



Leading the Way for Maine Retirees

CONTINUING THE CHRONOLOGY OF MAR VS. MEPEERS BOARD OF TRUSTEES LAWSUIT

October 2013 MAR's Attorney, James Kilbreth of Drummond Woodsum & MacMahon of Portland, ME filed written brief to the United States Court of Appeals for the First Circuit from the Order on Motion to Dismiss & For Summary Judgment dated June 24, 2013. It is anticipated that MePERS will file their brief by the end of November when MAR's Attorney will file a reply brief by the end of December. The anticipated argument date in the First Circuit is February or March.

DEVELOPING A NEW CONTACT SYSTEM

MAR is in the process of developing an accessible elected officials' contact program utilizing the MAR Website. The new contact system will primarily be based on you being able to click on a link from the MAR Website and send a communication to your US Congressman, US Senator, Maine State Senator & Representative and the Governor. And yes, you will be able to participate even if you are now living outside Maine. In addition, the system will provide MAR the ability to provide you information immediately by using your email address when an important piece of legislation is in committee, up for a vote or in the Governor's Office.

This system will also help prepare MAR during next year's important election year for Maine's congressional districts, Governor and the entire State Legislature. We need your priorities and input to make sure your concerns are heard by candidates. Some of the election priorities MAR has been discussing include, at the federal level, repealing the Social Security offset provision, opposing attempts to reduce social security and other benefits and expanding home heating assistance to prior levels and, at the state level, assuring the resumption of full COLAs for public service retirement plans, improving long-term care options while controlling costs, and supporting legislation which provides quality of life opportunities for retirees.

What issues are your highest priorities? Where should MAR focus our efforts? We need to hear from you. To share issues that matter to you, please provide your email address using the form below, email us at MAR@ne.twcbc.com or call 1-800-535-6555.

NORTHEAST DELTA DENTAL INSURANCE OPEN ENROLLMENT

The open enrollment period for Northeast Delta Dental insurance this will be November 1, 2013 through February 1, 2014. New enrollments and changes can be made at this time. Changes or additions through the insurance program do not become effective until February 1, 2014. 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 will only be reimbursed 3 months prior to discovery or disclosure of the incident. The 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 Benefit Coordinator, Amelia Cater) by telephone at 1-800-535-6555 or 582-4764 or email amelia.cater@roadrunner.com.

FALL UPDATE

MAR UPDATE FALL 2013

Published Quarterly
December, 2013

Maine Association of Retirees, Inc.
280 Maine Avenue
Farmingdale, ME 04344
Telephone: (207) 582-1960
1-800-535-6555
FAX (207) 582-4764

Office Hours:

9:00 a.m. to 4:00 p.m.
Monday-Thursday

Email:

mar@ne.twcbc.com

Web Site

www.maineretirees.org

MAR STAFF

Barbara J. Van BURGEL
Interim Executive Director

Joseph Pietroski
Legislative & Financial Program Mgr.

Maxine Gorten
Membership Coordinator

Sally Morrissey
Membership Assistant

Amelia Cater
Benefits Specialist

Muriel Blethen-temporary
Staff Assistant

TOTAL MAR MEMBERSHIP
15,367

Delta Dental Participants
5,005

JOSEPH J. PIETROSKI, JR., LEGISLATIVE AND FINANCIAL PROGRAM MANAGER (NON-VOTING EXECUTIVE COMMITTEE MEMBER)

In October 2013, MAR welcomed Joe Pietroski to its staff replacing John Wakefield, who has retired. Joe will work with the Association officers, Board of Directors and Executive Director in managing MAR's legislative program and serve as the association's financial manager. Prior to this employment, Joe was President and Treasurer of the Maine Bankers Association for over 20 years. At the MBA Joe developed a pro-active legislative program which included involving membership in grassroots communication with federal and state legislators, an annual shadow your legislator Bankers Day at the State House, regional meetings with association members and their legislators, and joint efforts with other associations to advance mutual legislative agendas. As MBA's Treasurer he oversaw their financials and an industry wide health insurance trust. Joe also served on the State Association Executive Committee of the American Bankers Association and as a Trustee of the ABA's Educational Foundation where he helped to develop the banking industry's participation in the America's Promise program and the national "Teach Children to Save Day." Joe also previously served under Governor Ken Curtis as the Chairman of the Governor's Youth Task Force and was employed at the Maine State Employees Association as an employee rep and bargaining unit organizer when the first contract between state employees and the administration was negotiated. Other great work experiences include serving as Executive Assistant and Campaign Finance Director to then Congressman David Emery; Manager of the US Department of Commerce's Executive Reserve program, and as Communications Manager for International Paper Company in Jay. A member of the founding organization, Joe continues to serve on the Executive Committee, as Treasurer and as applicant coordinator for the Joseph W. Mayo ALS Scholarship Committee, which honors the memory of one of Maine's outstanding Clerks of the House and awards up to \$5000 annually in scholarships to children, spouses, and significant others of persons afflicted with ALS.

