



Summer Update 2010

Leading the Way for Maine Retirees

NO COLA FOR MEPERS RETIREES IN 2010

The U.S. Department of Labor has determined that the Consumer Price Index (CPI) for the 12 months ending June 30, 2010 is 1.1%.

Retiree cost-of-living adjustments (COLAS) are calculated annually, by law, based on the Consumer Price Index for all urban consumers (CPI-U) as of the end of each fiscal year ending June 30th. The law provides that a negative COLA will not reduce current benefits, and instead must be fully recovered from future positive COLAs.

The MainePERS Board of Trustees will officially set the 2010 COLA at their August meeting. Based on the law, the motion they will vote on will be to set the COLA at 0% for 2010. This is because the CPI-U for the fiscal year ending June 30, 2009 was -1.4%, resulting in a COLA of 0% for 2009 and a cost to the retirement plan which has to be recovered. The CPI-U for the fiscal year ending June 30, 2010 of 1.1% will be used to partially offset the cost to the plan created by not setting the COLA at -1.4% in 2009.

Future COLAs will be adjusted until the full financial impact of the 2009 COLA is fully recovered.

DENNY'S RESTAURANT AFFINITY PROGRAM EXPANDED

For MAR members who live or visit the mid-coast (Rockland/Rockport) region, Denny's Restaurant has offered a 5% discount when eating at The Club House Grille on Route 1 in Rockport, ME. The Club House Grille occupies the same building that used to be Denny's Restaurant years ago. Again, MAR will receive a 5% return from Denny's Affinity Program for use in funding its programs for MAR members.

We will have separate discount cards specifically for use at The Club House Grille. If you live or plan to visit the mid-coast area and would like a discount card, please call the MAR Office at (207) 582-1960 or 1-800-535-6555, and a card will be sent to you.

SEPTEMBER IS JUST AROUND THE CORNER REMEMBER, AMERICAN RED CROSS BLOOD DRIVE

The American Red Cross will be hosting its annual Day of Remembrance Blood Drive honoring the first responders of September 11th. Instead of the Armory, the drive will be held at the Augusta Civic Center this year from 9:00 a.m. to 4:00 p.m. There will be a lot of giveaways and a free CPR class to all presenting donors. We always welcome volunteers to help during the day. If you are interested, please call Elizabeth Elliott at the Red Cross (207) 775-2367, Ext. 25.

SUMMER UPDATE

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TOTAL MAR MEMBERSHIP
15,058

Delta Dental Participants
4,225

USE OF EMERGENCY ROOM SERVICES

[Article submitted by Freeman Wood; edited for space]

Effective July 1, 2010, the co-pay for emergency room services increases to \$80 per visit for active employees and non-Medicare retirees covered by the State of Maine Health Plan. This change was implemented to encourage plan members to limit ER use to *true emergencies* whenever possible.

The cost of ER services are far greater than care provided by a physician or certified practitioner outside of an ER setting. So, if another less costly alternative is practical and available, members should make an effort to limit the use of the ER.

To help in this respect, Anthem has worked with health care practitioners across the State to develop “Walk In Centers” as an alternate to ER use for non-emergency needs. Walk In Centers are staffed by the same professionals you would find in an ER or a doctor’s office, and offer extended hours during the week and weekend hours. Wait times are usually shorter, and the applicable co-pay is \$20 – **not \$80**.

Walk In Centers are open to the community, so Medicare retirees covered by the State of Maine Medicare Plan could take advantage of them as well.

