



THE CLARION

The Newsletter for Retired Educators

Maine Education Association Retired Vol. 136 No. 4

April 2025

From our President:



Bob Jean

It has been my honor and pleasure to serve as president of this amazing organization for the past two years.

During these two years I have developed immense admiration for the seasoned veterans surrounding me. I am often in awe of the wealth of knowledge in the room at Executive Committee and Board of Directors meetings. Our more difficult discussions have been respectful and mindful as we listen to each other in order to make sensible decisions.

Our Executive Committee and Board of Directors meetings have been well-attended and upbeat with a good amount of engagement from members. Many attendees have made important contributions behind the scenes because they care about the work we are doing.

No other reason.

They are not seeking accolades; they simply believe their ideas will make the organization stronger and more efficient and effective.

Our annual convention is definitely a highlight of MEA-Retired's accomplishments.

I need to mention a few more exciting outcomes we experienced these past two years. We established an Investment Committee to ensure our finances are maximized.

An Ad Hoc Budget Committee took a look at our spending as an organization and will have recommendations forthcoming.

Our Legislative team continues to fight for COLA increases and more contributions from the state for our health insurance premiums. We have made some headway in both areas.

See President, Page 5

Stepping across our Sixteen Counties

By Susan Grondin
Michael Booth, MEABT

The Community Participation Committee and Michael Booth, MEA Benefits Trust Wellness Director, announce an incentive program for MEA-Retired retirees and their spouses who are enrolled in the MEA Benefits Trust Advantage Insurance program.

The incentive, "Stepping Across our Sixteen Counties," will provide an opportunity for participants to earn Personify

Health voucher points between May 11 and May 31 2025. Individuals will count their steps to reach county milestones.

A Maine poster, stickers, and directions will be available at the MEA Benefits Trust table at the May 1 Convention and Annual meeting to track one's progress. Virtual maps will be available for those individuals not attending the annual

See 16 Counties, Page 4

NEA PAC update

By Molly Smith, PAC Captain
MEA-Retired President-Elect

The NEA Fund for Children and Public Education supports the NEA's Political Action Committee (PAC) as does MEA Fund In Support of Public Education and \$5 For Our Future MEA Fund.

These contributions go to the support of pro-public education candidates running for office on the state and national levels. We must maintain the momentum, as we fight relentless attacks on our public schools and their dedicated school personnel.

At the national level the NEA-Retired PAC Team meets at least four times a year via Zoom. The state contacts are invited to these meetings to share ideas for fundraising. It is also a time for goal setting and to celebrate our national and state successes.

NEA-Retired holds an online silent auction and two live auction events at national meetings each year. The online auction for 2025 was held in February. MEA-Retired donated a \$50 gift card and a \$26 household diffuser from Stonewall Kitchen—a Maine company.

The items were won for nearly double the retail value by an individual residing in North Carolina. The February auction raised close to \$1,200 from the 157 items offered for auction.

There was also an on-site auction at the NEA-Retired

See NEA PAC, Page 5

73rd MEA-Retired
Convention and
Annual Meeting

May 1, 2025

"Everyone Is a Leader!"

See schedule on Page 5

A great day!

By Rheba Michaud, Chairperson
Convention Committee

Here it is the new year already! Easter, mud season, and then time for the MEA-Retired Convention and Annual Meeting on May 1!

Yes!

Convention will be here before we know it and I am so excited! Thanks to our busy Convention Committee, a great day is in store!

Plan to invite a friend or colleague to come with you. Put the date on your calendar. Ask at your affiliate meetings who plans to attend convention and make plans to carpool.

We have a good convention planned for you. The doors open at 8:30 a.m. When you arrive, you will receive your registration packet. You will have time to view the exhibits/vendors/county displays, PAC raffle, book swap, listen to music, and have some refreshments. Of course, you will be

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By Crystal Ward, Chairperson
Legislative Committee

The punitive Government Pension Offset and Windfall Elimination Provisions Laws called the Social Security Offset were finally **DEFEATED!** The votes were bipartisan and President Biden signed it into Law on January 6, 2025.

Now, all citizens will be treated the same in the Social Security world. Folk will receive the full amount they have earned while others may begin to receive surviving spousal benefits.

The law has been sent to the Social Security Administration and they are working to get the benefit corrected and paid. The Law also states it will pay retroactively begin-

ning in January 2024 so you will receive a separate check for the total amount owed for the year or as many months that you were retired in 2024.

The Social Security Administration (SSA) says, *"Starting the week of February 24, 2025, SSA is beginning to pay retroactive benefits and will increase monthly benefit payments to people whose benefits have been affected by the WEP and GPO."*

"If a beneficiary is due retroactive benefits as a result of the Act, they will receive a one-time retroactive payment, deposited into the bank account SSA has on file, by the end of March. This retroactive payment will cover the increase in their benefit amount dated back to January 2024—the month when WEP and GPO no longer apply."

Processing those recipients who do not have direct deposit and have not registered on a computer will take longer—extending into April.

This is not totally automatic! If you never filed for benefits because you know you did not qualify under the old laws you may now qualify, but you have to file a

request with Social Security.

If you were receiving a small amount that was all taken to pay for your Medicare premium, now you will likely have more than the cost of Medicare. You will have to file the routing information to get it deposited into your bank or credit union account.

If your spouse passed years ago and was owed Social Security, you can now apply to receive his or her spousal benefits. If you divorced, you may also qualify. If you are not sure contact your closest Social Security office.

In Augusta money is very tight this year. Representative Jan Dodge's bill LD111 "An Act to Increase the State's Share of Retired Teacher Health Insurance" would increase the state's obligation to 70 percent over two years. The public hearing was held in February.

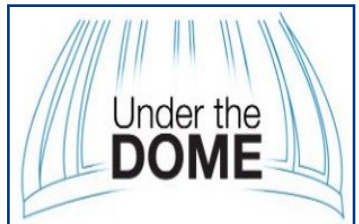
The 2024 amount on which the COLA is calculated is \$25,659.20. We are trying to raise this amount to \$40,000. The bill has not been printed as of this writing, so I have no number on which the percentage is calculated.

Retired educators endured cuts and fiscal punishments in 2011 as a result of tax cuts of about \$300 million. More than half of the

amount went into the pockets of the top 10 percent of the wealthiest Mainers.

These unjust actions continue to do great harm to retirees every year while the wealthiest Mainers get money that is not rightfully theirs and should be given to retirees. The lowest paid are still paying for the wealthiest!

