



THE CLARION

The Newsletter for Retired Educators
Maine Education Association Retired Vol. 135, No. 6

August 2024

73rd MEA-Retired
Convention
and
Annual Meeting

May 1, 2025

Mark your calendars!

From our President



Bob Jean

The new calendar year for MEA-Retired is off and running with a flurry of activity. Since the end of the convention on May 2, meetings of the Executive Committee and Board of Directors have had full agendas of many activities.

We sent 12 retirees to the MEA Representative Assembly (with four alternates in place in case they were needed) to conduct the business of the MEA. MEA sponsored a

screening and endorsement event of candidates for the U.S. Senate. MEA-Retired represented nearly one-third of those participating in the screening and endorsements.

We are also sending six members to Philadelphia to attend the NEA Retired Annual Meeting immediately followed by the NEA Representative Assembly. We will be joined by 14 other active members from MEA. Once again, we represent nearly one-third of the total delegation.



Newly elected leaders of MEA for the next three years are (L to R): Jaye Rich, Lewiston EA, treasurer; Beth French, RSU 17, vice president; Jesse Hargrove, Hermon EA, president; and Rebecca Cole, Sebago East Shore EA, NEA Director.

See President, Page 6

Full delegation at MEA-RA

By Barbara Bricker, Delegate
Gouldsboro

Eleven MEA-Retired delegates represented more than 5,400 members at the recent 96th Maine Education Association Representative Assembly in South Portland.

The Assembly dealt with 185 resolutions and 21 new business items before adjourning on Sunday afternoon.

Some items were of particular interest to our retired members. Item C21, "Resolved that the MEA supports legislative action to increase retired educator

pension exemption from \$10,000 to parity with the Social Security exemption and exclude any Social Security benefit received from being used to reduce the deduction" was adopted in 2012 and amended in 2016.

The latest amendment intended to raise the dollar amount from \$10,000 to \$35,000, was referred to the Government Relations Committee for further study.

Additionally, MEA continues to support efforts to repeal the unfair, restrictive Government Pension Offset (GPO) and Windfall Elimination Provision (WEP) federal provisions in the Social Security Act.

Also of interest to our

retirees was item C23 which supports legislation to allow state retiree health and dental premiums to be tax deductible in full.

Of the 21 new business items that were discussed, perhaps the most interesting was Number 4: "The MEA will work to pass legislation that requires the state to compensate student teachers and their mentor teachers." After much discussion during which many proposed amendments were voted down by the Assembly, this resolution passed as originally written.

See 2024 MEA RA, Page 4



President Bob Jean welcomes three new retired delegates to the MEA RA. (L to R): Marilyn Burton, Doug Larlee, and Jen Perry.

Increase in MEA-Retired dues

By Bob Souther,
MEA-Retired Treasurer

The MEA-Retired Board of Directors voted at its June meeting to increase the annual dues from \$15 to \$20. The last increase was in March 2020 when the dues went from \$12 to \$15. Before 2020, dues had not increased since 2002—when the dues were \$5.

The change will take effect

with the September pension checks. The amount deducted from your monthly pension check will increase from \$1.25 to \$1.66.

The increase in dues is necessary because of the effects of inflation on our economy and the trickle-down effect on everyday life. It has affected families and businesses and is now affect-

See Dues, Page 4

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By Crystal Ward, Chairperson
Legislative Committee

It is election season and the stakes are always high for Retired.

At the state level we have strong allies, like Rep. Jan Dodge, District 39 who championed several bills in the last session to fix the terrible mess made by the 2011 CUTS to our MainePERS pensions.

The capped COLA and the outrageous law that applies the COLA to only part of our pension and not the whole pension amount is NOT a true COLA. We are definitely not keeping up with the cost of living. Instead, we are falling further behind each year.

Rep. Jan Dodge of Belfast is running for re-election in November 2024! Let's elect



Jan Dodge

people who will help MEA-Retired!

Rep. Jan Dodge, Maine House District 39 says, "Maine retirees suffer due to pension COLA restrictions and health insurance hardships! Despite my continuing efforts over the last three legislative sessions to educate my colleagues, the Appropriations and Financial Affairs Committee produced a Supplemental Budget that included a reduction in the retiree tax exemption. Though the situation was corrected (thank goodness!!!), this illustrates that we have more work to do to increase understanding!! Please join me in this ongoing work!!"

I have said many times that elections have consequences and November 2024 is no exception!! Electing people who will help retired in MainePERS, Medicare and Social Security is critical!

Jan (John) Kosinski, MEA Government Relations Director agrees, "The November 2024 election is critical for America and our state. While there will be much attention on the presidential race, we must remember the important role

legislators in Maine play when it comes to our pension benefits. Be sure to ask your local candidates for state house and state senate whether they support improvements to the pension system for retired teachers and if they are committed to working with us to get those improvements passed and funded."

MEA has the voting records of the Maine senators and representatives on our key issues. You can contact Jan Kosinski if you want to know how your legislators voted. We know that Maine Senators Collins and King and Representatives Pingree and Golden have signed onto the bills to get rid of the Social Security inequities—Government Pension Offset (GPO) and Windfall Elimi-

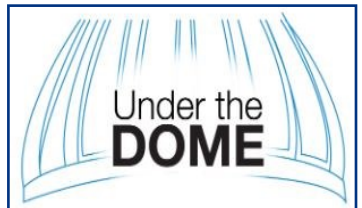
Looking ahead to elections

nation Provision (WEP).

Senator King is working with a small group to fix Social Security and he says that WEP/GOP eliminations are included in that initiative.