WALK IN CENTERS

Augusta

American Current Care dba Concentra
219 Capitol Street Suite 2 866-944-6046

Bangor

American Current Care dba Concentra
34 Gilman Road 866-944-6046

The Clinic at Walmart
900 Stillwater Avenue 207-947-5254

Berwick

Berwick Medical Services
4 Dana Drive 207-698-6700

Brewer

The Clinic at Walmart
24 Walton Drive 207-561-9881

East Waterboro

Goodall Express
10 Goodall Drive Suite 900 207-490-7760

Freeport

Freeport Medical Center
42 Mallett Drive 207-865-3491

Gorham

Mercy Express Care
19 South Gorham Crossing 207-839-9101

Lewiston

American Current Care dba Concentra
59 East Avenue 866-944-6046

Norway

American Current Care dba Concentra
29 Winter Street 866-944-6046

Orono

Orono Medical Center
303 Main Street 207-866-5561

Patten

Katahdin Valley Health Center
30 Houlton Street 207-528-2285

Portland

American Current Care dba Concentra
1600 Congress Street 866-944-6046

Presque Isle

The Clinic at Walmart
781 Main Street 207-762-3955

Walk-In Care

23 North Street 207-760-9278

Waterville

Express Care
325C Kennedy Memorial Drive 207-873-3961

Westbrook

Mercy Express Care
40 Park Road 207-857-8174

Windham

Mercy Express Care
409 Roosevelt Trail 207-893-0290

For the latest information on hours and services, call before you go.

WHAT DO YOU KNOW ABOUT YOUR AREA AGENCY ON AGING?

[Article submitted by Jody Vail, HR/Volunteer Director at EAAA]

The Agencies on Aging throughout Maine are the best source of information, options and services for seniors, adults with disabilities and caregivers. Here is a short list of what **Eastern Area Agency on Aging in Bangor, ME** can do for you or your aging loved one:

- The Nutrition program of EAAA serves delicious and nutritionally balanced meals to seniors 60 and older. The program has two components: Home Delivery which uses volunteers to deliver the meals to frail and homebound seniors, and the community cafes where seniors can get together, share town news, meet with friends and enjoy a good meal. Many of these community cafes are operated by dedicated volunteers of which EAAA is always in need.
- The Community Services department has consultants who assist seniors with a number of services, including filling out forms in order to receive additional benefits, and educating them on all the available services and programs in their areas. Some programs that fall under the Community Services umbrella include:
- Information & Referral which is usually the first stop in the EAAA chain. The I & R staff assists people with their needs and or directs them to the appropriate program or agency for further help. Sometimes the person is sent to a community services consultant.

- EAA-Z Fix is the minor home repair program that is volunteer driven and helps seniors stay safely in their homes as long as possible. Examples of the program's work include fixing rotten steps and leaky pipes, replacing broken windows and yard work. This program is always looking for volunteers to lend a helping hand.
- The State Health Insurance Assistance Program (SHIP) helps seniors and people living with disabilities understand their Medicare benefits and other health insurances. If you have questions about health insurance, this is the program for you. This program is also volunteer driven, so if insurance is your area of expertise and you want to help out – give us a call.
- The Senior Medicare Patrol (SMP), also volunteer driven will help you sort through your Medicare statements, and help you if you suspect errors or possibly fraud.
- Medicare Part D, the prescription drug benefit, can help seniors pay for their medications. EAAA staff can provide assistance and education is to people on Medicare who need help deciding on a drug plan.
- The Family Caregiver Support program helps caregivers of aging adults with referrals, resources, support and education. Caregiving can be a difficult endeavor and we encourage people call us before they become completely stressed out.

This is but a sampling, as there are many other programs and services that are provided by EAAA on a daily basis. If you would like to volunteer your time or find out about the numerous services provided, call us at 1-800-432-7812 or log on EAAA.org.

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**

A BEST-KEPT SECRET

[Article submitted by Dick Duncan]