This will never be right!



Members are invited to sign up to receive "up-to-the-minute" legislative news and updates from MEA Government Relations Director Jan Kosinski. Send an email to him at jkosinski@maineea.org.

The Clarion is published bimonthly by Maine Education Association Retired. Readers are encouraged to submit feature stories, news articles, notices of events and activities, and opinions of statewide interest by the fifth day of the month preceding publication. Please send articles to kay_grindall@yahoo.com or mail to Kay at 23 Hilltop Drive, Oakland 04963. Questions? Call Kay at 207-512-0027.

We pay 70 cents for every *Clarion* returned due to "incorrect address." Please send address changes to Lisa Collins at 800-281-3191, Ext. 2400 or 207-888-3856 or via email at lcollins@maineea.org.

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NEA-Retired Annual Meeting and NEA RA

June 30—July 6, 2025
Portland, OR

July 1—July 7, 2026
Denver, CO

June 29—July 5, 2027
Indianapolis, IN

June 29—July 5, 2028
Washington, D.C.

June 29—July 5, 2029
Kansas City, MO



MEA-Retired is here for you!

April 7, 2025, 9 a.m.
Board of Directors Meeting
Best Western Hotel, Waterville

June 2, 2025, 9 a.m.
Board of Directors Meeting
Best Western Hotel, Waterville

August 4, 2025, 9 a.m.
Executive Committee
MEA Headquarters, Augusta

Meet/greet begin at 9 a.m.
Meetings begin at 9:30 a.m.

Contact affiliate leaders
with ideas and concerns.

MEA-Retired Delegates

MEA-RA
May 17-18, 2025

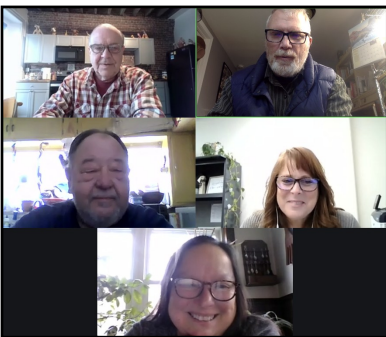
NEA-Retired Delegates

**NEA-Retired Annual
Meeting and NEA-RA**
June 30—July 6, 2025

MEA-Retired provided opportunities for 1,055 active members to explore their retirement opportunities and benefits in our pre-retirement seminars. Sessions are held on Tuesdays and Wednesdays from 5-6:15 p.m.—three in the fall and three in the winter.

Lisa Collins of the Caribou office is our MEA-Retired's Uniserv Assistant. She takes care of the registration and member verification as well as zoom links to the seminars including attached documents.

This is all followed up by a feedback survey. Our committee meets to review the responses and comments. We share this information with Lisa periodically.



Preparing for the last MEA-Retired pre-retirement seminars are (Top Row): President Bob Jean of Rockland and Jim Thornton of Westbrook.; (Middle Row): Bo Zabierek of Sherman Mills and Lisa Collins of the Caribou MEA office; (Bottom Row): Julie Gomez of Lewiston.

MEA-Retired President Bob Jean kicks off the first night with a quick explanation of unified membership in MEA, MEA-Retired and NEA-Retired. He also explains the benefits of becoming a county affiliate member—all for under \$100 a year.

These dues can be deducted from your retirement check with the exception of your county dues, which differ in each county association and are collected locally.

Committee member Jim Thornton then hosts our first evening and monitors the chat for member questions and introduces the evening's presenter.

Tuesday evening sessions feature Sharon Beaulieu of MEA Benefits Trust. She coordinates with Lisa to get verified members their own personal Anthem rate sheet to indicate the cost particular to them and the district where they worked.

There can be up to 200 members per zoom seminar. Sharon then presents slides that walk members through Anthem Medicare Advantage. This is the plan that MEA has lobbied the state to subsidize at 60 percent and then 70 percent.

Committee member Julie Gomez hosts the second evening. She reminds members to submit their

surveys and talks about the benefits of joining county associations.

Kim Bumford from MainePERS is the sole presenter, as she walks members through the many options they have to chart their future pension. She explains all the options they have to choose from as they finalize their actual retirement date.

Julie also monitors the chat, and Kim fields questions after presenting each part of the plan.

Our newest Committee member, Karla Bracy, backs up Jim and Joan in their hosting duties whenever they cannot be there. Sharon is backed up by Patty Wheeler in the Portland Anthem office and works closely with Sharon to accommodate our plan members. Alex Rand from MainePERS backs up Kim if she has a scheduling conflict.

The GPO/WEP penalties were removed by the pas-

Seminars prepare for retirement

By Bo Zabierek, Chairperson
Pre-Retirement Committee

sage of the Social Security Fairness Act, co-authored by Maine Senator Susan Collins and signed into law by President Biden on January 6.

The committee met via zoom to review the sessions, surveys, and an end-of-year review. We have approval for the dates for the 2025-2026 pre-retirement seminars. Dates will be printed over the summer. I thank all committee members for their great work and their intention to continue in their roles.

Please report hours of physical activities and volunteerism

By Susan Grondin, Chair
Community Participation Com.

The Community Participation Committee will be collecting data from each affiliate regarding the number of volunteer and physical activity hours for the last year.

Individuals with the highest total in each affiliate will be recognized at the May 1 Convention and Annual Meeting. Individuals will report their total volunteer hours and/or total physical activity hours to their affiliate president.

Affiliate presidents or chairs will submit the name of the member with the most volunteer hours and the name of the member with the most hours of physical activity by April 20 to me at segrondin@hotmail.com or call me at 207-782-8850.

Volunteer and physical

activity sample recording forms are available on the MEA-Retired website. Individuals have been tracking hours from April 1 to March 31 each year.

Day of Caring projects for September 2025 will once more be matched by MEA-Retired up to \$100. Affiliates are encouraged to discuss projects at their spring meeting and set a date.

Once projects are completed a form is available on the MEA-Retired website to be completed and sent to the chair with pictures.

The intent of Day of Caring is to complete a project for educators on or shortly after September 11.

The December *Clarion* contains a four-page spread of articles and photos that depict the variety and creativity of the work for which our affiliates are known. Well done!

Bylaws revision

By Phil Gonyar
MEA-Retired Parliamentarian

In a recent meeting of the Ad Hoc Bylaws Committee, the following revision was made to give more clarity to membership in MEA-Retired.