Beware of candidates who say they want to reorganize Social Security, streamline Medicare; raise the retirement

See Legislation, Page 3



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.

Contacting our State Legislators

Senators

3 State House Station
Augusta, ME 04333-0003
800-423-6900
TTY: 207-287-1583

Representatives

2 State House Station
Augusta, ME 04333-0002
800-423-2900
Clerk's Office:
207-287-1400

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 send 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



MEA-Retired is here for you!

August 5, 2024, 9 a.m.
Executive Committee
MEA Headquarters, Augusta

September 3, 2024, 9 a.m.
Board of Directors Meeting
Best Western Hotel, Waterville

October 7, 2024, 9 a.m.
Executive Committee
MEA Headquarters, Augusta

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

MEA RA

May 16—18,
2025

Portland Sheraton
at
Sable Oaks

The Pre-Retirement Committee has set the dates for the fall and spring seminars. We are ready to share the good news of what awaits active educators when they decide to retire.

Active members are encouraged to attend these sessions to gain a general overview of retirement expectations and benefits.

Individual situations and concerns can be addressed by contacting MainePERS directly. Contacting the MEA Member Benefits Trust regarding one's health insurance coverage is also strongly suggested.

Over time information changes, thus members should consider attending one or more of these seminars over a three- to five-year period prior to their considering retirement.

A notice will be sent in the fall to all active members, who have provided MEA with an email address, with information about signing up for a seminar. Each seminar is presented in two consecutive nights from 5:00 to 6:15 P.M.

The sessions are hosted

by MEA-Retired Committee members in conjunction with MEA.

President Bob Jean will discuss dues and unified membership in his introduction. Joan Warren, Jim Thornton, and Julie Gomez will host the sessions.

Knowledgeable presenters from MEA Benefits Trust, MainePERS, and Horace Mann provide a summary of expectations each active member needs to consider.

The Pre-Retirement Committee sends a survey to each seminar attendee to evaluate information and format that were presented. The optional survey results are used to guide the Pre-Retirement Committee in seeking avenues to improve future sessions.

We appreciate the time, commitment, and expertise of our presenters. Seminar dates are posted on the MEA and MEA-Retired websites and in *The Clarion* and *The Maine Educator*.

MEA-Retired welcomes prospective retirees to attend the two-night program. Fur-

thermore, actives are invited to become members of MEA-Retired early—even before retirement. They can see what benefits and advantages await them.

They can download an easy “fillable” membership application from our MEA-Retired website. Note that three different applications are posted for your convenience—one for Higher Educators Association Retired (HEAR), one for Pre-K through Grade 12 teachers, and a separate application is available for ed techs.

Educators interested in attending may register with Lisa Collins at lcollins@mainecea.org.

Pre-retirement program for actives in full swing

By Bo Zabierek, Chairperson
Pre-Retirement Committee

mainecea.org.

Questions may be directed to me at 207-365-4329 or bozabierek@gmail.com. We look forward to our sessions.

Legislation, from Page 2

age, cut benefits to SAVE the programs. These tactics are designed to scare you into believing taking LESS is better than getting nothing!!

Do not be fooled!

Beware of candidates who promise things they do not have the power to ever do because the power to do it belongs to a different branch of government. Executives do not MAKE LAWS—that is the job of the legislature given to them in the Constitution.

If the promises made sound like “pie in the sky dreams,” that is probably just what they are! As Mary Poppins said “pie crust promises easily made easily broken.”

As pictured on Page 1, MEA has a new leadership team serving 2024-2027.

Here is a message from newly elected MEA President Jesse Hargrove of Hermon Education Association:

“Our students deserve a forum where challenges in public education such as educator shortages and retirement with dignity can be resolved free of political violence and the culture of harassment that has plagued school committees, town councils, and all other levels of governance. We must speak out, organize, and vote against candidates who espouse such tactics.”

Down in Washington DC, the Social Security Offset bill (HR82) is still in the Ways and Means Committee and has not been voted out to go to the floor for a vote as of this writing.

Pre-retirement Seminars

MEA-Retired pre-retirement seminars will be held virtually by Zoom over the course of two consecutive nights from 5:00-6:15 P.M. Members should attend BOTH nights. Below are the dates for the upcoming Zoom seminars. Attendees will receive an email in advance to register for these sessions.

FALL 2024 SEMINARS

Session 1	
Tuesday, October 8	MEA Benefits Trust & WEP/GPO
Wednesday, October 9	MEA-Retired & MainePERS
Session 2	
Tuesday, October 22	MEA Benefits Trust & WEP/GPO
Wednesday, October 23	MEA-Retired & MainePERS
Session 3	
Tuesday, November 12	MEA Benefits Trust & WEP/GPO
Wednesday, November 13	MEA-Retired & MainePERS

WINTER 2025 SEMINARS

Session 4 –	
Tuesday, January 14	MEA Benefits Trust & WEP/GPO
Wednesday, January 15	MEA-Retired & MainePERS
Session 5 –	
Tuesday, January 28	MEA Benefits Trust & WEP/GPO
Wednesday, January 29	MEA-Retired & MainePERS
Session 6 –	
Tuesday, February 11	MEA Benefits Trust & WEP/GPO
Wednesday, February 12	MEA-Retired & MainePERS

Interested active educators who are MEA members are invited to attend and must pre-register. Enrollment is limited to 200 attendees.

Further information may be obtained from
Pre-Retirement Committee Chairperson
Bo Zabierek at 207-365-4329 or bozabierek@gmail.com

2024 MEA RA, from Page 1

Another important new business item was the change in the terms of delegates. Delegates were usually elected to staggered three-year terms. We usually had to fill three or four seats each year—depending on the number of delegates whose terms had expired.

