

MAR LEGISLATIVE PROGRAM

The 2nd Regular Session of the 124th Maine Legislature has convened. MAR will be monitoring the Governor's Supplemental Budget (LD 1671) to assure that public retiree benefits are protected. The budget addresses spending reductions to close a \$348 million budget gap. Included in the budget bill in Part J is the transfer to the General Fund \$40 million in excess equity reserves for retiree health insurance. The State has decided to pay its retiree health obligations on a "pay as you go" basis.

MAR will be supporting LD 1595 An Act to Provide Continued Protection of Benefits for Retirees of the Maine Public Employees Retirement System. This bill protects MEPERS retirees from receiving a decrease in their pension when there is a decrease in the Consumer Price Index.

MAR also will be monitoring the impact of lower than budgeted investment returns on the unfunded accrued liability (UAL) of the State retirement system. Although Maine's retirement system is in better fiscal shape than most states (primarily due to the constitutional protections initiated by MAR) funding the increased UAL will be a challenge for the Legislature.

MAR is also following the activities of the Unified Pension Task Force charged to design a unified pension and benefit plan for teachers and state employees hired after December 31, 2010. The plan, if adopted by the Legislature, would require new hires to be enrolled in Social Security plus would provide a supplemental defined benefit pension plan. Also, included in the study is a proposal to design a health insurance plan for both teachers and state employees.

2010 MAR ELECTIONS COMING UP

In May 2010 (Annual Meeting), MAR members will be asked to approve recommendations from the Nominating Committee (recommendations also go through current Executive Committee and Board of Directors before final vote by members at annual meeting) for Executive and Sub-Committee Member elections. Elected members will take their committee seats effective July 1, 2010. If you are currently a member on the Executive Committee, Legislative Committee, Membership Committee, Finance Committee, By-Laws Committee, Nominating Committee, or Insurance Committee and wish to remain in place on that committee, please send a letter to Flo Hoover-Johnson at the MAR Office indicating your candidacy in the upcoming elections.

There will also be elections held at each of the five regional meetings for Regional Director and Alternate Regional Director. As a Regional Director or Alternate Regional Director, you are also a member of the Board of Directors for MAR.

If you no longer wish to serve on a committee that you currently are a member or a position that you hold, please send your letter to indicate your withdrawal as a candidate.

If you wish to be considered as a candidate for any of the above listed committees or positions, please send a letter expressing your candidacy, a biography of your work and life history, and expressing your interest in a particular committee. All MAR members are encouraged to consider serving on a committee (directly related experience in a particular field is NOT necessarily required – a desire to serve the members of MAR and to work to help MAR meet its goals and objectives is a requirement).

MAR'S ANNUAL MEETING FOR 2010

The MAR Annual Meeting will be held on (Wednesday) May 26, 2010 at the Civic Center Auditorium in Augusta, ME. This year's speaker is Sandy Matheson, the new Executive Director of the Maine Public Employees Retirement System. If you would like to send in questions for Sandy before the meeting, please send them to the MAR Office and we will forward them to her.

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 palate.

We look forward to seeing YOU at the meeting.

THE AMERICAN RED CROSS STILL NEEDS MORE VOLUNTEERS

With our last newsletter, Elizabeth at the American Red Cross received four requests to become a blood drive volunteer, which is wonderful as it allows her to grow her volunteer base. If anyone else is interested in volunteering in the Augusta area, please feel free to contact **Elizabeth at 775-2367 x25**. If you would like to learn about a blood drive in your area, you can visit the new Red Cross blood services website at www.redcrossblood.org. To learn more information about the American Red Cross Chapter services, please visit www.maineredcross.org.

NEWEST MAR BENEFIT

MAR has partnered with Denny's Restaurant to offer a discount card for our members within the Denny's Restaurant Affinity Program.

Members show their discount card **when ordering their meal**. The server takes the card and scans it in when they load your order into the computer. The server will then return your card to you. After you have eaten, your check will come reflecting a 15% discount. You then pay by cash or credit card.

