



## Leading the Way for Maine Retirees

### MAR'S ANNUAL REGIONAL & INFORMATIONAL MEETINGS REGISTRATION REQUIRED FOR ALL MEETINGS

MAR has scheduled the following meetings starting in September. The agenda for the Regional Meetings will include information on:

- MAR's Budget and By-Laws
- Elections of Directors if applicable
- Maine State Legislation Affecting Seniors
- Group Medical Insurance/Medicare
- Information on MainePERS 5-year Strategic Plan
- Speaker from the Maine Office of Tourism

**NOTE: Members may bring guests and you may register to attend any meeting listed below. The Regional Meeting cost is \$5 per person and lunch/materials will be provided. To register, call MAR at 207-582-1960 or email [MAR@maineretirees.org](mailto:MAR@maineretirees.org)**

Region	I	II	III	IV	V
<b>Time</b>	9:00am-1:00pm	9:00am-1:00pm	9:00am-1:00pm	9:00am-1:00pm	9:00am-1:00pm
<b>Date</b>	Tuesday Oct 4, 2022	Thursday Oct 6, 2022	Tuesday Sept. 27, 2022	Thursday Sept. 22, 2022	Wednesday Sept. 14, 2022
<b>Location</b>	Hampton Inn Presque Isle, ME	Jeff's Catering Brewer, ME	Augusta Civic Ctr Augusta, ME	Green Ladle Culinary Arts Lewiston, ME	Keeley's Banquet Center Portland, ME
<b>Registration</b>	Tuesday	Thursday	Tuesday	Thursday	Wednesday
<b>Due Date</b>	Sept. 27, 2022	Sept. 29, 2022	Sept. 20, 2022	Sept. 15, 2022	Sept. 7, 2022

#### Informational Meetings - Registration Required

The agenda for these meetings will include some items from the Regional Meetings. **There is no cost to attend these abbreviated meetings.**

TOWN	LOCATION	DATE	TIME
Wells	Wells Public Library	Sept. 13, 2022	1:30 - 3:00pm
Norway	Norway Fire Dept.	Sept. 21, 2022	1:30 - 3:00pm
Rockland	Rockland Public Library	Sept. 28, 2022	10:00 - 11:30am
Millinocket	Millinocket Historical Society Museum	Oct. 3, 2022	10:30am - Noon
Ellsworth	Moore Community Center	Oct. 5, 2022	10:00 - 11:30am

Members can call MAR at 582-1960 or check the website at [www.maineretirees.org](http://www.maineretirees.org) for the most up-to-date meeting information. Please register early to make sure you secure a place at the meeting of your choice as space is limited by location.

#### MAR UPDATE – Summer 2022

Maine Association of Retirees, Inc.  
280 Maine Avenue  
Farmingdale, ME 04344

Telephone: (207) 582-1960  
1 (800) 535-6555  
FAX (207) 707-1722

#### OFFICE HOURS:

9:00 am to 4:00 pm  
Monday-Thursday

#### EMAIL ADDRESS:

[mar@maineretirees.org](mailto:mar@maineretirees.org)

#### WEBSITE:

[www.maineretirees.org](http://www.maineretirees.org)

#### MAR STAFF AND PHONE EXT.

**Diane Bailey** X 208

Executive Director  
[dbailey@maineretirees.org](mailto:dbailey@maineretirees.org)

**Vacant** X 202

Operations Manager

**Brenda Gross** X 201

Benefits Coordinator  
[bgross@maineretirees.org](mailto:bgross@maineretirees.org)

**Linda Leet** X 204

Membership Assistant  
[lleet@maineretirees.org](mailto:lleet@maineretirees.org)

**Patty Castonguay** X 206

Financial Coordinator  
[pcastonguay@maineretirees.org](mailto:pcastonguay@maineretirees.org)

**Lisa Blue** X 205

Technical Support Coordinator  
[lblue@maineretirees.org](mailto:lblue@maineretirees.org)

**Julie Hallee** X 207

Policy & Research Coordinator  
[jhallee@maineretirees.org](mailto:jhallee@maineretirees.org)

## REVISED MAR BY-LAWS

Following is an outline which summarizes proposed changes to MAR's By-Laws. MAR is requesting members to review and vote using one of the methods specified. Members may obtain a full copy of the amended By-Laws by contacting MAR and requesting a copy or from the MAR website at [www.maineretirees.org](http://www.maineretirees.org).