With the passage and implementation of a new business item, all delegates are now being elected to one-year terms. That means that MEA-Retired will have to elect 11 or 12 delegates each year rather than three or four. So, keep that in mind when December rolls around and we need to file our intentions to run for election and serve at the 2025 MEA RA.

Attending the MEA Representative Assembly is an opportunity to participate in democracy at its finest and to discuss topics that impact all of our educational colleagues. It is a privilege to help set the course for MEA's future.

MEA-Retired President Bob Jean agrees, "In general, the Representative Assembly featured lots of youth and first-time attendees among the active educator group. Hearing all the debates on various new business items

was interesting.

Congratulations to President-Elect Jesse Hargrove. He and his new leadership team will begin the work of heading up the MEA in July. MEA-Retired looks forward to working with this new team."

Ben Paradis of Cross Lake has been a long-time attendee at MEA RA's—having attended his first one in 1972.

He says, "The RA was very interesting, and I was pleased to be involved in the election of new officers. Outgoing President Grace Leavitt's farewell message was also memorable as were all the testimonials praising her achievements during her six-year tenure as MEA's top leader. MEA Executive Director Rachelle Bristol also gave a detailed analysis of the current status of the MEA and her positive outlook for our growth."

An inspiring message delivered by NEA Director Ron "Duff" Martin was heartwarming and encouraging. One of his quotes was "When we seek to discover the best in others, we somehow discover the best in ourselves."

It was reassuring to

witness the installment of our newly elected 2024-2027 MEA officers: President Jesse Hargrove, Thorndike; Vice President Beth French, Searsport; and Treasurer Jaye Rich, Lewiston.

The Saturday evening Awards Assembly was very impressive as students, educators, community leaders, and organizations were recognized for exemplary leadership support and accomplishments in and out of the classroom. Awards were presented as follows:

Anne Sheehan Political Action Award—Marissa Armitage and Nathan Hall;

Ashley Bryan Arts and Humanities Award—Reza Jalali; Corporate Award—Side by Side; Friends of Education Award—Representative Michael Brennan and Stephanie Oiler; Golden Apple Award—The Telling Room and William Wettlaufer; John H. Marvin Local Association Award—Coastal Education Association, South Portland Education Support Personnel, and Yarmouth Education Support Personnel Award—Jen Cooper; and Award for Teaching Excellence—Chris Coleman.

Dues, from Page 1

ing non-profit organizations like MEA-Retired.

Although increases in costs have had an impact on all areas of our budget, it has had a major impact on some of our biggest budget items.

For example, the cost of sending six delegates to the annual NEA-Representative Assembly out of state has increased significantly. It is reasonable, as we consider the increase in costs of travel, hotels, meals, and related fees.

Additionally, the cost of printing and mailing *The Clarion* has increased. I might add, though, that *The Clarion* is still a bargain. It is important to keep our members informed and provide a forum for communication and member engagement.

For example, how would we know about what our affiliates are doing for the Day of Caring activities? We now need to recruit 11 MEA delegates and 6 NEA delegates every year?

In addition, the cost of our MEA-Retired Conven-

tion and Annual Meeting has also increased significantly. The revenue from registrations and convention booklet patron advertising does not cover all the costs. This is in spite of the registration increase this year from \$20 to \$30.

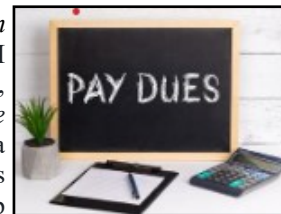
Another area that has greatly impacted our budget is the mileage reimbursement rates. MEA-Retired has always used the IRS rate which this year is \$.655 per mile and will increase to \$.67 next year.

Last winter, the Board of Directors voted to decrease the mileage reimbursement rate to \$.50. This rate went into effect at the Executive Committee meeting in March and will be used for the foreseeable future.

MEA-Retired will be looking at other ways to reduce costs in the upcoming months. We hope that you will understand and continue to support the work that is being done on your behalf to preserve your pension and health benefits as well as keeping our members informed.



Representing MEA-Retired at the annual MEA RA in South Portland were L to R: (Row 1) Bob Jean, Rockland; Gary McGrane, Jay; Belinda Micucci, Yarmouth; and Jennifer Perry, Eddington. (Row 2): Julie Gomez, Lewiston; Barbara Bricker, Gouldsboro; Marilyn Burton, Oakfield; and Molly Smith, Lisbon. (Row 3): Bo Zabierek, Sherman Mills; Kay Grindall, Oakland; Ben Paradis, Cross Lake; and Doug Larlee, Newport. Alternate delegates were Phil Gonyar, Waterville; Claudette O'Connell, Bangor; Roger Roy, Caribou; and James Ford, Brunswick.



As the current president of NEA-Retired, I talk with retired and active educators all across the United States. I love it when they share their stories.

I recently spoke with an educator who began her career at age 45, after raising four children and taking care of a sick husband. She will get nothing from the Social Security contributions she made during several years before her children were born.

Additionally, she'll receive nothing in widow's benefits after her late husband contributed to Social Security at the highest levels for almost 30

years.

Other educators will be forced to survive at poverty levels because they chose careers in the helping professions after their children are grown. We must change the course we are currently on.

The bipartisan success we are experiencing with record breaking co-sponsors in both the U.S. House and Senate for the repeal of GPO/WEP is a direct result of our ability to help elect members of Congress who care about our current and future retirees.