MAR will be sent a check from Denny's each month for 5% of any amounts paid by MAR members under this program, which can be used to fund MAR programs. This is a great opportunity for MAR members to save 15% every time they eat at a Denny's Restaurant in the Northeast. It is also helpful to a non-profit organization, such as MAR, to enable it to fund and expand programs to benefit its members.

We have the discount cards and will send them to any member who asks for it. The cards can be used immediately. March 1st and 2nd have been scheduled as Denny's Affinity Program: MAR Partner Appreciation Day. On those two days, in addition to the 15% savings – MAR members will receive: Free coffee with breakfast purchase; Free soup with lunch entrée; and/or Free dessert with dinner purchase.

Participating Denny's Restaurants are located at (also listed on back of cards):

1091 Congress Street in Portland, ME

1220 Brighton Avenue in Portland, ME

211 Court Street in Auburn, ME

123 Civic Center Drive in Augusta, ME

120 Haskell Road in Bangor, ME

75 High Street in Ellsworth, ME

34 Gusabel Avenue in Nashua, NH

92 Cluff Crossing Road in Salem, NH

152 Endicott Street in Danvers, MA

160 Winthrop Avenue in Lawrence, MA

38 Commercial Street in Leominster, MA

494 Lincoln Street in Worcester, ME

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 – 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!!

DELTA DENTAL REMINDER

We just want to remind all our Delta Dental participants that our Delta Dental rates will be changing effective **February 2010**. Please keep in mind that the Table of Allowances (what Delta pays your dental provider) will also be increasing. Here are the changes:

2009 Premium

1 Person: \$33.16

2 People: \$60.44

3 or More: \$93.49

2010 Premium

1 Person: \$34.81

2 People: \$63.44

3 or More: \$99.08

If you would like a new Table of Allowances to view the payment changes, please call our office at 1-800-535-6555 and speak with Erica Ouellette.



SUBJECT: THE FINANCIAL CRISIS: A CALL TO ACTION!

[Article submitted by Chris Bell,
US Public Interest Research Group]

Dear Members of the Maine Association of Retirees,

Did the financial meltdown eat into the value of your home or your retirement fund? What has this meant for you?

The U.S. Public Interest Research Group, a non-profit and non-partisan organization here in the state, is working with over 200 groups seeking real financial reform that will protect the value of your investments, encourage responsible lending, and ensure that the current crisis is not repeated. They are concerned that Congress isn't moving fast enough on reform for Main Street, although they certainly moved quickly in 2008 to bail out Wall Street.

How you can help:

U.S. PIRG is collecting stories from retirees on a voluntary basis about how the financial crisis has affected them, their retirement plans, or those close to them. They are collecting these stories – both personally or anonymously – to place in paper or Internet scrapbooks to deliver to our U.S. Senators.

Stories can be as short as a paragraph to as long as it takes. All stories should be sent to Chris Bell at cbell@pirg.org or call 207 939 6339. Along with your story please include your name, address, and some way to contact you.

For more information about U.S. PIRG and their campaign to reform our financial system, check out their website at:

www.uspirg.org/issues/financial-security/reining-in-wall-street

ADD SERVICE TO YOUR LIFE

[Article submitted by Cheryl Feldpausch,
Volunteer Coordinator, Penquis RSVP]

I recently learned the Maine Association of Retirees has 15,000 members who worked in public service in the State of Maine. This number represents years of experience and talent of individuals who understand the needs in our communities. It is a privilege for me to share with the MAR how the Retired and Senior Volunteer Program (RSVP) might add to the pleasure of your retirement years.

When people 55 years of age or older are asked why they give time and energy to volunteering, there are many answers. Some say they volunteer just to get out of the house. Others say they were brought up to help others. Some say they want to “give back” because someone in their past did something wonderful for them. Still others will say they volunteer because someone *asked* them and they couldn't think of a reason to say no. Whatever the answer, volunteering offers an ideal opportunity to feel valued and can fill a basic need for social and community involvement especially for those in retirement. In addition, the opportunity to learn something new should not be overlooked as a valid reason for volunteering.

