 (Monday)	Lewiston (On Lewiston High School campus, across from the football field)	Region IV	The Green Ladle 156 East Avenue Lewiston, ME
April 28, 2009 (Tuesday)	Portland	Region V	Keeley the Katerer 178 Warren Avenue, Portland, ME
April 30, 2009 (Thursday)	Augusta	Region III	Augusta Elks Lodge Civic Center Drive, Augusta, ME

(Reminder, the Board of Directors Meeting will be held at 9:00 a.m., before the Regional Meeting at the Elks Lodge in Augusta on April 30, 2009)

WINTER UPDATE

MAR UPDATE WINTER 2009

Published Quarterly
January 14, 2009

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Monday-Friday

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Membership Coordinator

Carol Cochran
Membership Assistant

Erica Ouellette
Benefits Specialist

Sheila Jackson
Staff Assistant

TOTAL MAR MEMBERSHIP
14,971

Delta Dental Participants
4,182

SAM'S CLUB DISCOUNT CERTIFICATES

As you know, MAR has partnered with Sam's Club to give our members a discount for membership to Sam's. If you were interested in joining Sam's, but missed the January 15th deadline to sign up or renew, we have good news! There are certificates available to MAR members that gives you ten dollars back when you join Sam's at the regular membership price of \$40.00.

These certificates are only available to MAR members and are only good until March 22, 2009. Again, if you are interested in joining Sam's, act now to get the discount by contacting the MAR office for your certificate.

TAX SEASON...IT IS HERE AGAIN

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.

PROTECT YOUR CREDIT RECORD

(Information provided by Margaret Ross)

Maine consumers can receive their credit report once a year, free, from each of the three credit reporting bureaus: Experion, Equifax and Transunion. By requesting your report from one company in January, another in May and the third in September, you can monitor your credit information three times a year. The reports can be requested online, at www.creditreport.com or at tansunioncredit.com, experion.com and Equifax.com.

If inaccuracies are found, you can call the merchant or vendor, to clarify discrepancies, and initiate correction of erroneous material.

By mail: Transunion Consumer Relations
PO Box 2000, Chester, PA 19022-2000
or by phone 1-800-916-8800

Equifax: Annual Credit Report Request service
PO Box 105314, Atlanta, GA 30348

Experian Consumer Assistance Center
PO Box 2002, Allan, TX 75013-2002

Your report will come by US mail.

SPECTRUM GENERATIONS PROVIDING WINTER COATS TO MAINERS IN NEED

(Article content provided by Holly Couture, Spectrum Generations: Edited for space)

Spectrum Generations, the Central Maine Area Agency on Aging, recently took part in a successful coat drive for Maine seniors in conjunction with Maine's other four Agencies on Aging and local Triads.

The coats have been cleaned, and are now being distributed all over Maine by the Area Agencies on Aging. In central Maine, Spectrum Generations is distributing coats at the following locations. If you or someone you know are in need of a warm coat, contact one of these Spectrum Generations community centers. Please call ahead for center hours.

In addition to helping Maine folks stay a little warmer this winter, call Spectrum Generations for help caring for your loved ones, and for support and assistance to cut through the red tape of getting the services you need. Live healthy, live well, get answers, and get connected. Spectrum Generations specializes in the "Art of Aging." For more information about Spectrum Generations programs and services, call **1-800-639-1553** or visit us on the web at www.spectrumgenerations.org

Hallowell/Cohen Center, 22 Town Farm Road, 626-7777

**Waterville/Muskie Center, temporarily located at
United Methodist Church at 61 Pleasant Street, 873-4745**

Rockland/Knox Center, 61 Park Street, 596-0339

Belfast/Waldo Center, 18 Merriam Road, 338-1190

Damariscotta/Coastal Center, 521 Main Street, 563-1363

Brunswick Resource Center, 6 Noble Street, 729-0475

Skowhegan/Somerset Center, 30 Leavitt Street, 474-8552

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: _____

MAR'S EXECUTIVE COMMITTEE APPROVES ADDING BJ'S WAREHOUSE DISCOUNT MEMBERSHIP FOR MEMBERS

This is separate and different from Sam's Club. BJ's Warehouse is located in Auburn and Portland, ME... and in other states along the eastern coast of the US. The process is different, as well. It is important to read the directions for filling out the BJ's application, making your check out to BJ's, and sending it to Benjamin Sass, Corporate Sales Representative for BJ's.