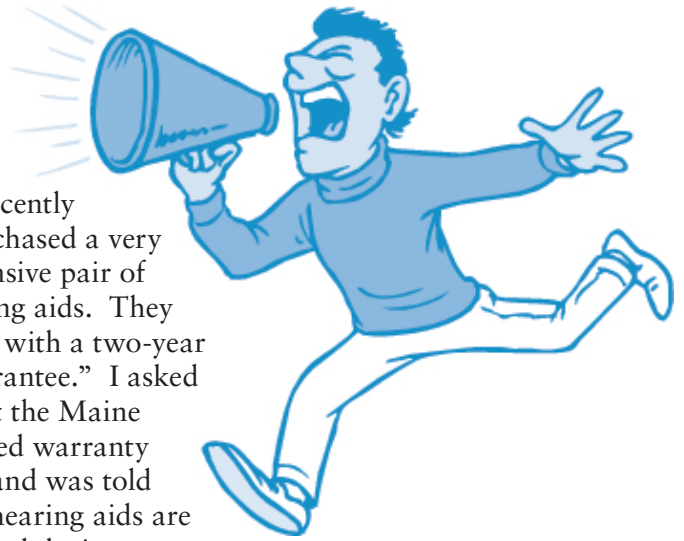
One of the best-kept secrets in the State of Maine is the Consumer Goods and Maine Express and Implied Warranty law. This law, which has been on the books for a score of years, provides automatic warranty protection – in addition to an “express” written or verbal warranty (guarantee) you receive from the seller or the manufacturer. This law is not widely known, but is very important.

The only exception is a used automobile. Used car dealers can, and usually do, disclaim implied warranties.

This warranty is known as the implied warranty of merchantability, and is found in the Maine Uniform Commercial Code (U.C.C.). *No matter what the length of any express warranty you receive from the seller or manufacturer, you will have the U.C.C. implied warranty of merchantability for up to four (4) years after purchase.*

Often merchants will try to sell you extended warranties on “big ticket” purchases. In many instances, they are not aware of Maine’s implied warranty of merchantability law. In other instances, they have just forgotten about it. It is important that you keep the sales record of any purchase that is costly enough to consider taking action if it fails to perform satisfactorily within the warranty period.

A few years ago, I purchased a water filtration system from the local outlet of a national merchandising firm. It came with a one-year warranty. In its eleventh month, it malfunctioned. At that time, there was a parts department in the store where you could talk to a live person. The woman that waited on me looked at my warranty and said, “Oh, you are lucky! Your warranty expires in two weeks.” I said to her, “But Maine has a four-year implied warranty law.” She smiled and said, “I know that.”



Recently I purchased a very expensive pair of hearing aids. They came with a two-year “guarantee.” I asked about the Maine implied warranty law, and was told that hearing aids are medical devices – not consumer products and, therefore, are not covered by Maine’s warrantee law. I had my state representative, Patsy Crockett, check with the Attorney General’s Office. The response from the Attorney General’s Office stated,

“it is our belief that hearing aid devices are indeed consumer items...there is no reason to think that the Maine implied warranty does not apply to them.”

In most warranties you receive, you will probably see in small print such words as: “Your rights may vary from state to state; check your own state law for additional rights.” Or, “Some states prohibit limitation of warranty rights or remedies.” In Maine, your rights are defined in this section of Maine law.

You may obtain a copy of the Maine Attorney General’s Consumer Law Guide by calling the Attorney General’s Consumer Protection Division at (207) 626-8849 or 1-800-436-2131. Ask for a copy of Chapter 4, Consumer Goods and Maine Express and Implied Warranty Laws.

CHANGE OF ADDRESS NOTIFICATION – IMPORTANT

We include a change of address form with each MAR newsletter. We do this because the US Post Office charges us up to \$1.50 for each piece of mail returned to us for incorrect address. After we get a corrected address, we have to re-pay the original cost to mail the letter or packet. This tends to get expensive, and it’s an expense that can be avoided by having our members provide us with any changes in their address as soon as possible when they relocate. We are grateful to all of our members who are diligent in providing us, by calling or providing in writing, with their current address.

MAR'S OWN RECEIVES PRESTIGIOUS GENEVA KIRK AWARD

MAR's Executive Committee Secretary and Board of Directors member, Margaret Ross, has been awarded the prestigious Geneva Kirk Award for her exceptional and unselfish community service. Margaret was presented the Geneva Kirk Award at the United Way of Androscoggin County Annual Meeting on May 27, 2010, held at the Green Ladle in Lewiston, ME.



