



Leading the Way for Maine Retirees

MAR ANNUAL MEETING CANCELLATION AND BY-LAWS REQUIREMENTS

Due to the changing environment of the COVID virus and with an abundance of caution, MAR will NOT be holding an Annual Meeting. The MAR By-Laws require MAR members to vote on the President and Secretary, and vote to approve or disapprove the MAR Operational Budget for 2022-2023. In order to meet these requirements, MAR members can cast their votes on the President Nominee, the Secretary Nominee and the 2022-2023 Operational budget by calling the MAR Office at (207) 582-1960 or mailing in their vote to MAR or using Survey Monkey (<https://www.surveymonkey.com/r/MKKPXN8>) or emailing their vote to mar@maineretirees.org. No response will be deemed approval of the nominees and the proposed operational budget.

If you have any questions regarding the nominees or the proposed 2022-2023 Operational budget, please free to call your Regional Director listed below or contact the MAR Office at (207) 582-1960.

Region	Regional Director	Telephone Number	County(ies)
I	Clayton Belanger	(207) 868-0920	Aroostook
II	Marie Snowman Baker	(813) 716-4402	Penobscot, Washington, Hancock, Piscataquis
III	Garry Hinkley	(207) 441-1627	Kennebec, Somerset, Waldo, Knox, Lincoln, Sagadahoc
IV	Arthur Allard	(207) 784-5367	Androscoggin, Oxford, Franklin
V	Robert Powers	(207) 247-5566	Cumberland, York

NOMINEE FOR MAR PRESIDENT - William H. "Bill" Laubenstein III



Bill grew up in Moorestown, New Jersey. After graduation from Moorestown High School, he attended American University in Washington D. C. graduating with a Bachelor of Arts in Government and Public Administration. Bill then went on to Cornell Law School in Ithaca, New York, graduating in 1968 with a Juris Doctor degree.

After a brief stint as an enlisted man in the U. S. Navy, he was commissioned as a Lieutenant in the Judge Advocate General Corps.

After returning home, Bill clerked in the Family Court in New York City before moving to Maine in 1976. He acquired a position in Office of Attorney General where he worked from 1976 to 1984 representing the Department of Mental Health and Corrections as well as working in the Litigation Division. From 1984 to 1995 he was Assistant General Counsel for Central Maine Power Company. He then returned to the Office of the Attorney General representing Maine Public Employees Retirement System, and the Bureaus of Banking, Securities and Insurance in Professional Financial Regulations before serving as Division Chief for the General Government Division.

MAR UPDATE – Spring 2022

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 am to 4:00 pm
Monday-Thursday

EMAIL ADDRESS:

mar@maineretirees.org

WEBSITE:

www.maineretirees.org

MAR STAFF AND PHONE EXT.

Barbara J. Van BURGEL X 202

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Diane Bailey X 208

Operations Manager
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Brenda Gross X 201

Benefits Coordinator
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Linda Leet X 204

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Patty Castonguay X 206

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Lisa Blue X 205

Technical Support Coordinator
lblue@maineretirees.org

Julie Hallee X 207

Policy & Research Coordinator
jhallee@maineretirees.org

TOTAL MAR MEMBERSHIP 12,843

Dental Participants 4,853

William H. "Bill" Laubenstein III continued

After retirement, Bill coached soccer and swimming with the YMCA and is currently on the Board of Directors for Literacy Volunteers of Greater Augusta and sing with CODA Chorus serving there too on the Board of Directors. He has one son and two young grandsons who live in Westwood, Massachusetts.

NOMINEE FOR MAR SECRETARY - Dawn Kliphan



Dawn Kliphan is a resident and Selectman in Manchester, where she's had 13 years of town service. Her education includes many graduate-level courses and workshops in public and education administration, a Bachelor of Arts degree in Liberal Arts with a concentration in Social Sciences, an Associate degree in Business Management, and completion of a one-year Para-legal program. Most of her work-life has been in public service including 29 years with the State of Maine. As a State employee she worked extensively with contract and grant management at the Department of Education. She also held positions with the Division of Corporations, Elections and Commissions and with the Workers' Compensation Commission. In her final years of State service, she participated on the Department of Education's Committee for Diversity, Equity and Inclusion. Dawn has one son and likes growing plants, nature walks, the ocean and working on her house. She is looking forward to new cooking ventures in her retirement.