Rationale: Since unified membership is not defined in the Bylaws the word unified is added to the article on membership to clarify the meaning of unified membership.

ARTICLE III MEMBERSHIP

Section 1: Active Members. Any educator or educa-

tional support professional retired from a public or private school or post-secondary institution in Maine, eligible for unified membership in the local and national affiliates of the Maine Education Association as an active educator, is eligible for active, **unified** membership upon payment of dues to the Maine Education Association Retired, the Maine Education Association and the NEA-Retired.

A vote on this revision will be taken at the 2025 Annual Meeting.

MainePERS progress, updates

By John Kimball
MainePERS Trustee

A lot has happened since my last report. Much of it is unsettling to the financial markets and to the constitutional structure that we have depended on to safeguard the rights and freedoms of our society.

Finances: The preliminary balance of the fund has reached \$20.4 Billion even as the financial markets continue to be volatile. In December, the Federal Reserve dropped

interest rates by 50 Basis Points (1/2 %).

Too aggressive?? Why, YES, it was too aggressive! INFLATION IS NOT IMPROVING! INTEREST RATES WILL REMAIN HIGH FOR THE FORESEEABLE FUTURE!

Blanket tariffs will exacerbate the economic plight of struggling lower and middle-income families. U.S. oil companies will not “Drill, Baby, Drill!” until their shareholders get a better return on their investments.

There continues to be a monthly cash outflow from the MainePERS system due to benefit payments and the system’s investment program.

At the February Board of Trustees meeting, this outflow was reported as \$460 Million (ttm).

This outflow is projected to reverse in the next 12

months as investment distributions should outpace benefit and investment outflows by nearly \$660 million.

The 2024 fiscal year return exceeded actuarial projections (8.0% vs 6.5%). This affects the next biennial state budgets.

In 2028, after the 1995 UAL has been paid off, the system anticipates the unfunded liability accrued since 1995 to be approximately \$1 Billion.

There will be further policy discussions involving actuarial assumptions. It seems that projections for State mandatory contributions have failed to control the volatility of the funding level of the UAL. Public market returns are driving the overall return.

The system’s asset allocation has resulted in reduced overall volatility as most of the public market

volatility affects only one third of total assets.

Asset allocation review is ongoing and will be adjusted to reflect future obligations. I will be requesting a graphic presentation in pie-chart format comparing Model Portfolio versus Actual Portfolio performance.

Liquidity is not a concern. (\$8.79 Billion)

Legislative Update. See Crystal Ward’s report.

Operations: The Pension Administration System (PAS) is being replaced (a five -year project). A new employee contract has been tentatively approved.

The Labor Committee Orientation has been made and work is under way on the Supplemental Budget as well as the next Biennial Budget. MEA members and retirees will be needed to testify before the committee. Will you sign up to speak?

Wanted *The Clarion* Editor

Solicit and edit articles
Graphic page design
Create sense of community
Published bimonthly
Printer will mail to nearly
5,400 members
Stipend: \$750
Effective date: August 15

Interested folk should contact
President Bob Jean
207-593-6597
vegas04861@yahoo.com

Sixteen Counties, from Page 1

meeting by contacting Michael Booth at mbooth@meabt.org.

This incentive is based on an honor system. At the end of the three weeks, participants will email Michael Booth the number of counties reached. An email will be sent to individuals stating the voucher code with redemption instructions.

Members are also encouraged to record steps into the Personify Health app to earn points.

People with devices can sync information to automatically record your step activity. Contact Personify Health customer service at 855-689-6884 if you need assistance syncing your device with the app.

Individuals who complete all sixteen county steps may choose to enter into a raffle for one of two \$50.00 gift cards. Members will need to send a picture of themselves with the completed map to



Michael Booth (mbooth@meabt.org) to be eligible for the drawing.

Members consent to the use of their picture for publicity purposes such as *The Clarion* or the MEA-Retired web page. If one is not a Personify Health member, registration information can be obtained at www.join.personifyhealth.com/meabt or by calling customer service at 855.689.6884.

The Committee thanks Michael Booth for partnering with us to provide an opportunity for retiree members and spouses to engage in a healthy activity while participating in the Personify Health program. We appreciate the assistance of MEA’s communication department in developing the map for our members to track their steps.

“Stepping Across Our Sixteen Counties”

challenge starts May 11 — 31
Visit the MEA Benefits Trust table
at our Convention & Annual Meeting
at the Augusta Civic Center on May 1
or contact mbooth@meabt.org for
information. Personify Health
members are eligible for this incentive.

And, of course, because of the relentless lobbying efforts by our retirees over many, many years, we saw GPO/WEP go away. Can you believe it? The Social Security Fairness Act was signed into law by President Biden on January 6, 2025.

There are a few more initiatives on the table that you will hear about soon—all intended to benefit our retirees and make our Association even better.

I am grateful to many people for the assistance they have given me as president. Committee chairs and members helped guide us with their expertise and wise insight. Local affiliate leaders answered the call when asked to share ideas as they took part in Board meetings and returned to their affiliate meetings with important information to share. That engagement is what makes us so successful. I am confident that this will continue as we welcome a new president.

My personal and professional highlights begin with visits to local affiliate meetings. The uniqueness of each meet-

ing and the interaction with leaders and members around the state always sent me home with positive feelings, creative ideas, engaging techniques, and inspirational speakers.

One of the most unexpected highlight for me was the interaction (via phone calls) with members from around the state to answer questions about social security, COLA, dental insurance, GPO/WEP, etc. Phone calls that should have lasted one or two minutes often turned into half hour calls where we shared personal stories about teaching or day-to-day life.

Thank you for those conversations.

Yes, it has been a pleasure and an honor to serve as MEA-Retired President for these past two years. You are the reason I leave with such great memories.

Thank you to our officers, committee chairs and members, local leaders, and all the wonderful members who make this an organization that makes us all feel very proud and encouraged.

Conference in Detroit this past March and another will be held in June 2025 at the NEA-Retired Annual Meeting (RAM), in Portland, Oregon.

MEA-Retired and several members are regular contributors of items to the auctions to help raise PAC funds. If you haven't participated, I encourage you to donate items or have fun bidding on items. The items often represent the uniqueness of the individual states making the donations. These auctions are fun ways to participate in education and raise money for important causes.