The United Way created an annual Geneva Kirk Award for community service. During her 40 year career in education, Geneva Kirk was a teacher at Norridgewock and Cony High Schools, an instructor at Central Maine General Hospital, and finally she served as Chair of Social Studies at Lewiston High School. She had an extensive educational and community service background in the Lewiston/Auburn area. If you want more information on Geneva Kirk's lifetime accomplishments, you can find it on Google or ZoomInfo Business People Information websites.

In addition to being a highly valued and greatly appreciated member of MAR, Margaret volunteers over 700 hours a year to SeniorsPlus in Lewiston. She is on the Board of Directors for SeniorsPlus, Trustee and Officer of the Central Maine Medical Center College of Nursing and Health Professions, Board member and Officer of the philanthropic Women's Hospital Association of CMMC, and auction volunteer at Maine Public Television. To see more of Margaret's lifetime accomplishments, you can go to our website: www.maineretirees.org

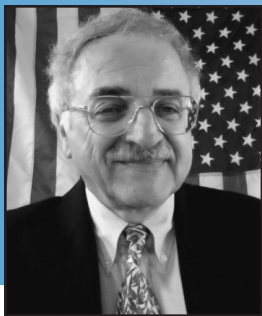
I have a poster on my wall at the MAR Office of a quote by Ralph Waldo Emerson. It reads as follows:

“Our Children’s World.”

Let us remember
to laugh often and much;
to win the respect of intelligent people
and the affection of children;
to earn the appreciation of honest critics...
to find the best in others;
to leave the world a bit better,
whether by a healthy child,
a garden path,
or a redeemed social condition;
to know that even one life
has breathed easier because you lived.
This is to have succeeded.

Margaret, you have succeeded. I'm very glad I know you, and you are – even a little part – of my life. Live long, be happy, and know that you are cared about by all those who know you.

*Thank you, Margaret
Flo*



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)

As the incoming president of the Maine Association of Retirees (MAR), I want to thank the members for giving me this opportunity to serve. It is an honor, and I will work hard to meet the high standards established by my predecessors. I want to thank Ed Pert, the outgoing president for his exemplary service these past ten years on the MAR executive board. As specified in the by-laws, Ed will continue to serve as the *immediate past president* during the coming term for the newly elected officers. I also thank Isabella "Issie" Thurston, outgoing past president, for her countless contributions and wise counsel during these past two years. Ed and Issie will be hard acts to follow.

MAR was created back in August of 1980 expressly to address the needs of Maine retirement system retirees. The core mission of MAR as stated then says it all (website <http://www.maineretirees.org/>): **The Maine Association of Retirees (MAR) exists to protect and expand the rights and benefits of Maine retired teachers, state & county/municipal government employees, and to support a fiscally sound retirement system.** As a recent retiree under the Maine Public Employees Retirement System (MEPERS), I am keenly aware of the need for continued vigilance in protecting the hard-earned benefits of retirees.

I am told there is an old Chinese saying that states "may you live in interesting times." One only

has to read the newspapers to know we are living during a time of unprecedented financial turmoil and budget stressors. This is causing shortfalls in State and local budgets, emergency slashing of core programs, and a resetting of public priorities. Add to this the recent chaos in our natural environment, and we are indeed "living in interesting times."

This is both a challenge and an opportunity for MAR. As a retiree organization, we need to be **vigilant** and work hard to protect the hard-earned benefits of retirees under MEPERS. We need to communicate our message to key policy makers, and work to ensure retiree benefits earned from years of dedicated public and hard work are not forfeited because no one is speaking up for retirees. This is both a challenge and an opportunity.

With your active participation and support during my tenure as your new president, I pledge to work hard to carry out the mission of MAR in protecting and advocating for retiree benefits. I thank you for your past support, and encourage you to contact me or any of the executive board members or staff to convey your concerns and ideas as to how MAR may serve your needs better. You may send emails to: <http://www.maineretirees.org/contact.asp>. Have a great summer; you've earned it!

Peter J. Ezzy, President

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

Address Service Requested

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Farmington, Maine 04344



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