As a retired member, I make a voluntary donation to

PAC because I understand the importance of electing members to Congress who support our public education system in each state.

Currently, I sit on the NEA PAC Committee as a voting member; and I know our contributions support candidates from both political parties. One's political party affiliation shouldn't make a difference when donating to PAC.

We must have friends on both sides of the aisle be-



NEA Retired updates

By Anita Gibson, Alabama NEA-Retired President

cause a quality public education for every student, and the ability for our educator to retire with dignity shouldn't be a political party issue.

NEA-Retired Annual Meeting memorable

By Ben Paradis, Delegate
MEARetired Ass't. Treasurer

This year's NEA-Retired Annual Meeting (RAM) was held in Philadelphia, the "City of Brotherly Love," on June 30 and July 1.

We arrived safely the day before the meeting and had time to go to an exciting Phillies baseball game—which they lost by one run.

We returned in time for the opening dinner when we were welcomed by President Anita Gibson of Alabama. She gave us an overview of the meeting and then introduced NEA President Becky Pringle. She gave an inspiring

speech and mentioned that there is NEA momentum in repealing GPO and WEP.

More than 300 representatives have signed onto HR 82 that would enact a repeal and the Senate has nearly 60 votes needed to provide a similar bill.

According to MEA-Retired President-Elect and PAC Captain Molly Smith, "NEA-Retired raised \$33,000 for PAC—in the online and in person auctions."

It was exciting to see our own MEA-Retired *Clarion* gain national recognition and win first place in 2020, 2021,



Representing MEA-Retired at the NEA-Retired RAM are L to R: Bo Zabierek, Sherman Mills; James Ford, Brunswick; President-Elect Molly Smith, Lisbon; Belinda Micucci Ya,rmouth; President Bob Jean, Rockland; and Ben Paradis, Cross Lake.

and 2024 in the "Established State Print Retired Newsletter" category.

The name of our newsletter will be placed on the NEA-Retired Communications Committee's "Hall of Fame." This recognition is awarded because we have won first place three years.

We will now move over to the regular NEA Representative Assembly which will last from July 4 through July 7.

Bob Jean and Bo Zabierek were the only members at RAM who won the two PAC drawings. Bob won a \$100 gift card and Bo a fresh \$100 bill."



NEA-Retired President Anita Gibson presented *The Clarion* first place award to MEA-Retired President Bob Jean. Next to Anita are Jean Dobashi, Hawaii, and Marilyn Warner, NEA-Retired Secretary, Florida.

FREE Coffee Socials

Sponsored by AARP

Get out and meet other AARP members this summer! Join AARP Maine for free coffee and snacks while greeting neighbors, friends, staff, volunteers, and community leaders. Coffee socials are held each month at the following locations:

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

Fort Kent: Second Wednesday, 2:30-3:30 p.m., Public Library, One Monument Square.

Lewiston/Auburn: Last Thursday, 8-9:30 a.m., Auburn Senior Community Center, 48 Pettengill Park Road.

Portland: First Friday, 10-11:30 a.m., AARP Maine State Office, 53 Baxter Boulevard, Suite 202, Portland. **June 7**—Special guest Cyrene Siegona, Maine Master Naturalist.

Augusta: Third Wednesday, 8:30-10 a.m. Cohen Community Center, 22 Town Farm Rd., Hallowell.

HEAR plans underway

By Jane Conroy, President
Higher Educ. Assoc. Retired

As part of the MEA-Retired 72nd Convention and Annual Meeting at the Augusta Civic Center, the Higher Education Association of Retirees (HEAR) gathered for its annual meeting to conduct our affiliate business.

The group discussed updating any needed language in our bylaws and the dues structure. No action was taken at this time.

Of importance was the election of new HEAR officers as follows—all of whom are University of Maine retir-

ees: Jane Conroy of Dover-Foxcroft, president; Deborah Killam of Detroit, vice president; Jennifer Perry of Edgington, secretary; and Gary McGrane of Jay, treasurer.

We are looking forward to addressing and moving forward the plans we established in June 2023.

We want to reconnect with former colleagues and meet new members from other affiliates. It is our hope to be able to connect with other MEA-Retired affiliates and HEAR members who were not able to attend the convention.

You may receive email messages from any of the HEAR officers from time to time. We also initiated a new HEAR email account with the following new address: higheredassoctrtd.me@gmail.com.

To further facilitate communications, HEAR recently created a Facebook page. We hope to post relevant information of general inter-

est to our higher education friends and encourage them to become HEAR members as well.

If you would like to view the page or “like” the page to receive future HEAR updates, it can be found by searching Facebook for HEAR-Maine or by placing this address in your browser: <https://www.facebook.com/profile.php?id=61558631302381>.

There are 69 HEAR members as well as many higher education employees who will be entering retire-

ment over the summer. We need to encourage them to be part of our organization.

So be on the lookout and share ways that they can join MEA-Retired and HEAR and participate in organizational activities and stay up to date on issues pertaining to retired life. They will learn important updates.

Contacting Roger Roy of Caribou, MEA-Retired Membership Committee chairperson and HEAR member, is a good first step in making that happen. Send an email to soucyroy@maine.rr.com.

HEAR officers are L. to R.: Deb Killam, vice president; Jen Perry, secretary; Roger Roy, Membership Chair; Jane Conroy, president; and Gary McGrane, treasurer.



President, from Page 1

aspiring retirees. They learn about computing their pension through MainePERS. They hear about the Social Security restrictions—Government Pension Offset and Windfall Elimination Proposal.

These sessions provide opportunities to promote the advantages of becoming members of MEA-Retired. They also hear about the benefits of joining their local county affiliates and MEA-Retired.