A University of Maine graduate, "69", Joe is active in the UMO Alumni Association and in the

Friends of Maine Hockey. Recently re-elected to a third three year term on the Board of Education in Winthrop and AOS #97, Joe taught high school English, communications, and political science in Rockland and Winthrop for eight years and taught communications part-time at the University of Maine in Augusta and in Lewiston for over ten years. Joe presently serves as a Public Member of the Board of Pharmacy and has previously served as a Trustee for a New England insurance trust and has been active in Chamber of Commerce and United Way programs. A cancer survivor, he is married to a great state employee and best friend, his wife Doris. They have lived in Winthrop for over 30 years. They are the parents of five children.

"I look forward to working with MAR members on legislative issues affecting their retirement and quality of life. Please let me know what issues are most concerning to you. Suggestions are most welcome. MAR is a well positioned and financial stable organization with a solid future ahead in serving the membership. I am most honored to have been hired to this position."

Joe Pietroski
joepietroski@ne.twcbc.com

MAINE STATE EMPLOYEES' COMBINED CHARITABLE APPEAL (MSECCA)

The Maine State Employees' Combined Charitable Appeal (MSECCA) is a mechanism for Maine State Employees and Retirees to help our neighbors in need. The 2013 MSECCA campaign began with a kickoff event on September 27 in the Hall of Flags at the State House in Augusta, and will run through the end of 2013. We hope you consider giving to MSECCA this year. Retirees have the option of making a one-time donation by cash or check, or have a donation deducted automatically from their pension check. A copy of the MSECCA Retiree Donor Guide and Pledge form was included in the fall MainePERS newsletter. If you did not receive this information and would like to contribute to MSECCA, please contact Mary James of the Department of Environmental Protection at 287-7758 (or Mary.R.James@maine.gov) or Sarah Fagg of MaineShare at 622-0105 (sarah@maineshare.org) to obtain a copy of the Donor Guide. Thank you!

WITH GREAT APPRECIATION

Over the last thirty days, Maine Association of Retirees, Inc. has said farewell to three long standing employees along with another employee preparing to retire at the end of December 2013.

- As was in the Summer Newsletter, John Wakefield, Financial and Legislative Program Manager has retired to spend more time with his family. John has continued to assist MAR in this transition.
- In October, Florence Hoover Johnson, Executive Director, resigned her position at MAR. Her long service and commitment to public service employees will be missed. The MAR Board and MAR members wish Florence success in her future plans.
- At the end of October, Sheila Jackson, Assistant Benefits Coordinator, retired from MAR to focus her attention on her family and friends. The MAR Board and MAR members are sure her family and friends will appreciate her attention, just as we have.
- At the end of November, Linda Deforge, Assistant Benefits Coordinator, retired from MAR to enjoy her unscheduled time. The MAR Board and MAR members appreciate her commitment to the goals of MAR.
- In the beginning of December, Carol Cochran, Assistant Benefits Coordinator, retired from MAR and expressed her thanks and commitment to MAR members. Her six years of service to members and the Association is very much appreciated.

With these changes, the Maine Association of Retirees, Inc. will certainly experience a gap from the loss of over sixty + years of experience.

MAINE STATE EMPLOYEE HEALTH COMMISSION

Alicia Kellogg is the Maine Association of Retirees, Inc. newly appointed representative to the State Employee Health Commission. Alicia Kellogg was a state employee for 26 years retiring in August 2010. She was employed in various Human Resource positions including Labor Relations Specialist in the Bureau of Employee Relations, as Director of Human Resources for Maine Department Of Transportation and as the Director of State Personnel. Since retiring she has become certified as a Hospital Chaplain and is employed part-time at Maine General Medical Center.