Maine Association of Retirees!!!

JOIN THE CLUB OR RENEW/EXTEND

- Cost of INNER CIRCLE Membership \$35.
(Save \$10.00)
- Cost of REWARDS Membership \$70.
(Save \$10.00)(Earn 2% back on most purchases)
- FREE SECOND HOUSEHOLD CARD
- PLUS 3 EXTRA MONTHS = 15 MONTHS

It doesn't matter when you last renewed!
BJ's will add 15 months to the current expiration date.

DO NOT WAIT UNTIL YOUR MEMBERSHIP EXPIRES!

IMPORTANT-PLEASE NOTE

This is a special offer that is NOT available online and cannot be offered at any BJ's Club's.

If a current member, please write your membership number at the top of the application to avoid any issuance of overlapping memberships. Please complete and sign your application, including your driver's license#, and indicate your method of payment. (Personal checks should be made payable to BJ's Wholesale Club)

Please Return your BJ's Application to:
Benjamin Sass
513-515 Warren Ave.
Portland, Maine 04103

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 MPERS 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 MPERS 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 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 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 MPERS pension from the federal taxable gross amount as shown on the last (December) stub of your pension check for 2008. You can also use your 1099R from MPERS to calculate your deduction by subtracting the amount in Box 12 from the amount in Box 2A.

If you have questions regarding the pension exemption, please feel free to call John Wakefield at 1-800-535-6555 or e-mail johndwakefield@roadrunner.com. 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

Based on the recommendation of MAR's Legislative Committee, the Executive Committee has approved the submission of two legislative proposals for the First Regular Session of the 124th Legislature.



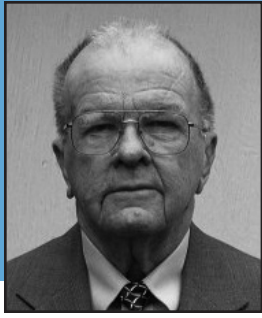
In addition to our proposals listed below, MAR will be active in supporting all bills that will benefit public retirees and opposing those measures that negatively impact retirees. We anticipate a challenging legislative session due to the projected state budget structural gap of \$841 million coupled with the poor economy and its impact on state revenues.

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

We have submitted the following bills for legislative consideration:

1. **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 July 1, 2009 and from 50% to 55% as of July 1, 2010.
2. **An Act to Amend the Law Pertaining to Tax Exemptions for Public and Private Pensions.** Current law exempts from the State income tax the first \$6,000 of income received from certain public, private, and military pensions; this amount is reduced by the total amount of Social Security and railroad benefits except for military pensions.

This bill phases-out the Social Security benefit offset over a five-year period of time.



From the President's Desk

While the winter winds howl outside it is time to reflect on MAR activities of the past six months and look forward to the activities that come with Spring's reawakening.

This has been a busy six months for the MAR Executive Committee.

Our contract with the legislative lobbying firm of Howe and Cahill expired on September 30, 2008. In agreement with our Legislative Committee, co-chaired by former Senate Secretary May Ross and retired Maine Supreme Judicial Court Chief Justice Daniel Wathen, we are continuing our productive relationship with the Howe and Cahill organization at the Capitol for an additional two years.

Our biennial breakfast for all the members of the Legislature is scheduled for this year in mid-April. This event gives us the opportunity to get to know Representatives and Senators in an informal setting. Early in the second year of the biennium we will have an informational presentation on MAR for all legislators in the State House Hall of Flags.

We are pleased to report the progress of the health of our Treasurer Hilary Fleming who suffered a serious fall at her home in the Summer. She is an important member of the Executive Committee team and has fought hard to overcome her injury.

The need for greater MAR visibility has been mentioned and several MAR members with public relations experience have met to suggest specific activities to undertake.

With the new Adventra Freedom state health plan for Medicare retirees effective January 1, 2009, staff and leadership of MAR have been working diligently to answer questions from those impacted by change. Don't hesitate to contact us if you need information.

Our capable regional meeting coordinator, Merrill Shea, has been busily working on our Spring 2009 regional meeting schedule to give us an opportunity to meet with you in your area so you can offer your ideas and suggestions for MAR activities. We look forward to your attendance at one of these gatherings.

Thank you for your membership in 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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Farmington, Maine 04344



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