**Article I:** Article I establishes MAR as a non-profit Maine corporation.

**Article II:** The Mission Statement has been amended to read:

“The mission of the Maine Association of Retirees is to improve the health, welfare and financial security of retired public service employees, and to protect and enhance their retirement benefits.”

**Article III:** Article III sets forth MAR Objectives.

**Article IV:** Membership has been amended to read:

“Dues shall be established by the Board of Directors based on projected costs. The preferred method of payment is automatic deduction from monthly retirement checks. An additional processing fee shall be imposed for paying annually. The membership year shall run from July 1 to June 30.”

(Under the current By-Laws, dues are established by the membership at the Annual Meeting.)

**Article V:** Article V establishes the Organizational Structure. The Organizational Structure is unchanged provided, however, as we have done during Covid, actions undertaken at the Annual Meeting may be done by other means as necessary. Officers will continue to be elected at the Annual Meeting and Regional Directors and Alternates elected at the Regional Meetings.

**Article VI:** Article VI addresses matters related to the Board of Directors.

**Article VII:** Non-Discrimination, has been updated to read:

“The Association shall not engage in any form of discrimination on the basis of race, nationality, national origin, religion, sex, color, age, disability, pregnancy, marital status, sexual orientation, sexual preference, genetic information, or other basis that is or may become a prohibited consideration or classification. The Association shall at all time comply with all applicable federal and state laws regarding civil rights and/or prohibiting discrimination.”

**Article VIII:** Conflict of Interest Policy, has been updated to read:

“Members of the Board of Directors, Association staff, and members of committees must disclose the existence of any actual or possible financial, personal, professional or political interest that may conflict with their Association related duties and responsibilities. After disclosure and discussion of the conflict, the disclosing member shall leave the Board or committee meeting while the determination of a conflict of interest is discussed and voted upon. The remaining Board or committee members shall decide if a conflict of interest exists. If it is determined that a conflict exists, the Board or committee shall decide what, if any, action shall be taken to resolve the conflict. This policy is intended to supplement but not replace any applicable state laws governing conflicts of interest applicable to non-profit corporations.”

**Article IX:** Article IX outlines process upon Dissolution of MAR.

**Article X:** Article X establishes Parliamentary Authority.

**Article XI:** Article XI addresses Amendment of the By-Laws.

**Voting:** Current By-Laws require that the By-Laws may only be amended by the membership at the Annual Meeting. Since there will not be an Annual Meeting in 2022, members may vote on the amended By-Laws by calling the MAR office at (207) 582-1960, mailing in their vote, emailing their vote to [mar@maineretirees.org](mailto:mar@maineretirees.org) or using Survey Monkey <https://www.surveymonkey.com/r/MQGM6RH> No response will be deemed approval of the revised MAR By-Laws.



**VOTING DEADLINE IS SEPT 6, 2022**

## MAINE LEGISLATIVE UPDATE

MAR’s Spring Newsletter noted that 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, had been passed by the House and Senate. This LD subsequently became law without the Governor’s signature and is 2022 Public Law Chapter 751. This bill is intended to limit property taxes to those paid in the prior year for people 65 years old or older and who have had a permanent Maine residence qualifying for the Homestead Exemption for at least 10 years. Although the new law requires persons seeking this benefit to apply prior to December 1st, state and municipal authorities have not established the necessary administrative processes as of the publication date of this newsletter. Stay tuned. MAR is hopeful to provide further updates at the Regional and Informational Meetings listed on page 1 of this newsletter.

Early fall is the time when MAR will need to determine what our legislative priorities will be during the 2023 legislative session. Please feel free to contact your Regional Director or the MAR office with thoughts you may have in this regard.

We take this opportunity to provide some recognition to those members who volunteered their time to serve on MAR’s Legislative Committee during the 130th Maine Legislature. These members put in considerable time analyzing relevant bills and working on MAR’s legislative efforts. In addition to MAR officers and staff, members include Sue Charron, Steve Curtis, Christine Gianopoulos, Wayne Jortner, Tim Nichols, Jack Nicholas, Robert Powers, Tom Saviello, and Dolly Sullivan. Thank you all for your time, energy, and insights.

