



Leading the Way for Maine Retirees

SAYING GOOD-BYE TO ERICA OUELLETTE

MAR's Benefit Specialist, Erica Ouellette, has accepted a new position with Employee Health & Benefits, State of Maine. She began work with them on October 24, 2011. She will certainly be missed by all of the staff.

Erica began work with MAR in 2003. Hers was usually the first voice any caller would hear when calling the MAR office. Her pleasant voice, excellent customer relations, high level of competency, and helpfulness reflected favorably on this organization.

We wish her the best in her new career pursuit.

The new MAR Benefits Specialist is Amber Poland. She is warmly welcomed as a member of the staff.

MEDICATION RETURN ENVELOPES

We have been very pleased to offer our members the opportunity to get envelopes to use for disposal of their unwanted, outdated or no longer needed medications. Unfortunately, the program we were getting them through is no longer receiving funding. Therefore, we will no longer be able to send out multiple envelopes to our members who request them. We will only be able to send out one envelope per request until our supply is gone.

We are recommending that if our members need to dispose of any medications, they contact their local pharmacy or police station to see when they will be holding a "take back" day in their communities. If in the future the medication envelope program is reinstated, we will notify our members as soon as possible.

NORTHEAST DELTA DENTAL INSURANCE OPEN ENROLLMENT

The open enrollment period for Northeast Delta Dental insurance this year will be **November 1, 2011 through January 1, 2012**. New enrollments and changes can be made at this time. **Changes or additions through the insurance program do not become effective until February 1, 2012.** Please keep in mind that in order to participate with our dental insurance program, you must be an active MAR member. If you are not sure about your membership, feel free to call us at anytime.

Please remember: **There will be no reimbursement of premiums for more than 3 months to any incident.** Example: You forgot to remove a child from your policy, thus reducing your premium cost (i.e., you had a family policy, now it needs to be reduced to a two-party contract). The difference between the 3+ contract and the 2-party contract will only be reimbursed 3 months prior to discovery or disclosure of the incident. This policy has been in effect since January 1, 2004.

If there has been a change to your mailing address or family structure, or questions about Northeast Delta Dental insurance – please contact the MAR dental insurance program administrator (Amber Poland) at 1-800-535-6555.

FALL UPDATE

MAR UPDATE FALL 2011

Published Quarterly
October 26, 2011

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TOTAL MAR MEMBERSHIP
15,290

Delta Dental Participants
4,360

Beltone Hearing Aid Centers are benefit providers for Maine Association of Retirees members. They offer: Free Hearing tests and Audiometric examinations. This testing includes full pure-tone testing, voice word-comprehension test and examination, Video Otoscope Scan and Speech Mapping Analysis all FREE to MAR members and their immediate families.

If hearing aids are recommended, they offer our members the BelCare® Lifetime Care Plan and unlimited In-Clinic check-ups and service. The BelCare® commitment allows members to see the audiologist or hearing care practitioner for unlimited visits as long as they own their Beltone Hearing Aid System. This service includes adjustments, checkups, re-programming, cleanings, counseling and rehabilitation services. The BelCare® services are available to members at any of Beltone New England's 45 locations or any of Beltone's 1,500 locations throughout the country.

MAR members will exclusively also receive a **20% discount** off the Retail Price of our premium digital hearing instrument line and includes **FREE** batteries during the warranty period (1, 2 or 3 year warranties). Members who are current hearing aid users (any brand) will receive a **FREE** three-month supply of batteries with a **FREE** Hearing test as well as an inspection and cleaning service. This benefit is available to all active Maine Association of Retirees members, spouses, adult children (18+ years old) and the member's and spouse's parents.