If you would like to donate an item for the onsite auction in June, please contact me soon. MEA-Retired delegates will transport items to the auction at the RA in Portland, Oregon. Please remember that items should be small enough to be transported in a suitcase. Gift certificates are a great choice. The person purchasing that item will most likely need to also transport it to their home in a suitcase.

Here in Maine, PAC funds are raised several ways. MEA-Retired will have an annual item raffle at the Convention and Annual Meeting on May 1. This has also included a 50-50 Raffle. Our NEA-Retired delegates took this money to the NEA-Retired RAM—making a PAC donation on behalf of our MEA-Retired Association.

Individual contributions can be made on the national and state levels in several ways. Contributions to the NEA Fund for Children and Public Education (NEA Fund) can be made online on the NEA website, <https://www.nea.org>.

MEA Fund contributions can also be made online at the MEA website, <https://mainecea.org>. One-time and recurring donations for the small amount of \$5 or more are welcomed to sustain advocacy efforts in Maine—now and in the future.

NEA-Retired PAC statistics for 2024 shows Maine with a total of 5,311 members who gave an average of \$.86 per member for a total of \$4,453.50. This total comes from 573 donations from a total of 55 donors. **This means that slightly over 1 percent of our members are NEA PAC contributors.**

Please consider donating so that PACs can continue to do the critical work of supporting and improving our public schools and the lives of all students and school personnel. Imagine what funds could be raised if everyone of our 5,311 members were to give \$2 a year.

Disclaimer: No dues dollars are ever used for PAC purpose.

MAINE EDUCATION ASSOCIATION RETIRED

73rd Convention & Annual Meeting. Augusta Civic Center, Augusta, ME

May 1, 2025

"Everyone Is a Leader"

8:30	Registration, food, exhibits/vendor/county displays, PAC raffle, book swap	
9:30	Welcome.....	Bob Jean, President
	Invocation	Michael Lawson, President
		Waldo Educators Association Retired
	Land Acknowledgement.....	Bob Jean, President
	Pledge of Allegiance.....	Molly Smith, President-Elect
	National Anthem.....	Attendees
	Maine Education Association.....	Jesse Hargrove, President
	Introductions: Vendors, Exhibitors, Displays	Bob Jean, President
9:45	View exhibits and vendors, PAC raffle	
10:35	Breakout Session 1	
11:20	Breakout Session 2	
12:00	Buffet Lunch—Main floor (ticket needed) Raffle prizes awarded	
12:40	Keynote Address.....	Captain Colleen Nevius, Retired USNR
1:25	Business Meeting—Main floor.....	Bob Jean, President
	Minutes of 2024 Annual Meeting.....	Jane Conroy, Secretary
	Action on Bylaws Changes.....	Phil Gonyar, Parliamentarian
	Resolutions.....	Gary McGrane
	In Memoriam Tributes.....	Gary McGrane
	Legacy Committee.....	Jan Collins, Chairperson
	Membership Committee Awards.....	Roger Roy, Chairperson
	Community Participation Awards.....	Susan Grondin, Chairperson
	Affiliate Leadership Awards.....	Molly Smith, President-Elect
	Honorary Membership Award.....	Bob Jean, President
	President's Award.....	Bob Jean, President
	Report of Nominating Committee.....	Susan Grondin, Chairperson
	Installation of 2025-2027 Officers.....	Phil Gonyar, Parliamentarian
	Remarks.....	Molly Smith, President-Elect
3:00	Adjournment.....	Bob Jean, President

Updates from Benefits Trust

By Faith Campbell, Trustee
MEA Benefits Trust

I hope that you are reading this *Clarion* while enjoying the bright early spring sunshine and songbird music. Our experience lets us know that even an April snowstorm gives way quickly to warmer breezes.

Spring is a busy time at the Maine Education Association Benefits Trust. We are occupied with the development and finalizing of contract insurance rates for our members who are covered by the “active” plan.

The state legislature is in session. We monitor proposed legislation which affects our members—quite often giving advice and testimony.

The Trust is fortunate to have knowledgeable and dedicated personnel. Quite often their advocacy not only results in benefiting our members but employees and retirees from other walks in life.

There are the ongoing tasks of monitoring federal law and regulation particularly in regard to our Medicare Advantage plan.

I am often asked what exactly is the MEABT. Let’s try the quintessential five w’s approach:

Who: The Trust currently covers approximately 69,000 individuals including active and retired educators and their family members.

What: MEA formed the Trust in 1993 as a non-profit

employee welfare benefit plan. In 1994, non-Medicare eligible retirees were included as part of the active population. In 2020, the Trust changed the retiree plan to Medicare Advantage plan.

Where: The Trust’s offices are located within the MEA headquarters at 35 Community Drive, Augusta, ME 04330. Interested folk may access our website at www.meabt.org or call 207-622-4418 between 8 a.m.—5 p.m.

When: The Board of Trustees meets almost every month to facilitate insurance plan designs for our members. There are subcommittees which work on specific topics and report back to the Board. All trustees are plan members and active or retired educators who share a common interest in serving others.

The Board can have between seven and eleven trustees. We currently have nine. Trustees are nominated by the MEA president and confirmed by the MEA Board of Directors. A term is for three years, and trustees may serve up to three terms.

Why: You and/or a family member have spent many years working to improve the lives of countless students by providing quality education. The Trust provides a powerful voice to our members when it comes to their health-related needs.

I hope to see many of you at the MEA-Retired Convention and Annual Meeting on May 1. Please stop by our MEA Benefits Trust table and chat. You can gather information or speak to someone about questions or suggestions you may have. Your concerns are important and need to be addressed.

By Sue Shaw, Retired Educator
Penobscot, ME

It is never too late!

If I sat down and told you that I’m learning how to fly... That I can leap into the air and move across the sky.... That I can move my arms and legs, in a certain, patterned style, That lets me float among the clouds—just hang there for a while.... In a manner that propels me—lets me go from here to there.... That lets me feel at home and play, high up in the air.... Then you would say I’m crazy... only birds can do those things! To do those things I’d have to have some feathers and some wings! There’s just no way to emulate the flying of a bird... You’d say, “No way! Impossible! Why, that is just absurd!” But if you think in terms of WATER, instead in terms of air... It’s still a MIRACLE to ME, and in a pool is where I’m practicing and working hard and finally learning how.... And it’s the next best thing to flying! I’m finally swimming now!