Our June Board of Directors meeting was a perfect place to welcome some new faces to our team. It is our pleasure to welcome Deb Killam from our Higher Ed. Affiliate as our new website administrator. Many thanks to Pam Partridge who has done a wonderful job with maintaining our website. Her website won national recognition three consecutive years and is now

listed on the “Hall of Fame.” Pam wore two hats for awhile and will continue to serve as our AARP liaison.

We welcomed new MEA RA delegates to the Board: Barabara Bricker, Douglas Larlee, Jennifer Perry, and Marilyn Burton. We look forward to working with all of them and thank them for stepping up into their new positions.

Speaking of delegates, I would like to take a minute at this juncture to report a change in delegate status and elections. At the recent MEA RA, it was voted that all delegates would be elected for a one-year term. This change replaces a long-time practice of electing delegates to one-, two-, or three-year terms on a rotational basis.

Now, each year, we must elect 11 or 12 delegates who will now serve for only one

year. We ask our members to be aware of this change and make plans to help us fill our seats each year.

The June meeting featured multiple affiliates sharing about some of the projects they are working on locally. It is always a pleasure and a learning experience to listen to the variety of activities taking place.

The shared activities can often be used as described or tweaked to fit the needs of other affiliates. We will definitely make attempts to encourage sharing at all Board meetings.

The agendas are already taking shape for future meetings as well. In September, Gary McGrane and Pam Partridge will share pertinent information they gathered at a NRTA training. The focus is on membership recruitment. They plan to have at

least one follow-up session, too.

At our November Board meeting Michael Booth of MEA Benefits Trust will make a presentation about the Virgin Pulse Program as a tool to get more members involved in physical activity that may come in the form of a challenge to participating members. These presentations should be of interest to our affiliate presidents and vice presidents. I believe there will be many practical takeaways to share with their members. These are very busy times for MEA-Retired.

I know these are very busy times for all of you as well. Maine summers have a way of filling up our calendars. We just have to remember to all take time for ourselves and enjoy Maine and all its glorious offerings.

Happy Summer to All.

Maine Education Association statewide committees meet three or four times a year. (Budget Committee meets twice.) on Saturdays from 10 a.m.—3 p.m. at the MEA building, 35 Community Drive, Augusta. Lunch and mileage are provided.

We would like to note that several committees have seats specifically designated for MEA-Retired members: Government Relations, Instruction & Professional Development, and Statewide Bargaining and Organizing. It is our intent to fill at least these three positions. Please consider how you can become more involved on the state level.

Furthermore, MEA-Retired members may hold a seat on other committees as well—even though they are not specifically designated for a retiree.

Committees give input to the MEA Board of Directors, staff, and the MEA Representative Assembly.

Black, Indigenous, People of Color Committee (BIPOC): Advocates for minority involvement and pathways to leadership,

supports educators and students of color, promotes and supports anti-racist education, and identifies policies and practices that further support the MEA becoming an inclusive, equitable, and diverse organization.

Education Support Professionals Committee (ESP): Advocates for ESP involvement in the Association and educational and training programs designed to advance ESP related issues.

Government Relations Committee (GR): Develops and advocates the legislative program of the Association.

Human and Civil Rights and Social Justice Committee (HCRSJ): Advocates for educational and training programs designed to enhance human and civil rights and makes recommendations on ways for MEA to promote social justice.

Instruction and Professional Development Committee (IPD): Recommends policies in the areas of instruction and professional development that involve the practitioner in the areas of

classroom management, professional practices and standards, educational technology, early childhood education, and productive evaluation programs.

Resolutions Committee: Receives proposed resolutions (belief statements) and new business items (action items) from members, committees and other groups. After editing and reviewing resolutions and new business items, presents them to the Representative Assembly.

Statewide Bargaining and Organizing Committee (SWBOC): Develops, reviews and recommends policies relating to the promotion of collective bargaining and goals; advises the staff regarding the development of resources to satisfy local affiliate needs related to collective bargaining.

Strategic Budget Committee (SB): Prepares the annual budget for presentation to the Representative Assembly for adoption.

Structure and Bylaws Committee (S&B): Studies the MEA Constitution,

We need you—MEA vacant committee positions

Bylaws and Standing Rules and makes recommendations to achieve the purposes of the Association; is responsible for the continuous maintenance of an efficient and workable election procedure.

Interested retired unified members are invited to contact the MEA president to be considered for appointment. A form is also on the MEA website where members can submit their information in order to be considered: <https://maineea.org/mea-committees/>. Just scroll down at this site and you will see the form where one can submit information for consideration.

Reminder

The Community Participation Committee distributed money to the affiliates that submitted an application for the MEA IPD grant. This money is to be used for Day of Caring projects this fall.

MEA-Retired will continue to reimburse affiliates up to \$100 when an application and photos are submitted to the Committee. Affiliate presidents will be sent an email with an application form in August.

The timeframe for logging physical activity hours and volunteer hours started April 1 and will end on March 31, 2025. Presidents are asked to collect names and hours for recognition at the Convention and Annual Meeting on May 1, 2025.

Questions? Susan Grondin at scgrondin@hotmail.com or 207-782-8850.

Volunteer

As we continue helping help our schools and communities



Make a difference

CONGRATULATIONS



Benita Russo, 1/1/1919
Lucille Walker, 1/1/1921
Frances Bryson, 1/1/1923
Josephine McAlary, 1/1/1923

MainePERS trustee reports updates

By John Kimball, MainePERS MEA-Retired Trustee

Finances: The preliminary balance of the fund was **\$19.6 Billion** while the financial markets continue to be volatile. The Federal Reserve continues to hold interest rates at current levels. I expect no decreases until at least the end of the U.S. Government Fiscal Year.