MAR PROPOSED BUDGET

2022-2023 Operational Budget

	2021-2022 Budget	Proposed 2022-2023 Budget
Income		
Member Dues	\$ 301,820.00	\$ 292,300.00
Cigna Program	\$ 114,000.00	\$ 134,000.00
Other Income	\$ 1,300.00	\$ 1,260.00
Total Income	\$ 417,120.00	\$ 427,560.00
Expenses		
Member Services	\$ 81,200.00	\$ 70,320.00
Building Expense	\$ 22,800.00	\$ 25,880.00
Operational Services	\$ 37,150.00	\$ 34,975.00
Personnel Costs	\$ 253,310.00	\$ 278,170.00
Board of Directors & Committees	0	\$ 4,550.00
Contingent Fund	\$ 5,000.00	\$ 5,000.00
Total Expense	\$ 399,460.00	\$ 418,895.00

VOTING DEADLINE IS JUNE 9, 2022

130th MAINE LEGISLATIVE UPDATE

With the end of the Second Regular Session of the 130th Maine Legislature, it is time to review specific legislation of interest to Maine public service retirees which MAR has been intimately engaged in.

Maine Supplemental Budget, Public Law Ch. 635. Part NN (LD 1995), three provisions were included that impact some Maine Public Employees Retirement System (MainePERS) retirees:

- Benefit recipients and beneficiaries in the State/Teacher, Legislative and Judicial plans will see one percent increase in the cost-of-living adjustment (COLA) provided last fall. According to MainePERS, the additional COLA will be in the May 2022 payroll including the retroactive payment to reflect the increase as of September 2021.
- In addition to the one percentage COLA increase in the retirement benefit, there will be an additional increase in the maximum COLA base for September 2022 to \$24,186.25. These COLA changes do not apply to retirees in the Participating Local District plans. For additional information, check out: <https://www.maineper.org/wp-content/uploads/2022-Retro-COLA-Website-Post-4.22.22.pdf>
- Maine state income tax exemption for state, federal, and military retirement benefits which were previously a \$10,000 deduction will be increased to \$25,000 in tax year beginning in 2022, then \$30,000 in 2023 and \$35,000 in 2024 and thereafter.

LD 192: An Act To Amend Certain Laws Pertaining to the Maine Public Employees Retirement System passed and was enacted as Public Law Ch. 548. This law, among other things, requires MAR to be consulted regarding retiree appointments to the MainePERS Board of Trustees.

LD 290: An Act To Stabilize Property Taxes for Individuals 65 Years of Age or Older Who Own a Homestead for at Least 10 Years was passed to be enacted by the House and Senate on April 25, 2022.

Many thanks to MAR members who contacted their local legislators in support of these legislative bills.

Last, a rally is being held in Washington, D.C. on May 18th in support of the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), two provisions of federal law that negatively impact many MAR members. While MAR does not expect Congress to take any action on these provisions this year and we will not be traveling to Washington, nevertheless MAR will be writing Maine's congressional delegation in support of the purpose of the rally. MAR would note all four members of our current delegation already support repeal of the WEP and GPO.

BITS & PIECES

MAR BUSINESS OFFICE

Our normal office hours are Monday through Thursday 9:00 am through 4:00 pm. We are closed on all state and federal holidays.

Members will be allowed to bring in shredding or come into the office to make photocopies. Technology assistance can be provided over the phone, by email or with an appointment.