Their locations in Maine are:

Augusta
12 Shuman Avenue, Suite 10
(207) 622-5357

Bangor
849 Stillwater Avenue
(207) 262-4233

Brunswick
14 Thomas Point Road
(207) 615-0336

Lewiston
1761 Lisbon Street, Unit 2
(207) 777-1134

Norway
29 Main Street
(207) 743-8747

Scarborough
456 Payne Road
(207) 883-7874

Waterville
7 KMD Plaza
(207) 692-2119

West Rockport
625 Rockland Street
(207) 230-1113

DENNY'S RESTAURANT

Once again, we would like to remind you to insist your Denny's waitperson takes your MAR/Denny's Affinity Card and scans it in to ensure you receive the 15% discount and MAR is credited with an additional 5% to help fund our programs in place for our members.

We have had reports that the waitperson just asks what the discount is and enters that into the system without scanning the card. The card must be scanned for proper accountability of the number of MAR members who are patronizing Denny's Restaurant and to ensure the full benefit is received by both our members and this organization.

AMTRACK DOWNEASTER SENIOR DISCOUNT

We have been contacted by Natalie Allen, NNEPRA Marketing Director. She states that Amtrak Downeaster, the train that runs between Portland, ME and Boston, MA, gives discounts to seniors (62 years and older). The Downeaster provides train transportation at a 50% discount to seniors. Plus, any Maine resident is admitted to the Museum of Art in Boston FREE of charge, at any time, thanks to a \$2 million endowment by the Lunder Foundation of Portland.

You may call or e-mail Natalie directly for additional information or assistance booking a trip. Phone: 207-780-1000, ext. 108. E-mail: Natalie@nnepra.com.

CURRENT LIST OF MAR BENEFITS

- Advocacy before the Legislature concerning matters affecting Maine Retirees
- Membership in an organization who's only concern is protecting the rights and benefits of Maine Retirees – NO affiliation with Union. NON-political.
- Quarterly newsletters with information useful to its members
- Northeast Delta Dental insurance coverage at Association rates
- Web site available to its members with relevant information and an abundance of links to other internet sites that provide services and information to Retirees
- **FREE** retirement financial advising by Atlantic Investment Advisors (pressure-free)
- **FREE** \$1,000 Accidental Death & Dismemberment Insurance
- **FREE** Notary Public services
- **FREE** faxing, shredding, and photocopying services
- SAM's Club Membership at low MAR group discount price
- BJ's Wholesale Club Membership at low MAR group discount price
- Reimbursement of up to \$25.00 for annual registration in Senior College
- Denny's Restaurant Affinity 15% discount card
- **FREE** postage-paid medicine disposal envelopes through the Safe Medicine Disposal for ME Program (being phased out due to funding considerations)
- **FREE** or reduced cost services through Beltone New England, including: **FREE** Hearing tests and Audiometric examinations (including full pure-tone testing, voice word-comprehension test and examination), Video Otoscope Scan and Speech Mapping Analysis for the MAR member and their immediate family. If hearing aids are recommended, they offer our members the BelCare Lifetime Care Plan and unlimited In-Clinic check-ups and service. The BelCare commitment allows members to see the audiologist or hearing care practitioner for unlimited visits as long as they own their Beltone Hearing Aid System. This service includes adjustments, check-ups, re-programming, cleanings, counseling and rehabilitation services. BelCare services are available to members at any of Beltone NE 45 locations or any of Beltone's 1,500 locations throughout the country. MAR members will exclusively also receive a 20% discount off the retail price of Beltone's premium digital hearing instrument line and includes **FREE** batteries during the warranty period. Members who are current hearing aid users (any brand) will receive a **FREE** 3-month supply of batteries with a **FREE** hearing test as well as an inspection and cleaning service. This benefit is available to all active MAR members, spouses, adult children (18+ yrs) and the member's and spouse's parents.
- Availability of Cancer Maximizer insurance through AFLAC at low Association rates
- Availability of home and automobile insurance coverage by Liberty Mutual Insurance Company. The auto insurance benefit alone offers MAR members: 10-20% Good Driver Discount, 10-20% Multi-car Discount, 20-30% Air Bag Discount, 5-10% Anti-Lock Brakes Discount, 5-25% Anti-Theft Device Discount, 10% Low Mileage Discount, 10% Mature Driver Discount, AND an additional 5% Discount for being an active member of MAR.