As retired government employees and teachers, I know you are aware of the many human needs that exist in our state. With recent budget cuts, many cultural organizations and agencies serving those in need are finding it difficult to sustain their missions. While volunteers cannot perform the duties that would otherwise be performed by a paid worker, volunteers can serve in many vital ways and help organizations fulfill their missions. The work they do makes a huge impact to schools, museums, libraries, soup kitchens, elder housing, hospitals, clinics, prisons, thrift shops, and in one-to-one services to the elderly and shut-in. Communities become better places as organizations receive experienced and talented help for their vital programs.

If you became an RSVP volunteer, you would choose how and where you want to serve and the amount of time you want to give. You would also have the opportunity to choose to draw on your current life skills or learn new ones.

There are currently five RSVP organizations in the State of Maine. If you would like to have more information about the volunteer opportunities offered in your area, you can call any of the organizations below. They will be more than happy to assist you:

Penquis RSVP: serving Knox, Lincoln and Waldo counties, 207-596-0361

Aroostook RSVP: serving all of Aroostook County, 207-764-6184

HealthReach RSVP: serving Kennebec, Somerset and Franklin, 207-861-3428

RSVP of Southern Maine: serving York and Cumberland counties, 207-396-6520

UMaine Center on Aging – RSVP: serving Penobscot, Piscataquis, Hancock and Washington counties, 207-262-7926.

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 \$15,000 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 2009. 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.

REMINDER THAT TAX PREPARATION HELP IS AVAILABLE

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.

NOTICE OF NAME OR ADDRESS CHANGE

Name: _____

Address: (Former) _____

New: _____

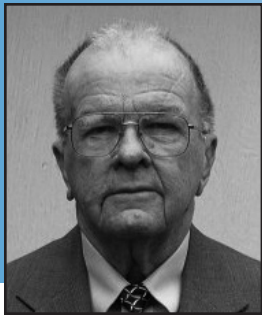
Tel _____

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: _____

**PLEASE
HELP US
KEEP OUR
RECORDS
CURRENT**



From the President's Desk

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)

It is Winter time and your Executive Committee is busy focusing on planning for this Spring's five regional meetings throughout the State as well as the Wednesday, May 26th Annual Meeting, scheduled for the Augusta Civic Center. Our regional meetings are held in the following counties: (1) Aroostook; (2) Penobscot, Piscataquis, Hancock and Washington; (3) Kennebec, Knox, Lincoln, Sagadahoc, Somerset and Waldo; (4) Androscoggin, Franklin and Oxford; and (5) Cumberland and York. Plan now to join us at one of these exciting get-togethers.

Each of our five regional meetings feature the same topic. This year we will be discussing Elder Abuse with an excellent resource person as our principal speaker.

Have you not ever attended one of our regional sessions? Consider joining us at one this year. Attendance is open to all members of MAR. A nominal registration fee of two dollars includes the cost of your luncheon. Countless MAR members have participated in these worthwhile meetings over the years. Come and learn. Come and be with retirees you may not have seen in recent years. Make new friends of other MAR members.

You are encouraged to respond to our invite

as outlined in our Spring newsletter where we will give specifics on dates and locales and pre-registration info. Among other activities at the regional meetings are choices of a regional director and an alternate to three year terms on the MAR Board of Directors. These volunteer positions give you an opportunity to participate in decisions that will shape MAR activities in the years ahead. We often have open positions, and are looking for members who wish to contribute by becoming more active in MAR.

Not only do you have the possibility to be considered for a regional position but also you could be eligible for service on any one of MAR's committees: legislative, membership, finance, by-laws, insurance and even other special committees which are named from time to time. We welcome your interest in volunteering to join us. Contact me or our Executive Director, Flo Hoover-Johnson, at the MAR office for more information.

Enjoy the rest of these Winter months. I look forward to seeing you this Spring at one of our regional meetings and especially at our May 26th Annual Meeting in Augusta.

Sincerely,
Edwin H. Pert, President

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

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Farmington, Maine 04344



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