As of this writing, Jerome Powell, FED Chair, has indicated that rates may stay higher at their current levels longer, despite high mortgage rates. Instability in the Mid-East has intensified with Iran's support for terrorist groups. Israeli policy in Gaza further threatens the whole region.

Energy prices have stabilized for the summer travel season, possibly moving the Fed's rate decision to the Fourth Quarter.

The House of Representatives remains moribund and without responsible GOP leadership remains in the "dismal swamp of despair."

Speaker Johnson remains Speaker as he rebuffed attacks by Marjorie Taylor Greene to remove him due to his success in getting the foreign aid package for Ukraine, Israel, and Taiwan through the House.

Possible government shutdowns have been averted until the fourth quarter with the passage of the government funding bill. Foreign policy initiatives, a function of the

Executive Branch, is problematic as the President attempts to mitigate the effects of the Israeli-Hamas conflict.

Markets will continue to be volatile. Of course, the 2024 election looms over everything.

There continues to be a monthly cash outflow from the programs due to benefit payments and the systems investment program.

At the May Board of Trustees meeting, the trailing 12-month period outflow was **\$20 Million**. This outflow is projected to reverse in the next 12 months as investment **distributions** should outpace benefit and investment **outflows** by nearly **\$600 Million**.

Benefits payments exceeded employee/employer contributions by \$445 Million (ttm), reinforcing the concept that the state is relying on investment earnings and employee contributions to subsidize the decreased benefits.

These decreases were enacted by Governor Lepage's first two years with control of both the House and Senate. This trend is projected to continue at the same level.

Projected 2024 FY return may be below actuarial projections. This could affect the next biennial state budgets. April 2024 monthly return was -1.1 percent (after upward revision of March 2024 results).

Calendar Year April 30, 2024 results were 2.1 percent, Fiscal Year to Date return is at 5.6 percent (Apr. 30, 2024). 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** as projections for State mandatory contributions have failed to control the volatility of the funding level of the UAL.

Any benefit restorations in the next biennium will continue to be challenging because the impending increased payments for the 1995 UAL may fluctuate significantly with the approaching deadline. This is a typical effect at the end of a liability funding scheme.

The systems rolling 3-Year Annualized risk of the fund is 6.0 percent is well **below** the assumed actuarial assumed risk of 12 percent, while the Rolling 3-Year Annualized Rate of Return of 6.0 percent has fallen **below** the expected return of 6.5 percent.

Asset allocation is driving over-all 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. Liquidity is **not** a concern. (**\$8.1 Billion**)

Review of MaineSTART, the supplemental tax-advantaged retirement accounts for certain employees (401a, 403b, and 457b), have been meeting their benchmark goals. The best performers over time have been Vanguard Social FTSE Index and Vanguard Total Stock Market Index.

Legislative Update. The Legislature went home, having over-ridden no vetoes and passing a series of bills that the Governor did not sign, therefore, they did not become law.

Several bills that directly impact MainePERS were carried over on the Special Appropriations Table. They were L.D. 70—raising the COLA base to \$40,000; L.D.

185—reducing the early retirement penalty to 2 percent per year; L.D. 426—a subsidy for buying back additional military time; L.D. 1096—COLA Cap 2 percent cumulative increase to September 2022.

Bills carried over by the Senate: L.D. 457—Increased COLA base in 2024 to \$40,000 (temporary).

Operations: The changes implemented by MainePERS CEO, Dr. Rebecca Wyke, and staff continue to improve member service, efficiency, and morale.

Among changes to improve services are increased feedback opportunities for stakeholders. Work on the member portal with new features went active (October 2023) and is experiencing ever-increasing use, saving significant time-savings to staff.

The work backlog that caused the "Focus Fridays Program" will be extended a few more months until the flood of teacher retirees has been cleared.

The recent internal change in the phone system has resulted in less wait time in reaching the appropriate staff personnel.

Full staffing problems have been mitigated and the backlog has declined significantly. The total number of retirees is over **47,600**. Monthly retiree payroll was **\$103.8 Million**.

MainePERS continues to contact previous participants, who are no longer active, are not vested, and continue withdrawing their contributions to the System.

Each withdrawal of contributions represents an "experience gain" to the System. Ongoing operations include updating software, hardware, and system security.

The comprehensive 2023 annual report is available via the MainePERS Portal.



MainePERS member satisfaction survey

By Domna Giatas, MainePERS Director of Communications

In the past three years, MainePERS has conducted annual random Active Member and Retiree Satisfaction Surveys as a key performance measure of its Five-Year Strategic Plan. MainePERS' Strategic Plan and the key performance and risk measures may be found at www.mainebers.org/about/strategic-plan/.

MainePERS also uses these surveys to evaluate our customer service delivery, develop initiatives responsive to member needs, and improve our communication efforts. The development of the Member Portal (www.mainebers.org/memberportal) and the expansion of our newsletter offerings have been in response to the feedback from these surveys.

This year's survey of active and retired members was conducted April 2–17, 2024. The following is a summary of the retiree portion of the survey. From the approximately 50,000 State-Teacher,

and Participating Local District Plans, 2,500 retired members were randomly identified to receive the survey.

Those selected had a mailing and email address on file and were service or disability retirees who had received a benefit payment within the last 60 days.