VOLUNTEERING OPPORTUNITY

Saccarappa Elementary School in Westbrook, ME is looking for volunteers to work with students in the classroom, assist teachers, help shelve library books, and more. Qualifications for these important jobs are: Enjoy working with children, have a clean criminal history, reliability, and the ability to maintain confidentiality.

Some of the benefits of volunteering at this school include: Program orientation and training by Saccarappa staff, developing new skills and confidence, connecting with the community, gaining new friends and a sense of belonging, success in preparing children to succeed in school, and if the volunteer qualifies the opportunity to become a Foster Grandparent and receive a small stipend, travel assistance, and free lunch.

If you have any questions, please contact Julie Virgin, Volunteer Coordinator at 207-274-1396. If you are interested, call Julie and ask for an application form or call the MAR Office at 1-800-535-6555 and we will send you a Volunteer Application form to submit to the school.

WE WOULD LIKE TO HEAR FROM YOU

What subjects would you like to see in the newsletters that you haven't seen yet? It's important to talk about subjects that affect a large percentage of our members. Please contact Flo Hoover-Johnson of MAR by letter, email, or telephone with your ideas.

HOW IS YOUR E-MAIL ETIQUETTE?

As increasing correspondence now comes and goes electronically, here is a roundup of e-mail thoughts that can keep your personal e-mail traffic under control.

- If you don't read some of the Newsletters or 'list serves' you receive, UNSUBSCRIBE. The option is usually at the bottom of every one of these e-mails. They'll stop coming.
- Do not print out your e-mails to read later, unless it is a rare occurrence. Printing paper has *costs*, printer ink cartridge *costs*, electricity *costs*, and produces a mess of clutter to add to your paper recycling or trash *costs*.
- Manners count. Make the topic line specific and short. Several short e-mails are more likely to be answered promptly.
- Before forwarding social chatter stuff, delete the names and e-mail addresses of all precious recipients, unless pertinent to the correspondence. Exposing all those folk's info is rude, crude and you don't want your info spread about that way.
- Prevent digital clutter. There is rarely a need for the 'Thank you', 'Your Welcome', 'Anytime', 'Chaiou', dance back and forth. Less is best.

If you have favorite e-mail etiquette comments you'd like to contribute, e-mail them to Amber at amberpoland@roadrunner.com OR Flo at flohoover@roadrunner.com by January 1st.

If there is interest, we could continue this theme in our next newsletter.

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**

DID YOU GET OUT TO VOTE?

Election day is November 8, 2011. It is so very important for retirees to vote in every election. Your vote does count.

Legislators and other public office holders are concerned about public survey results and the statistical analyses that are prepared to reflect who the voters are, and what the voters want.

Please, read articles written on the issues affecting retirees and citizens of Maine. You'll never have all the information on all the issues, but gather as much information as possible - determine how any pending laws or changes will affect you and others - and then get out and vote.

This is your state. This is your nation. You have a right to have your opinion heard on any issues that affect you and your world.

Speak up whenever you have a question, concern, or opinion. VOTING is a very strong voice.

THE CON-PERSONS AND SCAMMERS DON'T STOP WITH THE CHANGE OF THE SEASON

An e-mail just recently came to a staff member at MAR from a poor little pitiful darling named Bill. His story is that, while on a trip to Wales, his bag got stolen. The bag contained his passport and credit cards. He's asking all those he sent his mass email to for money to purchase a ticket and settle his hotel bill. He actually says if everyone will send him quick funds, he'll pay them back when he gets home. Western Union is the best option for him to receive the funds.

Baloney, another person has a check and wants his/her contacts to deposit the check and send them back half of the check face value and keep the remainder for their efforts. The check bounces and the victim is left with a big financial mess.

We all need to keep our trust "in check"- don't even open these emails and delete them without responding. Block them.

DO YOU NEED HELP PREPARING TAX DOCUMENTS?

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.