“We’re all 82 years old and just learned to swim during the past year!” says Sue. Pictured L to R: Anne Romans of Bucksport, Sue Shaw of Penobscot, and Pat Taniashvili of Surry.

The month of April is dedicated by AARP to the topic of “Fraud Awareness.” One reason Dr. Ethel Percy Andrus, founder of AARP, started the organization was to help protect the financial security of retirees. For that noble reason fraud prevention is a top priority.

As a member of the AARP Maine Speakers Bureau, I have visited many places around the state delivering programs on fraud awareness and prevention.

Every time I go, I hear personal stories, and stories about a family member, a neighbor, or a friend being a victim of a scam. Attempts to scam people happen every hour of every day and are not only financially costly but also emotionally harmful.

The Federal Trade Commission website, citing a report for 2023, says there were 2.6 million reports of fraud at a cost of \$10 billion that year, and we know fraud is largely underreported.

In the same report, people

ages 20 to 29 were a larger group of victims making up 44 percent of the reports, but average individual losses of \$480 per person were much smaller than those for older people.

People ages 70 to 79 accounted for 25 percent of the reports, but they lost much more money—an average of \$803 per person. Median individual losses were much worse for people 80 years and older—\$1,450 per person.

Scamming older individuals gets the criminal a better payoff per victim. They also know certain categories of older individuals are more susceptible to scams because

they are already vulnerable.

Older adults who (1) are socially isolated or (2) recently lost a spouse or partner

or (3) suffer from isolation or depression or (4) have difficulty managing finances, or (5) are willing to readily engage in conversation from unknown callers are among the categories of people most

vulnerable and more engaging with scammers.

Because the number of attempts to scam people is so high, along with criminal success creating increasing financial losses, we cannot expect law enforcement alone to fix this problem.

Consumers must become more educated about scams and how to protect themselves. We also need to change our attitude about being a victim—it is a crime for you. If you become a victim, you need to work quickly with law enforcement and your financial institutions so that losses can be stopped and recovered whenever possible.

If you need advice, the AARP Fraud Watch Network Helpline is toll free and available at (877) 908-3360. The helpline is free to anyone and available Monday through Friday, 8 AM–8 PM.

Remember our motto, “If you can spot a scam, you can stop a scam.” And that is any day of the year.

For additional information on scams, alerts and more, go to <https://states.aarp.org/maine/mefraud>.

Every day should be “Fraud Awareness Day”

By Pam Partridge
AARP Liaison

[aarp.org/maine/mefraud](https://states.aarp.org/maine/mefraud).

If you would like to schedule a speaker for your group, fill out a request at <https://www.aarp.org/forms/me-speakers-bureau-request-form/>.

If you would like to join us on one of our monthly Fraud Watch scam awareness programs, register at <https://states.aarp.org/maine/monthly-fraud-watch>.

For other events, services, and programs sponsored by AARP, like their in-person “Coffee Talks,” check out <https://local.aarp.org/me/> and click on your town’s name (See Page 6 for more details.)

Partnership for Caring

Retired educators remain eligible to participate in the “Partnership for Caring” financial assistance program. The criteria reads: “MEA will assist local affiliates to meet exigent expenses of an unpredictable nature incurred by members or their immediate families. Specifically, the MEA will match, dollar-for-dollar, up to \$1,500 in contributions raised by a local affiliate or combination of affiliates to meet such expenses.”

When an affiliate raises funds to assist a needy unified member to help with catastrophic circumstances (fire, flood serious health diagnoses, etc.), MEA will match the raised amount up to \$1,500. Applications are on our MEA-Retired website and Facebook page.



FREE Coffee Socials

Spring is here! It is time to get out and meet others and make new friends!

Join AARP Maine for free coffee and snacks while greeting neighbors, friends, staff, and volunteers. You will hear from community leaders.

Coffee socials are held each month at the following locations and times:

Bangor: Third Friday, 8:30-10 a.m., Dysart’s at 1110 Broadway.

Fort Kent: Second Wednesday, 2-3 p.m., Public Library, One Monument Square.

Lewiston/Auburn: Last Wednesday, 8:30-10 a.m., Happy Days Diner, 67 Mill St., Auburn.

Portland: First Friday, 10-11:30 a.m., AARP Maine’s State Office, 53 Baxter Blvd., Suite 202.

CONGRATULATIONS



HAPPY BIRTHDAY

Benita Russo, 1/1/1919

Frances Bryson, 1/1/1923

Josephine McAlary, 1/1/1923

Theresa Thibeault, 1/1/1925

Leona Roberts, 1/1/1925

Gladys Stokinger, 1/1/1925

Elwyn Walker, 6/17/1925



By Kay Grindall
Kennebec Ref. Educ. Assoc.

“Legendary!”
“Compassionate!”
“Accountability!”

“Playing hockey for him was life-changing!”

Norm Gagne of Westbrook coached high school hockey for 50 years and amassed 816 wins. He is the second in the nation all time for the number of wins—according to the National Federation of High School Sports.

In fact, in November 2020, Norm was declared by Kevin Askeland of MaxPreps.com to be the “greatest high school coach from Maine!” More than 1,800 high school student athletes in Central and Southern Maine who played hockey for Coach Gagne would agree.

Norm was brought up in Auburn with his sister Nancy—also a retired educator. “Dad put me on skates at age 3, and I wobbled around for several years with him—skating on ponds in the area..

He played hockey in high school and remembers his Dad asking him to assist in coaching junior high hockey.

Encouraged further by a few friends who were teaching and coaching, Norm fondly remembered some of his own teachers who inspired him.

He thought of Steve Grenada, his football coach and physical education teacher. “He taught me to be accountable and responsible both on the field and in the classroom.”

“I remember Art Beliveau, my baseball coach who gave me the tools to become a successful leader. Link Gordon, my hockey coach and science

A legendary force of excellence

teacher, inspired me to make a difficult choice to play basketball or hockey. I chose hockey, and that decision gave me an unbelievable career and defined who I am today,” he continued.

Norm became a firefighter after high school. While he was teetering on a ladder 90 feet in the air with a water hose, he decided that it was time to find another profession.

Norm took the advice of many coaches and mentors and went back to college. He decided he wanted to teach school and coach hockey. “That was the best decision I ever made!” he smiled.



Coach Norm Gagne

He attended Trinidad State in Colorado, Bliss College in Lewiston, and the University of Maine at Presque Isle. He became certified and started his career teaching math and physical education at Gardiner High School—where his coaching career began.