## WEP AND GPO

The Social Security Fairness Act, H.R. 82/S. 1302 is a bill to repeal the Windfall Elimination Provision and Government Pension Offset. 281 cosponsors have been secured – just nine short of the number needed to ensure floor consideration on the issue. You can contact Maine’s Congressional Delegation to urge support of this bill if they haven’t already signed on to support it.

## MAINE TRIVIA

**Donut holes were invented in Maine. Capt. Hansen Gregory, from Rockport, Maine came up with the solution of punching a hole in the center of a donut while working as a 16-year-old crewman on a limestone trading schooner in 1847.**



**MainePERS**  
PUBLIC EMPLOYEES RETIREMENT SYSTEM

The MainePERS Board of Trustees adopted an amended rule at its July 14, 2022 meeting that provides a retroactive cost-of-living adjustment (COLA) for eligible retirees in the Participating Local District (PLD) Consolidated Plan. You can find out more about eligibility requirements and details regarding the COLA implementation on the MainePERS website, [www.mainebers.org](http://www.mainebers.org).

This special payment does not affect members of state sponsored plans, which include state employees, teachers, judges, and legislators. Eligible members in those plans received retroactive payments in June, as authorized by the State of Maine’s Supplemental Budget.

For more information visit [www.mainebers.org](http://www.mainebers.org).



T	M	E	M	B	E	R	S	X	L	Q	Y	F	S	P
E	R	W	H	N	K	D	U	I	O	T	M	A	R	F
C	E	A	D	I	S	C	O	U	N	T	S	X	E	Y
H	J	L	V	G	U	E	V	C	A	M	P	N	T	S
S	P	Q	F	E	N	N	G	Q	E	X	E	K	I	H
U	E	G	W	B	L	I	M	D	C	A	P	D	R	R
P	N	X	C	E	R	A	K	E	V	H	N	Z	E	E
P	S	P	F	A	R	M	I	N	G	D	A	L	E	D
O	I	U	I	C	M	P	O	T	O	Z	U	H	S	D
R	O	L	C	H	D	B	Y	A	S	T	W	E	R	I
T	N	I	I	Q	V	E	O	L	E	U	A	D	S	N
K	V	S	G	F	X	A	C	O	Z	D	M	R	R	G
N	M	X	N	T	C	C	M	I	K	W	C	M	Y	L
J	S	T	A	T	E	H	G	B	S	L	T	J	E	V
B	M	J	B	K	L	W	E	D	U	C	A	T	O	R

- |           |             |             |
|-----------|-------------|-------------|
| BEACH     | FARMINGDALE | PLD         |
| BOOK      | HIKE        | RETIRES     |
| CAMP      | MAINE       | SHREDDING   |
| CIGNA     | MAR         | STATE       |
| DENTAL    | MEMBERS     | SUMMER      |
| DISCOUNTS | NOTARY      | SUN         |
| DUES      | OCEAN       | TECHSUPPORT |
| EDUCATOR  | PENSION     | TRAVEL      |

# 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.

## UPCOMING SCHEDULED OFFICE CLOSINGS

Monday, September 5, 2022  
Monday, October 10, 2022

## MainePERS BENEFIT PAYMENT & ADVICE OF DEPOSIT MAILING DATES

August 30, 2022  
September 29, 2022  
October 28, 2022

## MAINE SENIORS FARMSHARE PROGRAM

Did you know a program exists where eligible Maine seniors can receive for free \$50 worth of local Maine produce from participating farms? To be eligible for the Farmshare Program, you must be at least 60 years old (55 if a Native American) and meet these 2022 income guidelines:

- \$25,142/per year for a one-person household; or
- \$33,874/per year for a two-person household

Over 100 Maine farms participate in this program. For more information, go to <https://www.maine.gov/dacf/ard/seniorfarmshare/seniors.shtml>.

## SOCIAL SECURITY

The earnings limit for Social Security for 2022 is \$19,560. However, \$1,510 in earnings qualifies you for one quarter of coverage under Social Security.