During contract negotiations under Governor Brennan, a Labor Management Committee on Employee Health Insurance was created. This Labor Management Committee, of which Alicia was a member, began looking at various plan design issues to develop a better method of delivering health care to state employees, their families, and state retirees and their families. The parties eventually introduced legislation and the Labor Management Committee became the current State Employee Health Commission. Alicia served on the Commission until her retirement and was the Management Co-chair for the last five years. She is very glad to have the opportunity of returning to the Commission and looks forward representing MAR retirees and their families.

NOTICE OF NAME OR ADDRESS CHANGE

PLEASE HELP US KEEP OUR RECORDS CURRENT

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: _____

SPEAKER OF THE HOUSE MARK EVES AND THE MAINE COUNCIL ON AGING

Invite You to Attend
THE MAINE SUMMIT ON AGING
ANNOUNCEMENT FROM SPEAKER
OF THE HOUSE MARK EVES

FRIDAY, JANUARY 17, 2014
8:30 am – 3:00 pm
Augusta Civic Center North Wing

The rapid aging of Maine's population and workforce has significant implications for Maine's economic growth and is challenging employers, health and education systems, municipalities and state leaders to find innovative ways to attract and retain workers, create new housing and transportation opportunities for older adults, and deliver supports and services to keep people healthy and thriving in their homes and communities.

Maine has the opportunity to be a national leader in developing strategies to solve these challenges. This Summit on Aging will build on the vision and ideas generated by business, higher education, philanthropic and policy leaders at the Speaker's Round Table Discussions on Aging held this fall. Ideas generated at both events will be used to create a short-range plan to be implemented in the coming months and years. We need your participation and bright ideas to help Maine lead in the creation of an Aging Friendly Maine made up of Aging Friendly Communities.

Open to the public. Registration fee is \$20.00; scholarships available. Anyone who is interested in the future of Maine's economy should attend, including leaders in business, finance, industry, public policy, higher education, health care, housing development, philanthropy, social services, public safety and local and state governance.

The agenda for the day will be available shortly. However, if you know you want to attend, you can register at www.maine4a.org/summitregistration. For more information contact Jessica Maurer at jmaurer@maine4a.org

SPEAKER OF THE HOUSE MARK EVES' ROUND TABLE ON MAINE'S AGING POPULATIONS

Challenges or Opportunities

Maine Association of Retirees, Inc. attended the four Round Table Discussions which covered the following subjects.

The First Session focused on statistics regarding four fundamental challenges with Maine demographics: Getting young people to move to Maine, Putting older workers on hold: The Post-Retirement Workforce, Changing the Housing Market and Finding economic opportunities in an aging population.

The Second Session focused on Maine's health care transformation and what Maine needs to do to continue the success. The areas needing to be addressed include healthy community-based providers, trained and growing direct care workforce, skilled health care workers, supported informal family caregivers and an organized cadre of trained volunteers.

The Third Session focused on how to create an environment where the elderly can maintain their favored living arrangement as they age and have the services, support and programs available for them if they choose to "age in place" in "age friendly" communities. The discussion included:

Defined age friendly community were defined as one "that actively includes older adults in identifying, planning and creating infrastructure and services that are needed by the community members across the full aging continuum".

The Fourth Session focused on Maine's Labor Market and the assets older workers can bring to the "gap" between employer's needs and the workforce. Maine Association of Retirees, Inc. will be attending the January 17, 2014 Summit and if you would like to provide your input, please feel free to call us at 1-800-535-6355 or 582-1960 or email MAR at mar@ne.twebc.com

THE UNFUNDED LIABILITY IN THE MAINE STATE RETIREMENT SYSTEM

Maine Association of Retirees, Inc. has been asked and has agreed to participate in a collaborative effort with Maine Education Association, Maine State Employee Association-SEIU Local 1989, Maine State Troopers Association, MSLEA, Firefighters and AFSCME to look at possible solutions to address the Unfunded Liability in the Maine State Retirement System. MAR's two representatives are: Joseph Pietroski, Legislative and Financial Program Manager, and Robert Powers, Executive Committee Member-at-Large.

In order to be effective, it is important to understand what factors led Maine to this situation. There are several pertinent facts to start with:

First: State employees and teachers do not earn a Social Security benefit while working for the State or as a teacher. Instead, these public employees receive a retirement benefit in the place of Social Security for their years as a public employee. This pension is paid into by state employees and teachers through a contribution from their paychecks, similarly to the way others contribute to Social Security. As the employer, the State is responsible for contributing to the pension the same way a private employer would contribute to a Social Security benefits.