Of those who received an email invitation to take the survey, 644 retirees or 28% responded. Of those responding, 92.08% rate their overall satisfaction with MainePERS as "satisfied" or "very satisfied," while 6.84% were "neutral" or had "no opinion," and 1.09% were "dissatisfied" or "very dissatisfied." The confidence level of this survey is 98%, with a margin of error of 4%.

Over 90 percent (90.45%) stated they "agree" or "strongly agree" that MainePERS acts with integrity, with 8.92% being "neutral" or having "no opinion," and with 0.62% who

"disagree" or "strongly disagree."

In a question about our staff, 79.56% "agree" or "strongly agree" that MainePERS staff are knowledgeable, with 19.19% being "neutral" or having "no opinion," and 1.25% "disagreed" or "strongly disagreed."

Responses to the survey suggest retired members are generally satisfied with the frequency of communication, clarity of information, and timeliness of responses from MainePERS.

Respondents also indicated an interest in receiving more information on cybersecurity awareness and preventing identify fraud.

The survey provides an opportunity for open-ended feedback. In their comments retired members expressed concerns about the Social Security Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). They also noted the insufficiency of the annual

cost-of-living adjustments to keep up with inflation.

While this feedback has been consistent in each survey, these issues are regulated by federal law (WEP and GPO) and state laws and rules (COLA). Many retired members also took the time to express specific appreciation for the work of MainePERS and its staff.

Compared to the 2023 survey, participation among retired members increased, with 644 respondents in 2024 versus 585 in 2023 resulting in a higher response rate, 28% in 2024 versus 26% in 2023.

'Tis the season for new retirees! Give them a gift! Order while supplies last!



- Long-sleeved Denim Shirts @ \$48
 - Short-sleeved Denim Shirts @ \$42
 - Navy Blue Hats @ \$12
 - Red, Iris Blue Tee Shirts @ \$25
 - Red, Ultramarine Golf Shirts @ \$37
 - Lapel Pins @ \$10
- Prices include tax and postage/handling

Name _____ Email _____

Mailing Address _____ City _____ State _____

Qty.	Item	Size	Color	Unit Price	Total Cost
	Sizes S. M. L 1X or 2X: Add \$2 3X or 4X : Add \$4				
	Total Remittance				

Prices include tax and postage/handling.. Make checks payable to MEA-Retired and mail to Rena Kearney, PO Box 377, Mars Hill, ME 04758. (Items produced by Cushman's Embroidery, Presque Isle, ME)



PAC

TOGETHER WE WIN

Help Promote Public Education

VISIT: maineea.org/mea-fund
educationvotes.nea.org/donate/



Donate to the **MEA PAC - Together We Win**
and to the **NEA PAC - Give.Vote.Win!**

THERE ARE MANY WAYS TO CONTRIBUTE



Maine Education Association PAC

MEA PAC uses voluntary contributions from members to help push for education policies that support members, ensuring that our voice, values, and priorities are heard and respected both in the workplace and at the state house. The PAC also helps elect pro-public education candidates at the school board, state and national levels, as no dues dollars are ever used for this purpose.



National Education Association PAC

The NEA PAC is fueled by educators like you, coming together to fight for real leaders at the federal and state level, regardless of political party. Make your voice heard.

The NEA Fund for Children and Public Education (NEA Fund) collects voluntary contributions from Association members which are used for political purposes, including, but not limited to, making contributions to and expenditures on behalf of friends of public education who are candidates for federal office. Only U.S. citizens or lawful permanent residents may contribute to the NEA Fund. Contributions to the NEA Fund are voluntary; making a contribution is neither a condition of employment nor membership in the Association, and members have the right to refuse to contribute without suffering any reprisal. A member may contribute more or less than the suggested amount, or may contribute nothing at all, without it affecting his or her membership status, rights, or benefits in NEA or any of its affiliates. Contributions to the NEA Fund are not deductible as charitable contributions for federal income tax purposes. Federal law requires us to use our best efforts to collect and report the name, mailing address, occupation and name of employer for each individual whose contributions aggregate in excess of \$200 in a calendar year.



\$5 For Our Future ME PAC

We need association representatives like you to sign up members to participate in the MEA PAC, with even the smallest donation of \$5 per month. A recurring donation will help sustain our advocacy efforts, now and in the future.

SCAN THE QR CODES TO DONATE TODAY



SCAN ME

Every donation
makes a
difference!



SCAN ME

Questions?
PAC Captain
Molly Smith
207-837-8522



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MID-COAST RETIRED EDUCATORS ASSOCIATION PRESENTS

Lancaster Show Trip & the Dutch Country



INCREDIBLE PRICE INCLUDES:

- ♦ Motorcoach transportation
- ♦ 4 nights lodging in the Lancaster area
- ♦ 8 meals: 4 breakfasts and 4 dinners
- ♦ Admission to the show "NOAH" at the Sight & Sound® Millennium Theatre®
- ♦ Admission to the a show at the MAGIC & WONDER THEATER
- ♦ Admission to THE AMISH EXPERIENCE & JACOB'S CHOICE AT THE F/X THEATRE
- ♦ Admission to the GETTYSBURG NATIONAL PARK & GUIDED BATTLEFIELD TOUR
- ♦ Visit to charming KITCHEN KETTLE VILLAGE
- ♦ GUIDED TOUR OF LANCASTER

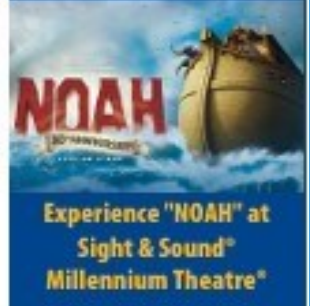
and much more

\$800*

5 Days 4 Nights

*PER PERSON, DOUBLE OCCUPANCY

(Mon - Fri)
Apr 21 - 25
2025



Departure: Brunswick, ME @ 8 am

Day 1: Board your spacious, restroom and video equipped Motorcoach and set off for Lancaster in the heart of Pennsylvania Dutch Country. Later that day, enjoy a relaxing Dinner and check into your Pennsylvania-area hotel for a 4 night stay.