UPCOMING SCHEDULED OFFICE CLOSINGS

Monday, May 30, 2022.....Memorial Day
Monday, June 20, 2022.....Juneteenth
Monday, July 4, 2022.....Independence Day

MainePERS BENEFIT PAYMENT & ADVICE OF DEPOSIT MAILING DATES

May 27, 2022
June 29, 2022
July 29, 2022

HEALTHY AGING EXPO

Spectrum Generations will be hosting their 14th Annual Expo on Friday, **May 20, 2022** from 9:00 am – 12 pm outside at the Cohen Community Center in Hallowell. Rain date is **June 3rd**. The Expo will be a resource filled day providing information on preventative approaches to a healthier life with fun and relaxation tips for good mental health.

THANK YOU!!!

A special thank you to Brian Brandt, East Waterboro, for his kind gift to MAR of a beautiful cribbage board. The cribbage board has the MAR logo and demonstrates his stunning workmanship.



BORN AND RAISED IN A BRIAR PATCH

IRA, RMD, QCD, a briar patch of acronyms. Most of us are familiar with IRA, Individual Retirement Accounts, and RMD, Required Minimum Distributions, but not everyone is familiar with QCD, Qualified Charitable Distributions. A QCD is a distribution from your IRA directly to a qualified charitable organization. This is a valuable tax tool as such a distribution reduces the amount of your taxable income and counts toward your RMD. Consult with your accountant or financial advisor and learn how you take advantage of this valuable tax saving tool. Then you will have no fear not of being thrown into the briar patch of IRA, RMD and QCD, and sing out like Br'er Rabbit—"Born and raised in a briar patch."

COMMODITY SUPPLEMENTAL FOOD PROGRAM

(CSFP) is a Federal program for people at least 60 years of age who meet income eligible guidelines. The Maine Department of Agriculture, Conservation and Forestry works with organizations to distribute food monthly to 8,000+ seniors statewide. Additional information is available at https://www.maine.gov/dacf//ard/tefap/supplemental_food.shtml

FRAUD PREVENTION

If you think you have been targeted by scammers, you can call AARP's free helpline at 877-908-3360. They have trained specialists and spent over 10,000 hours with callers last year on the AARP Fraud Watch Network.

You can also go to the Federal Trade Commission's website at www.reportfraud.ftc.gov

JOB OPPORTUNITY

L.L. Bean Flagship Retail Store has the following positions available:

- Cashier
- Floor Stocker
- Freight Processing
- Sales

Wages are up to \$17/hour and L.L. Bean offers an employee discount up to one third off on about everything they sell. To apply online: <https://llbeancareers.com/>



Technology Corner

by Lisa Blue

Spring cleaning, a tedious yet necessary part of the year. Every year I switch winter sweaters short sleeve shirts, clean the clutter from my kitchen sideboards, and double-check my privacy settings on my cellphone. You were not expecting that last one, were you? Making sure that the data on your phone is being protected is an unfortunate necessity not only in this age of cyberhacking, but also what your cell phone company collects as well.

Phone carriers such as AT&T, T-Mobile, and Verizon track various information including you location, web search history, app usage, credit, and even your biometric data such as fingerprints. The reasoning these companies collect this data is to improve customer experience, and some sell the data to third parties. Most users do not realize that while these settings are turned on by default, you can turn them off.

For AT&T customers you can log in to your AT&T account from a browser, and view the account control panel. At the bottom there is a section called Control How We Use Your Data. Read through the options and select OFF turn opt out of the data they collect.

T-Mobile has a similar feature on their account portal as well. After logging in to **MyT-Mobile** account, select My Account > **Profile > Privacy and Notifications > Advertising and Analytics**. Turn off the option of **Use my data to make ads more relevant to me** as well as the option next to **Use my data for analytics and reporting**. There is also a section that refers to the "Do Not Sell" settings.

Verizon has choices under **Settings > Preferences > Manage Privacy Settings**. Turn off the **Custom Experience** and **Custom Experience Plus** options.