## ENTERTAINMENT

**Fiddlers Rendezvous w/ Greg Boardman**  
August 14, 2022 at 1:00 pm  
Free Concert - Kennedy Park, Lewiston

## JOB OPPORTUNITY

MAR is accepting applications for an Operations Manager. Job tasks may include:

- Assisting Executive Director with management functions;
- Managing organizational operations for staffing, training and assistance to Board;
- Assist in analyzing/developing solutions relative to member needs;
- Ensures supports functions are effective, efficient and responsive;
- Purchases supplies and equipment;
- Serves as back-up for financial services; and
- Works collaboratively with MAR staff and Board of Directors.

If you are interested in applying, please contact the MAR Office at 582-1960 for further information.

## PHONE SCAM PITCHES

With robocalls on the rise, many of us receive several calls a day. It is important to remain vigilant and avoid falling prey to scammers on the other end of the phone line.

- (1) Hang up when you hear any request for your Medicare number;
- (2) Hang up when anyone you do not know asks for remote access to your phone;
- (3) Hang up on any call you believe is coming in as a robocall;
- (4) Hang up and reach out to the family member to check the story out;
- (5) Hang up when asked for information to access bank accounts remotely;
- (6) Hang up when threatened over the phone; and
- (7) Hang up when any government official says you need to pay money over the phone or asks for personal information.



## GROUP HEALTH INSURANCE NEWS

Walk-in centers may be a smart choice instead of going to the Emergency Room where you could wait longer to receive care. Walk-in centers should be used when you need care quickly and cannot get an appointment with your doctor. Some centers do X-rays and can run other tests on site. Usually you'll pay a specialist copay to use services at a walk-in center. If you think it is a true emergency, go to the nearest Emergency Room for care. Following is an updated listing of walk-in centers in Maine as of June 2022:

**Auburn** – St. Mary's Urgent Care, 791 Turner St. – 207-330-3900

**Augusta** – Concentra, 219 Capitol St., Suite 2 – 1-866-944-6046  
ConvenientMD, 4 Whitten Rd. – 207-466-2400  
Maine General Express Care, 15 Enterprise Dr. – 207-621-8880

**Bangor** – Concentra, 34 Gilman Rd. – 207-941-8300  
Convenient MD, 543 Broadway – 207-517-3838  
Eastern Maine Medical Ctr. Walk-In Care, 915 Union St., Suite 4 – 207-973-8030  
Penobscot Community Health Center, 1012 Union St. – 207-945-5247  
Penobscot Community Health Care, 6 Telcom Dr. – 207-947-0147

**Belfast** – Penobscot Community Health Center, 53 Schoodic Dr. – 207-338-6900

**Berwick** – Berwick Walk-In Care, 4 Dana Dr. – 207-698-6700

**Brewer** – Penobscot Community Health Center, 735 Wilson St. – 207-989-1567

**Bridgton** – N Bridgton Family Practice & Walk-In Clinic, 14 Wyonegonic Rd. – 207-647-9021

**Brunswick** – Concentra, 11 Medical Center Dr. – 207-725-2697  
ConvenientMD, 193 Bath Rd. – 207-424-2272  
Mid Coast Walk-In Clinic, 22 Station Ave., Suite 102 – 207-406-7500

**Caribou** – Aroostook Medical Center, 118 Bennett Dr., Suite 130 – 207-498-3476

**East Millinocket** – MHR Walk-In Clinic, 87 Main St. – 207-447-4700

**East Waterboro** – SMHC Walk-In Care, 10 Goodall Dr. – 207-490-7760

**Ellsworth** – ConvenientMD, 235 High St. – 207-412-5200

**Freeport** – Freeport Medical Center, 23 Durham Rd., Suite 201 – 207-865-3491

**Gardiner** – MGMC Express Care, 5 Central Maine Crossing – 207-582-6608

**Gorham** – Mercy Express Care, 19 South Gorham Crossing – 207-839-9101

**Houlton** – Katahdin Valley Health Center, 59 Bangor St. – 207-521-0022

**Jackman** – Jackman Community Health Center, 376 Main St. – 207-668-7755

**Kennebunk** – SMHC Walk-In Care, 2 Livewell Dr. – 207-467-6900  
York Hospital, 2 Independence Dr., Suite B – 207-467-8074