From there he went to Waterville and then to Gorham, Lewiston, and Scarborough. “I ended my career at Edward Little—my alma mater,” he says.

“I’ve always wanted my students to be successful and gain confidence in themselves—first as students in the classroom and secondarily excellence in performance on the ice. I always emphasized that philosophy with my players to bring out the best in both venues in their young lives,” he stated.

Norm said that his hockey players knew that he loved teaching and coaching. “I considered every aspect as joy and not work!”

They also knew he placed a priority on doing well in the classroom, first and foremost. In fact, he remembers the beginning of one of his hockey seasons when fewer

than ten students were on the honor roll.

He kept in touch with teachers and parents and stressed the importance of academic excellence. First and foremost. “By the end of my tenure at that school, 25 of my hockey players were on the honor roll. They were so proud of themselves,” he said with delight.

“I believe because of that I have had many memorable relationships with former players and students who have contacted me later in life as grown adults and related to me how my teaching and coaching have greatly impacted their lives. They strove to do well in college and be successful in their careers. They appreciated that I placed great emphasis on top performance in every aspect of life.”

In fact, Art “Mooch” Davis of Pittston remembers playing football as a freshman for Coach Gagne at Gardiner High School in 1973.

Then, when Norm began coaching hockey, Mooch joined his first team: “He was an amazing person, mentor, encourager, and coach. He saw potential in every player and did all he could to bring out the best in each one individually.”

Davis has had a 30-year career in sales and is now an independent contractor for schools nationwide.

Another player is Jake Brown of Scarborough. He played hockey three years for Coach Gagne and remembers “what a great motivator he was and how he held his players accountable—on and off the ice. He really coaches athletes to become students of the game and life.”

Jake began his education career teaching social studies at Scarborough Middle School. He moved to the high school where he has been assistant principal for six years.

He is ever so grateful to Coach Gagne for his mentorship and expectations of excellence in the classroom and on the ice. “I know I would definitely not be where I am professionally if Coach Gagne had not mentored me and taught me the skills to be successful as a coach,” he stated.

Mike Hefty of Auburn was assistant coach with Norm for ten years—the last seven in Auburn. He remembers when he went for his interview with Norm: “The first 20-25 minutes hockey was not mentioned. We talked about how important it was for us to develop the skills in young men to be of high morals and character—to be good sons, kind brothers to siblings, and overall good citizens.”

He continued, “Norm reminded me that hockey is a game you play for four years. If you carry those quality characteristics throughout life, these young students will become better sons, husbands, fathers, and citizens. He always coached with the future in mind.”

Norm grew sad when he shared about one of his captains, Ted Robins, who passed away three years after his graduation from Gardiner High School. “He was a big 6’4” giant to most of the players on the team.” Norm noted.

He remembers, “I went to see Ted in the hospital, and we reminisced about his senior year as team captain. He became so motivated when I asked him to help me get our



Norm always enjoys spending time with former players from Pittston. (L to R): Art Davis, Norm; and Lance Chadwick.

See Coach, Page 9

Coach, from Page 8

young players to believe in themselves and develop the mindset that they could win.”

He said, “I can do that, Coach! I’ll get them to believe!”

So, Ted would bring the players together after every practice and tell them, “Say ‘Believe’ on three!” Then, he would shout, “1, 2, 3!” The players would then yell “Believe!” The rink would erupt with the most raucous enthusiasm ever!

Norm said, “Ted’s inspiration to ‘believe’ enabled that group to go all the way to the state championship game. We didn’t win that game on the ice, but those young players won more in other ways!”

“As I prepared to leave his hospital room, he said to me, ‘Coach, I still believe!’ I was in tears and my heart was breaking—I knew he was seriously ill.”

“We retired his jersey,” Norm recalled, “and had a special ceremony at the rink in his honor before one of the Gardiner hockey games. I gave a speech, and we raised the banner in the corner of the rink.”

Norm is very familiar with pain and grief. This experience with Ted brought back memories of his own family losses. Norm’s son Jeff passed at the age of 22 from a virus. His son Ross passed at the age of 39 from a diabetic shock. Norm knows the heartache of losing children and how deeply it impacts “the rest of our lives and everything we do and every decision we make.”

Norm pondered, “When I started teaching and coaching, I never realized the extent to which we teach and train students and athletes lifelong skills that mold and shape the rest of their lives. By holding them accountable, that responsibility has implications weeks, months, and years later in their lives. It is very sobering.”

Hockey coach and math teacher Dennis Martin of Oakland knows firsthand what principles and life skills Coach Gagne espouses with his players. “I played hockey for him two years when he first came to Waterville High School. Then, I became his assistant

coach for nine years. He was a great mentor and helped me learn coaching techniques and how to motivate and expect that athletes would succeed.”

When Norm left to go to Gorham, Dennis became Waterville’s hockey coach for 13 years and now is in his fifth year coaching hockey at Messalonskee High School in Oakland.

Norm says that he “always believed we need to see the value and the relevance of what one is teaching. I tried to bring enthusiasm to the classroom and on the ice every day. I believed I was teaching them important life skills—what I call being a ‘student of the game.’ I shared my personal joy and passion for the game with my players. I always wanted them to see the game as enjoyable as I do and have fun working toward the goal of winning.”

After retiring Norm still coached and worked in the schools where he coached. He gave up the classroom when he went to coach at Edward Little High School in Auburn. “I’ve always loved a challenge to bring a school’s program to another level wherever I’ve coached. And I achieved that,” he says.

As Norm reflects over his life, he remembers his best friend in second grade—Jerry Mitchell. “He and I would go from room to room with milk cartons to deliver to the students,” recalled Norm. “Jerry has been a pastor in California for 35 years, and we stay in touch—after more than 70 years!”

Jerry said, “Norm was the ‘whole team in one person’—football, basketball, and baseball. He also wanted to play hockey, as we’d played the game

on local ponds. Norm became the goalie when the team was first organized. Our brand new team beat Lewiston (3-2) and tied St. Dom’s (3-3). The next year St. Dom’s was the New England champs!”

Mooch was excited to share the plans for a golf tournament at the Boothbay Harbor Country Club on June 26. Known as the “First Annual Coach Norm Gagne Classic Hockey Scholarship Scramble,” the event supports the future of the sport of hockey in Maine. Some well-

known hockey legends will participate.