Second: Before 1992, the State didn't put enough money aside to adequately fund the retirement system. That combined with market instability mad Maine's retirement system in the 1980's the 3rd worst funded in the country. Today, the retirement system is now funded at 78%. In order for the State to fully fund the retirement system, the State would need to make a one-time payment of \$2.4 billion.

Third: The figure owed to the retirement system is known as the "Unfunded actuarial liability" or UAL. The figure is expected to increase before it is required by law to be paid off by 2028.

The collaborative group will be working on potential solutions to this financial issue. The goal is to provide options to Maine's lawmakers while ensuring public service employees' financial situations are stable and dependable.

REGIONAL CORNER

As MAR begins planning for the Regional Meetings, there are many issues MAR members would be interested in being part of their local meeting.

Below is a list of potential subjects to be covered at your Regional MAR meeting. Please check which items you would be interested is hearing about at your local meeting and please add any others you would like to have at your local meeting.

Your input is very important to MAR and will continue to help us provide you with valuable information and interaction. Thank you.

How do I protect myself from...

- Electronic scams?
- Home Improvement Scams?
- Credit Card Scams?
- Identity theft?
- What does Liberty Mutual offer MAR members?
- How does Delta Dental Work?
- What does Delta Dental offer MAR members?
- What is the Unfunded Liability in the state retirement system?
- What is this Round Table activity held by Speaker of the House Mark Eves?
- How do I get shredding done if I do not live near Augusta?

Please provide the location you are from:

Please return to:
Maine Association of Retirees, Inc.
280 Maine Avenue
Farmingdale, Maine 04344

Or email Maine Association of Retirees, Inc. with your suggestions at: mar@ne.twcbc.com

ATTENTION!!!! ATTENTION!!!!

Maine Association of Retirees, Inc.
has a new email address:
mar@ne.twcbc.com

On January 1, 2014,
Maine Association of Retirees, Inc.
will be changing the office hours to:
Monday through Thursday,
9:00 a.m. to 4:00 p.m.



280 Maine Avenue
Farmingdale, Maine 04344

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MAR EXECUTIVE COMMITTEE

Hilary Fleming
President

Wayne H. Ross
1st Vice-President

Mary Richard
2nd Vice-President

Judy Carleton
Treasurer

Isabella Thurston
Secretary

Robert Powers
Member-at-Large

Peter J. Ezzy
Past President

Barbara Van Burgel
Joseph Pietroski, Jr.
(non-voting)

From the President's Desk

It seems like just yesterday that “change” was the topic of my President’s message. Those changes were focused on the effects of the Affordable Health Care Act on the way medical services were provided in each of the regions and the topic of 2013 regional and annual meetings.

Currently MAR is experiencing a number of changes as well. John Wakefield retired and Joseph Pietroski joined MAR as the Fiscal and Legislative Manager. Joe began at MAR in September. Flo Hoover-Johnson resigned as Executive Director of MAR in October and other resignations include Carol Cochran, Sheila Jackson and Linda Deforge. Carol, Sheila and Linda held the position of Assistant Membership Coordinator and all have been valuable in maintaining membership information, assuring that new members are enrolled, preparing mailings and answering member questions concerning a variety of issues. I sincerely thank them all for their work for MAR and with our members.

While change is a bit disconcerting I see this as an opportunity. Now is a good time to look at MAR staffing and technology needs, hours of operation, office maintenance, and policies

and procedures. In even a larger overview, the Executive Committee sees this as an opportunity to review the mission of MAR, strengthen the operations, seek out partners who have similar missions and strengthen the voice of Maine retirees. To meet this need an interim Executive Director has been hired to continue the work of MAR, review the current organizational makeup and make recommendations to the Executive Committee. Barbara VanBurgel, a recent retiree and past member of the Executive Committee has accepted the position of interim director for up to six months. I’ve already had the opportunity to call the office on many occasions and found Barbara available to address any issue I have called about including our most recent concern, the increase in our insurance for those who carry a spouse on their policy.

I do believe this opportunity will make MAR a stronger more active advocate to protect and expand the rights and benefits of Maine’s retired teachers, state/county/municipal government employees, local district employees (PLD), to support a fiscally sound retirement system and to ensure an active, healthy and enriched life.

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