**Kittery** – MyHealth Walk-In Care, 35 Walker St. – 207-439-4430

**Lewiston** – Concentra, 59 East Ave. – 1-866-944-6046  
Maine Urgent Care, 685 Sabattus St. – 207-795-5050

**Lincoln** – Health Access Network, 175 W Broadway – 207-794-6700

**Norway** – Concentra, 176 Main St. – 1-866-944-6046

**Old Town** – Penobscot Community Health Center, 242 Brunswick St. – 207-827-6128

**Portland** – ConvenientMD, 191 Marginal Way – 207-517-3838

**Presque Isle** – The Aroostook Medical Center, 23 North St., Suite 2 – 207-760-9278

**Saco** – Southern Maine Health Care, 655 Main Street – 207-294-5600  
ConvenientMD, 506 Main St. – 207-571-7991

**Sanford** – Sanford Care Center, 1474 Main St. – 207-608-8425  
ConvenientMD, 1410 Main St. – 207-850-5744  
Southern Maine Health Care, 25A June St. – 207-490-7900

**Scarborough** – ClearChoiceMD Urgent Care, 273 Payne Rd. – 207-618-9355

**South Portland** – Careall PC, 230 Waterman Dr. – 207-358-3188  
Concentra, 85 Western Ave. – 1-866-944-6046  
Concentra, 400 Southborough Dr. – 207-761-1100

**Topsham** – Maine Urgent Care, 105 Topsham Fair Mall Rd., Suite 8 – 207-798-6333

**Waterville** – MGMC Express Care, 211 Main St. – 207-877-3450  
Northern Light Walk-In Care, 174 Kennedy Memorial Dr. – 207-861-6140

**Wells** – York Hospital Walk-In Care, 112-114 Sanford Rd. – 207-646-5211

**Westbrook** – ConvenientMD, 942 Main St. – 207-517-3800  
Mercy Express Care, 40 Park Rd. – 207-857-8174

**Windham** – Mercy Express Care, 409 Roosevelt Trl. – 207-893-0290

**York** – York Hospital Walk-In Care, 343 US Rte. 1 – 207-351-2600

**MEA Benefits Trust** (Educators Only, Plan Year 7/1/22-6/30/23) – Four new supplemental benefits have been added to your group Anthem Medicare Preferred PPO with Senior Rx Plus Plan. The benefits are Healthy Meals delivered to members after they are discharged from the hospital or for a chronic medical condition; Health Pantry provides you with tools to change eating habits; Wigs are provided for a medical diagnosis; and Routine Foot Care – increase from 4 to 12 visits per year. You can log in to [www.anthem.com](http://www.anthem.com) for specific benefit information or contact Anthem Member Services at 1-844-963-0436.

**NOTE:** State and municipal retirees new medical plan year is 1/1/2023-12/31/2023. Representatives for these group health insurance plans expect to be reviewing benefits/costs in fall of 2022.

Did you know?

Until 2010 carrier pigeons were faster than the internet.





280 Maine Avenue  
Farmingdale, Maine 04344

NON-PROFIT  
U.S. Postage  
PAID  
Augusta, ME  
Permit No. 517

## MESSAGE FROM MAR PRESIDENT



### MAR BOARD OF DIRECTORS

**BILL LAUBENSTEIN**  
President

**THOMAS RECORD**  
Vice President

**TANYA PLANTE**  
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

### *Summer Greetings,*

What a summer! Clouds of war, Inflation, Uvalde, Buffalo, Highland Park, and floods in Australia. Closer to home, primaries are over and the campaigning for Governor is heating up. Meanwhile, the Board and MAR staff honored Barbara's time and service as Executive Director with a gift, cake and ice cream. Then, without missing a beat, the Board, after a public search for a successor, selected Diane Bailey as the new Executive Director. Diane has served as Operations Manager for over seven years, is highly qualified and respected by MAR staff and the Board. If you are in the area, stop by and welcome Diane.

In the midst of this, the Board has been reviewing the MAR By-Laws. As a result of the review, the Board has made a number of clarifying format changes and minor changes to several provisions. See page 2 of the Newsletter

for a summary of the By-Laws and the most significant changes.

But, hey, it is summer in Maine, and here are some thoughts:

"Summer afternoon—summer afternoon; to me those have always been the two most beautiful words in the English language." (Henry James)

"Keep your face to the sunshine and you will never see the shadows." (Helen Keller)

And finally: "If you're not barefoot, you're overdressed." (Unknown) Stay smart, pray for peace, go barefoot.

*Bill Laubenstein*



**THINK SUMMER!**