The corporate sponsor of the tournament is E.J. Prescott in Gardiner who owns the ice arena in Hallowell and supports hockey at many levels. Steve Prescott of Winthrop is president and CEO. He remembers growing up around Coach



Norm and his winning team at Gardiner Area High School won the state championship in 1985 (Front) Captain Steve Prescott. (Back) Assistant Coach Joe Clark, Rob Chadwick, Chris Buck, and Coach Norm Gagne.

Gagne and finally having the opportunity to play for him: He says, “His coaching techniques were very disciplined, and he held us accountable as he helped us reach our goals. Norm doesn’t mince words but tells it like it is. He gives the sport his all and expects his players to do the same. You know what you are in for when you deal with Coach Gagne—it is all good!”

Steve explains, “WGME in Portland is the media sponsor for this renowned golf classic. Dave Eid, sports director at WGME for 30 years, is providing the broadcasting. He was very enthusiastic about his interactions with Coach Gagne: “The thing that I tell people about Norm is that he is so much more than a hockey coach. He has always been a mentor for the students and gotten more out of teaching students life skills that serve them so well long after they graduate. He has always been all about the kids.” Folks interested in joining this event may send an email to COACHNORMGAGNECLASSIC@GMAIL.COM.

Now that he is retired, Norm would like to be a consultant to young coaches. “This would enable me to stay close to the sport I love. I have a wealth of experience to share with a beginning coach.”

In his spare time, he learned to play the guitar and is now taking piano lessons. He did some painting of landscapes in the 90’s “I think I will start painting again, too,” he says.

He and his wife Ronda also have two daughters, Leah and Jessa, and five grandchildren.

June 26

1st Annual Coach Norm Gagne Classic Hockey Scholarship Scramble

Presented By: EFP **Media Sponsor: FOX 3**

Join us for a great day of golf at one of Maine's premier golf courses with some of the State's hockey legends while supporting the future of the sport in Maine!

Thursday June 26th, 2025 12p Registration 1p Shotgun Start Boothbay Harbor Country Club

FOR SPONSORSHIP & PARTICIPATION INFO CONTACT
COACHNORMGAGNECLASSIC@GMAIL.COM

greeting former colleagues and friends as they arrive.

See our schedule on Page 9. Our opening ceremony includes remarks by MEA-Retired President Bob Jean and MEA President Jesse Hargrove. We have arranged for more viewing time of vendors, PAC raffle, and displays before you go off to your two chosen breakout sessions.

We are pleased to offer the following four breakout sessions from which you may choose two. We will still have time to view exhibits, raffles, and the PAC table.

“Hiking in Maine for All Ages” by Ed Mathieu of Sangerville. An experienced Maine guide for over 30 years, Ed has spent many a time in the great outdoors with people all across the globe—showing them great places to find peacefulness in the woods and view scenery, wildlife, and ten waterfalls.

His presentation will encompass some of these beautiful places to visit that are easily accessible for any age. He will share pictures and stories of nice family-friendly hiking areas in our beautiful state.

His website invites folk to “join us to go on a Maine moose watching tour by canoe! Our registered Maine guides drive you from the Moosehead Lake region to remote Maine woods, ponds, and shallow bodies of water where moose and other wildlife feed. Did you know that Maine moose in the North Maine Woods outnumber people three to one?”

His Maine moose tours and wildlife safaris by canoe are 3.5 to 4 hours. All trips depart from Northeast Whitewater with our knowledgeable and entertaining guides to remote Maine woods ponds in the North Maine Woods where you will experience canoeing in a peaceful, pristine setting.

Moose feed in the shallow ponds, so our Maine moose canoe tours take you to remote spots where guests have the best opportunity to get close to moose and other wildlife on our moose tours by canoe.

Capture amazing moose pictures, hear moose slurping and chomping the pond weeds, all the while getting up close and personal to the elusive Maine moose on our Maine moose canoe tours. This session promises to be very interesting.

David Melville of Portland is a Maine author, speaker, and ontologist. He studied communications and public relations at the University of Maine.

His recent interesting book

entitled, *The 5 Things to Improve Your Everyday Experiences* is light-hearted and easy to read. It is not political, not preachy—but just real-world techniques to improve your everyday experiences.

David will skillfully challenge readers to reassess their lives with fresh perspectives and encourage us to “step out of our comfort zones” and try new initiatives.

According to David, we can (1) change our mind; (2) pay attention to our attention; (3) employ radical acceptance; (4) infuse the day with gratitude; and (5) be present. David and his wife Lisa have raised six sons in and around the Portland area.



David Melville

“Mission Dogs” by **Christie Gardner** of Oxford. She is a retired Army veteran. She was injured overseas in 2006 and spent nearly five years rehabbing before she was finally able to live on her own again.

She started participating in adaptive sports—thanks to her service dog Moxie. She’s been on the US Women’s Para Ice Hockey Team for 14 years and was an alternate for Tokyo 2020 in shot put and discus. She also represented the USA at the Para Surfing World Championships in 2020 and earned a silver medal at the Para Pan American Games in Santiago, Chile, in 2023.

Gardner trained service dogs and therapy dogs for ten years but wanted to grow that dream to help more Mainers in need. Mission Working Dogs was founded in July 2020 as a local non-profit to do just that. The organization serves to train service dogs and therapy dogs for the local community and has recently opened a new training center in Maine.



Christie Gardner

Its mission is to improve the lives of community members who live with a disability. Properly trained service dogs are provided to help them live independently and therapy dogs bring mental well-being to citizens of Maine. They especially target residents of nursing homes, hospitals, and schools.

“The Basics of Healthy Foot Care” by Lisa Nelson of Oakland. A registered nurse specializing in podiatry, Lisa identifies and treats nail and foot diseases—including fungi of the nail. She treats and recommends prescriptive treatments for callouses, corns, and ingrown toenails.

Lisa will discuss techniques of healthy foot care and will explain gait analyses and foot measurement as one ages. She noted that the size of

the average woman’s shoe increases by two sizes by the age of 50. She will share tips on gaining and maintaining maximum mobility through the aging process.



Lisa Nelson

She serves clients in clinics in Scarborough, South Portland, Portland, Freeport, Wiscasset, Skowhegan, Oakland and Waterville. She also does homecare visits for folk who no longer drive.