MAR SPRING REGIONAL/AREA MEETINGS

We will be holding spring regional/area meetings in 2012. The meeting agenda will be similar to those of the past. The locations will be changed due to budget limitations.

Please don't miss the information about the upcoming meetings that will be listed in the Winter 2012 (January 2012) MAR newsletter. We will also have the meeting dates and locations on the MAR website when they have been scheduled and confirmed.

GOVERNOR LEPAGE'S GOAL: PHASE OUT STATE INCOME TAX ON RETIREE PENSIONS

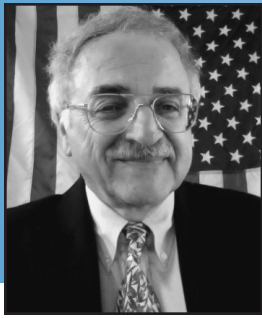
Over this past summer at various community forums, Governor LePage has indicated that one of his long-term goals is to exempt all retirement pensions from the Maine's income tax. The loss of General Fund revenue from exempting pension income is estimated to be \$93 million per year. According to press reports, Governor LePage has stated that he would probably need to phase in the pension income tax exemption and would propose to eliminate the tax on military pensions first and then phase in the exemption on MePERS pensions, federal pensions, and private sector pensions.

We look forward to supporting the Governor's proposal to eliminate the income taxes on the pensions of Maine's public sector retirees.

THANKS FOR THE HELP...

MAR had a table at the Spectrum Generations Life Without Limits Expo, held on September 20, 2011 at Cooks Corner Mall in Brunswick, ME. Our thanks go out to Chuck Berube, Guida Libby, Margaret Ross, Peter Ezzy, and Edwin Pert for showing up and helping with this event. They also went around to other vendors and obtained important contact information for future MAR events.





From the President's Desk

MAR EXECUTIVE COMMITTEE

Peter J. Ezzy
President

Mary Richard
1st Vice-President

Hilary Fleming
2nd Vice-President

Judy Carleton
Treasurer

Margaret Ross
Secretary

Wayne H. Ross
Member-at-Large

Edwin H. Pert
Immediate Past President

**John Wakefield and
Florence Hoover-
Johnson**
(non-voting)

The Maine Association of Retirees (MAR) exists to protect the rights and benefits of retirees under the Maine Public Employee Retirement System (MEPERS), and to support a fiscally sound retirement system. Anyone who receives a monthly check from MEPERS is eligible to join MAR. This includes retired state employees, teachers, local district employees, fire fighters, legislators, public works crews, accountants, lawyers, clerical support staff, administrators, and many others.

Fall is my favorite season in Maine. Since breaking my leg earlier this summer in a freak accident, I have come to more fully appreciate good health and the high **quality of life** enjoyed by Maine citizens. Quality of life is a big issue for me personally.

Lately it seems a lot of "not nice" things are written about public employees and pension benefits. It is ironic to note the quality of life enjoyed by Maine citizens is largely the result of the hard work of these very same public employees. You, our members, are the people who worked hard to provide important services to ensure Maine citizens enjoy the quality of life we all desire and expect. MAR members have made this possible and have earned pension benefits promised.

During these times of tight budgets, it is vital that public pension policy be based on appropriate information. Public policy should not be based solely upon who yells the loudest or who spends the most in promoting their views. MAR maintains an active presence in the state house and provides accurate information concerning the needs, desires, and rights of our members.

To amplify the efforts of MAR as an organization, I also urge you to establish and cultivate **personal contacts** with your local representatives to the Maine Legislature. It is important that legislators also hear from individual MAR members to ensure balanced deliberations. Contacts with local constituents do make a difference. MAR represents over 15,290 retirees, well over 50% of all MEPERS retirees. As one of our members stated at a regional meeting recently, "we're retired, we're informed, and we vote." It is important to make our case, both collectively as an association, and as individuals.

In closing, I would like to thank you once again for your public service to the citizens of the State of Maine, and for making Maine one of the very best places to live.

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

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Farmington, Maine 04344



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