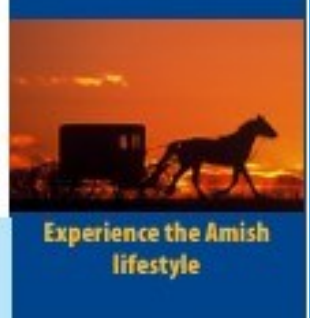
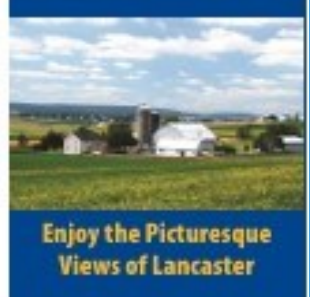
Day 2: Today after enjoying a Continental Breakfast, you will go on a GUIDED TOUR OF LANCASTER including Amish Country. Next, you'll visit the KITCHEN KETTLE VILLAGE – a charming marketplace of shops and restaurants. Then, Sight & Sound Theatres invites you to experience the show "NOAH." With a catastrophic storm on its way, Noah is given a monumental task: build a boat big enough to save his family from a flood that will cover the entire earth! As Noah endeavors to live faithfully in the midst of an incredible chaotic world, can he trust that God's promises run deeper than the rising waters around him.

Returning for one season only, this landmark production takes you on board one of the world's best-known voyages as live animals fill the stage and aisles. Set sail inside the enormous ark as this extraordinary story comes to life in this special 30th anniversary season! Tonight, enjoy Dinner and head back to your hotel.

Day 3: Today after enjoying a Continental Breakfast, you will go to THE AMISH EXPERIENCE attraction. The Amish Country Homestead is a reflection of their commitment to accurately and sensitively portray the Old Order Amish as they live and work in today's world. The Homestead is the home of the fictional Amish family of Daniel and Lizzie Fisher, whom you have gotten to know in the Amish Experience Theater's "Jacob's Choice." Inside the Homestead, learn of Amish traditions and practices, plain clothing and life without electricity. The Fisher One-Room School is attached to the house and filled with authentic desks and furnishings from an actual Amish school. You'll learn the tradition of teaching eight grades in one room. From the pantry stocked full of freshly canned vegetables to the family's plain clothes... from propane-powered lamps to air-compressor driven appliances...the Fisher Family Homestead truly provides insights into the complex riddles of a culture so very different from our own. Then, you will enjoy a show at the MAGIC & WONDER THEATER. Tonight, enjoy Dinner before heading back to your hotel.

Day 4: Today after enjoying a Continental Breakfast, you will head to famous GETTYSBURG NATIONAL PARK for a full day visit. Upon arrival, experience their breathtaking 22,000 square foot visitor center and their amazing Cyclorama attraction. Next, take your place on the battlefield and experience it beyond the history books and movies... as you enjoy a GUIDED BATTLEFIELD TOUR. This tour will provide you with an informative, engaging and enlightening perspective of the battle, the people, the monuments and landmarks of Gettysburg. Later, you will have Dinner before returning to your hotel for the evening.

Day 5: After enjoying a Continental Breakfast, you'll depart for home. A perfect time to chat with your friends about all the fun things you've done, the great shows you've seen and where your next group trip will take you!



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Membership Matters: One size fits all

*By Roger Roy, Chair
Membership Committee*

Educators come in many shapes and sizes and positions and chosen areas of instruction. But one size does fit all of them when it comes to membership.

All personnel who were involved with the public education of students and assisted them to successfully walk across the stage at graduation and receive a diploma, certificate and/or degree fit in our union and are invited to join.

This invitation includes bus drivers, custodians, cooks, secretaries, coaches, ed techs, teachers, counselors, nurses, administrators, crossing guards, superintendents, higher ed instructors, professors, technicians, etc.

MEA and its affiliates provide a large umbrella so all of these people can contribute to the edification and protection of students and their educa-

tors.

This is the time of year when newly retired educators are acclimating to their new life of retirement. Having more time to create a meaningful retired life includes the satisfaction of continuing to help others.

This means more opportunities for volunteerism and giving back to our schools, communities, and a myriad of other non-profit entities that need support personnel.

MEA represents educators in Pre-K-12 elementary, middle, high and alternative schools, technology centers, community colleges, and universities at the state level.

NEA is the comparable entity at the national level. After retirement, NEA-Retired and MEA-Retired continue representing them at both levels.

Maine also has sixteen local affiliates that deal with issues for educators, and these affiliates welcome associate members who worked in education but weren't represented by unions.

For example, my wife was an elementary school secretary before secretaries were represented. She is welcomed as an associate member of Aroostook Retired Educators Association (AREA), and participates in our events.

We are all part of a large extended family united by a mission of educating America and building our communities. Union membership is sometimes denigrated as political and anti-change.

However, the reality is that educators are devoting their lives to building com-

munities and working hard to meet the students where they are and adjusting to the challenges facing them—even more so as each year goes by.

Educators need protection from forces that strive to destroy public education and exploit students for profit and/or political motives.

So, when you have a conversation with someone who is or was involved somehow with educating students, invite them to join the family of retired educators found around the state—more than 5,400 and counting.