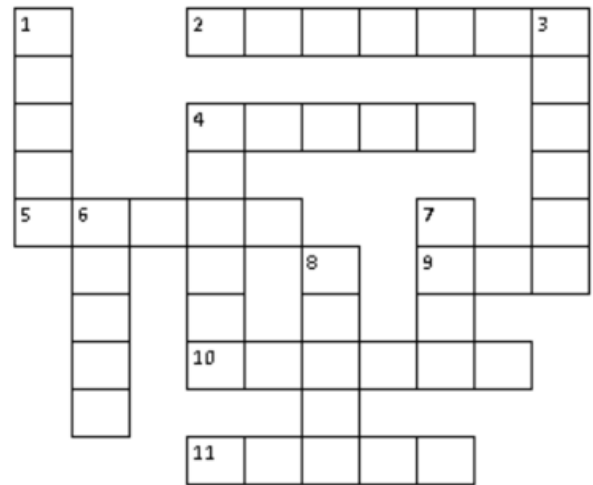
There are also settings on your phone itself rather than your customer portals. For your iPhone, iPad, or iPod Touch go to **Settings>Privacy>Apple Advertising>turn Personalized Ads Off**. For Android phones go to **Settings>Google>Ads> Turn on Opt out of ads personalization**.

These simple spring cleaning steps can help keep your data more protected, and can help cut down on spam as your data is not being sold to third parties.

If you have any questions about the topics in this article, please contact the MAR office at: (207) 582-1960.

Did you know??

The technology behind our cellphones, fax, and other wireless communications devices is based on the patent for "frequency jumping" invented by actress/ inventor Hedy Lamarr?



Across

- 2 April showers bring May _____.
- 4 In Spring, farmers _____ crops.
- 5 The first month of spring.
- 9 Easter _____.
- 10 _____ blossom trees.
- 11 Spring _____; vacation

Down

- 1 Flowers _____ in spring.
- 3 The season after winter.
- 4 Let's go on a _____.
- 6 A month in spring.
- 7 An animal that wakes up in spring.
- 8 Birds that fly north in spring.

Down: 1. Bloom 3. Spring 4. Picnic 5. March 9. Egg 10. Cherry 11. Break
Across: 2. Flowers 4. Plant 5. March 9. Egg 10. Cherry 11. Break



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Farmingdale, Maine 04344

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MESSAGE FROM MAR PRESIDENT



MAR BOARD OF DIRECTORS

BILL LAUBENSTEIN
President

THOMAS RECORD
Vice President

VACANT
Treasurer

DAWN KLIPHAN
Secretary

CLAYTON BELANGER
Region I Director

MARIE SNOWMAN BAKER
Region II Director

GARRY HINKLEY
Region III Director

ARTHUR ALLARD
Region IV Director

ROBERT POWERS
Region V Director

Spring Greetings,

Although the Maine Legislature enacted and Governor Mills signed into law several measures that benefit Maine public service retirees, MAR recognizes more needs to be done to ease the financial burdens many retirees are facing. Below I outline one of the initiatives MAR is pursuing.

MAR wrote to Governor Mills in December 2021 expressing grave concern over the 14.5% increase (from \$148.50 to \$170.10 monthly) in the federal Medicare Part B premium effective January 1, 2022. Participation in Maine public service retirees' health plans requires the retiree to have Medicare Part B to remain eligible for group health insurance with Aetna or Anthem.

For public service retirees who receive Social Security in addition to their Maine Public Employees Retirement System (MainePERS) pension, Medicare Part B premium is taken

from Social Security. However, the majority of MainePERS retirees are not eligible for Social Security and must pay the Part B premium from other sources, which for many means their State pension benefit. Also, about 30% of MainePERS retirees' pensions are under 200% of the federal poverty level.

It is apparent that the time has come for the State to address the financial challenges facing MainePERS retirees, and the anticipated \$822 million surplus in addition to the \$1.6 billion for Pandemic Relief means that funds are available to ease the financial burden of retirees. MAR believes the best way to benefit all MainePERS retirees is for the State to pay the Part B premium.

MAR would welcome the opportunity to meet with you to discuss this issue and other challenges faced by MainePERS retirees. To date, MAR has not secured a meeting with Governor Mills, however, have discussed the issue with the Governor's staff.

Bill Laubenstein

THINK SPRING!