After lunch, we will be honored to hear our keynote speaker—an esteemed, most accomplished, renowned member of our Armed Forces community:

Keynote Speaker Captain Colleen Nevius, USNR (Retired) was the first U.S. Naval female test pilot. Captain Nevius, graduated and was commissioned in May 1977 from Purdue University as a member of the second group of women Midshipmen accepted into Navy ROTC.

She was selected for pilot training commencing October 1977, flying the T-28, TH-57 and H-1, earning the coveted Wings of Gold in February, 1979.

With Lieutenant Junior Grade (LTJG) Karen Thornton, Colleen was assigned as one of two women pilots to the sea-duty component of Helicopter Combat Support Squadron Six (HC-6) at NAS Norfolk, VA, to fly the H-46 Sea Knight’s Vertical Replenishment (VertRep) mission.

The first woman pilot to graduate from US Naval Test Pilot School, Colleen was assigned to the Rotary Wing Aircraft Test Directorate as lead pilot for H-46 and CH-53E helicopters. She completed more than 50 projects in a two-year assignment in the Attack Assault Branch.

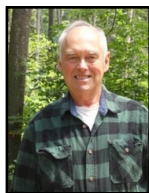
She completed the assignment as Assistant Officer in Charge, HM-12 Sea Component flying the Vertical Onboard Delivery (VOD) mission, subsequently standing up HC-2 VOD Squad. She was deployed with the CH-53E to NAS Roosevelt Roads in support of carrier training, and to the North Atlantic in support of NATO exercises.

She and her husband Bill Readdy have three children raised in the Arlington, Virginia, area. Following in his mom and grandfather’s footsteps, one of their sons continues the family flying legacy.

The afternoon business meeting provides opportunities to honor and recognize our own members and their accomplishments. Community



Capt. Colleen Nevius



Ed Mathieu

Convention, from Page 10

Participation Committee awards those who excelled in volunteerism and physical activity. Each affiliate awards a member who demonstrates extraordinary leadership.

Our In Memoriam segment honors those persons in the educational field who have passed. It is a very solemn and touching service and impacts colleagues in all affiliates. We proudly remember those who have passed.

The Legacy Committee presents a scholarship to a deserving student and Ritter Grants will be given to affiliates. Affiliates with qualifying increased percentages of membership will receive awards.

President Jean will honor two notably outstanding MEA-Retired members—one presentation is the Honorary Membership Award and the other one is known as the President's Award.

This year the new officers for the next biennium will be installed. Plan to come and meet the officers who will serve us for the next two years.

A full interesting day is planned! We hope to see you there. Please write "MEA-Retired Conv." on your May 1, calendar. See the schedule on Page 5.

Remember that the number one comment our attendees wrote in last year's evaluations was, "It is always great to see friends and former colleagues!"

Looking forward to seeing you and your friends soon! Make plans now to attend.

73rd MEA-Retired Convention & Annual Meeting

"Everyone Is a Leader!"

Keynote Speaker

Captain Colleen Nevius, USNR (Retired)

May 1, 2025

Augusta Civic Center, 76 Community Drive, Augusta

Registration begins at 8:30 a.m.

Name _____ Tel. _____ Affiliate _____

Address _____ City/Town _____

State _____ Zip _____ Email _____ Age 90+ FREE _____

Registration: \$30—coffee/juice/food, vendors, raffles, prizes, book exchange, awards, affiliate displays, buffet lunch, entertainment, annual business meeting, fellowship

Two breakout sessions featuring four topics are available for participants. Please select 1st and 2nd choices for each session delineated below.

- (1) Mission Dogs (2) The Basics of Healthy Footcare
(3) Hiking the Maine Outdoors (4) Improving Everyday Expectations

Session 1 10:35—11:10 a.m.: _____ 1st choice _____ 2nd choice

Session 2 11:20—11:55 a.m.: _____ 1st choice _____ 2nd choice

This form may be duplicated—submit a separate registration form for each registrant. Registration is to be postmarked by April 15, 2025

Make check payable to MEA-Retired. Send with registration form(s) to Carl Bucciantini, Registrar, PO Box 352, Greene, ME 04236-0352.

Questions? Convention Chair Rheba Michaud
rmichaud143@charter.net (207) 564-7494

Bring books for the swap!

Tables will be set up at our MEA-Retired convention for our **FREE** book swap. Bring books you have read and take books donated by others. It is a great way to expand your reading and clean out bookshelves. You do not have to bring books to take books.

Children's books will also be available. We always need new books to read to our grandchildren

now that we are retired and have more free time.



Bring books and take books. So, when you start your spring cleaning, begin with your bookcases and share your reading material.

For more information, contact our convention coordinator, Rheba Michaud at 207-564-7494.



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Membership Matters: 'Tis the season

By Roger Roy, Chair
Membership Committee

As of February 15, Maine Education Association-Retired had 5,402 members as reported by Lisa Collins of MEA (Caribou UniServ Office).

Our official 2025 membership count, as of August 31, 2024, for delegate allocation purposes, was 5,371. That number increases as members' dues are received after that date from members who pay dues annually.

That number does not take into consideration members who died during the year. That number is accounted for around June.

Our February 2025 number of 5,402 shows a decrease of 42 compared to last year's number of 5,444. Last year we lost 110 unified members between our February census

and our June census. This number of losses accounts for 69 deaths and 41 non-renewals. This year our affiliates are reporting 51 known deaths.

We have no way of knowing until June of the number of deaths of MEA-Retired members. We also do not know who are not members of a local affiliate, and the official number of non-renewals.

This information is important as we consider the recognitions of affiliate membership that are presented at our MEA-Retired convention and annual meeting on May 1.

Let me review how those affiliates' memberships are considered for recognition:

We take this year's total membership number as of February 15 minus the number of deaths. Then, compare last year's number to this year's revised number to arrive at a percentage. The five affiliates with the highest percentages are then rewarded with monetary awards.

Speaking of membership, I encourage affiliate leaders to reach out to potential members. As you know, we receive monthly lists of the names and contact information for new retirees.

Keep in mind that they know little to nothing about retirement issues and what would benefit them. They need us to help them navi-

gate this new life. We need to keep them well informed and help them make friends and meaningful connections as they leave their school community and join the retired community.

Most people join organizations because they are invited. Reach out to friends and former colleagues who are now in their retired life. They need friends. They need information as to where and how to locate resources. They want to know to whom they should address questions or contact people who are in the know.

We encourage affiliate leaders to pair a new member with an experienced member to serve as a mentor-friend. We hope other affiliates will be recognized next year.