



THE CLARION

The Newsletter for Retired Educators

Maine Education Association Retired Vol. 136 No. 6

August 2025

From our President



Molly Smith

Greetings from the NEA Retired Annual Meeting (RAM) and the Representative Assembly in Portland, Oregon.

Maine Education Association Retired delegates James Ford, Julie Gomez, Gary McGrane, Linda Prescott, Molly Smith, and Bo Zabierek called the inviting city home for nine days the last of June and early July.

Lead by our capable, dynamic NEA-Retired President Anita Gibson of Alabama, more than 300 retired delegates from 51 different affiliates tackled the tasks of governing the Association.

A new President-elect was voted. Marilyn Warner from Florida had been serving as secretary for four years. We said "Goodbye" and a huge "Thank you" to Jean Dabashi from Hawaii who had been serving as president-elect.

Jean has decided that it is time to shift her focus to fami-

ly and serving her affiliate a bit closer to home. Several individuals were elected to serve on the Executive Council, the NEA Board of Directors, and the NEA-Retired Board of Directors.

Eight New Business Items were voted upon; half were supported by the body. Two of those NBI's had to do with the NEA-Retired supporting NEA-RA NBI's. Proposed NBI # 27 did not receive support. That called for a massive civil rights march on Washington in September 2025.

There was support for the rationale of this NBI: *"Our constitutional and civil rights are eroding every day by an authoritarian, lawless disrespect of statutory protections. It's time to march massively "for" instead of "against". Let's defend our democracy for our children, our families and our students."*

See President, Page 5

Don't miss out! MEA-Retired Training: September 25 Register today!

By Molly Smith
Assoc. Rev. Initiative Com.

Maine Education Association Retired Leadership Training for all members will be offered on September 25, at the Best Western Plus Hotel, 375 Main Street, Waterville.

8:30 a.m. Registration/meet/greet/continental breakfast.

9:00 a.m. Conference begins

2:30 p.m. Adjournment
Carpooling is urged, and overnight accommodations are available for members traveling 90 miles or more. Mileage reimbursement is available. A complimentary

74th MEA-Retired
Convention and
Annual Meeting

April 30, 2026

Plan early to
join us for a fun day!

lunch will be provided.

Come join us for a day full of conversation, brainstorming, collaboration and fellowship with other retirees from around the state. Network with fellow retirees. Learn what other retired affiliates are doing and how effective the programs are.

In the morning take part in three roundtable breakout sessions where you will have the opportunity to learn more about the Association and contribute your ideas about the direction we will be taking in the coming year and beyond.

The afternoon will focus on our legislative efforts—the upcoming November elections and our plans for future accomplishments.

This session will be led by Crystal Ward of Lewiston, MEA-Retired Legislative Committee Chair; Grace Leavitt of Raymond, Legislative Committee Assistant; and Jan Kosinski, MEA Director of Government Relations.

To register, email MEA-Retired Past President Bob Jean vegas04861@yahoo.com.

See Training, Page 6

Honorary Membership nominations due

One of the recognitions at our convention and annual meeting is the honorary membership award.

Honorary membership in MEA-Retired may be granted to a person who has made a noteworthy contribution to education or to this Association. Any member may present a letter of recommendation to the Board of Directors.

A two-thirds vote of the members of the Board of Directors present at the November meeting is required to ratify the nomination. No more

than one honorary membership may be granted in any one year.

The Association will pay unified dues and affiliate dues for honorary members. Non-members of the MEA-Retired will be paid expenses to attend the MEA-Retired Annual Meeting to receive the recognition. (Adopted April 4, 2016) (Amended June 5, 2017)

Nominations for honorary membership, including a biographical summary of each nominee, must be sub-

mitted to the MEA-Retired President **by October 1**. The nominations, including the biographical summaries, will be distributed electronically by the Information Coordinator to the Board of Directors one week prior to the November meeting of the Board of Directors.

Vote on nominees will take place at the November meeting of the Board of Directors.

Written ballots will be prepared by the President.

See Honorary, Page 3

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"promoting the economic, professional, and social welfare of retired educators"



**By Crystal Ward, Chairperson
Legislative Committee**

The Maine Legislature in Augusta is out of session and will return in January 2026 for what is called the “short session.” This is a time to deliberate and act on outstanding bills from this year and complete the work by April 2026.

The following bills were passed and sent to the Special Appropriations for funding:

LD 111 to increase States share of Health Insurance cost from 60 percent to 65 percent

LD 328 to pay for Medicare Part B—currently \$185 per month

LD 1003 puts MainePERS in line to receive money from the Cascade—funds left over in each account at the end of the year—usually several millions.

LD 1040 would raise the amount used for the COLA (capped) from about \$26,000

Recap of recent legislative action

to \$40,000. This would be \$1.2 billion

“Pension and Retirement Improvements: Our efforts to improve pension benefits for retired educators were hampered by the state’s dire fiscal picture and the extraordinary cost of any improvement. There are several bills that we hope will be carried over to next year and these bills will be the vehicle we may need to make improvements, but finding the resources to fund any improvements will remain a major challenge.” Jan Kosinski

Thank you to the MEA-Retired Legislative Team for your hard work! We did get the bills through. They know we are going to fight and that the 2011 changes were wrong and harmful.

The Unfunded Actuarial Liability (UAL) is the amount of money the state owes to MainePERS from the 1990’s. This liability will be paid by 2028, and then there may be some money to help fix the harm that was done to retirees in 2011 when the earned COLA was non-existent.

In Washington, DC. The passage of the Social Security Fairness Act has helped a lot of retired Mainers. The Social Security Administration has processed

about 87 percent of the 3.2 million impacted people. Now some have to be done by hand and take time.

Spousal benefits are a concern because many people who qualify have not applied!! If your spouse paid in 40 quarters, you will likely be owed some money!!

Furthermore, if you were divorced, but were married for 10 or more years and your spouse paid in to Social Security, you may be owed money. If you do not qualify for Social Security but your spouse does, you may now qualify to receive a spousal benefit. (Your spouse who paid in can still be alive.)

Please do not leave money on the table. Call your local Social Security office if you believe you qualify or if you just do not know and need answers to your questions. Social Security will not chase you!

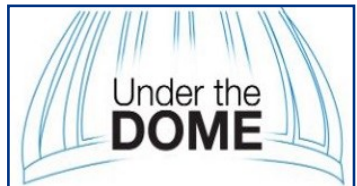
The “Big Beautiful Bill” is **1,161 pages** long and has good, fair, bad, and ugly parts. We all know that cutting funds for Medicaid (MaineCare) would do great harm to our hospitals, children, elderly, nursing homes and indigent folks.

Cuts in several programs for education, small businesses, seafood, logging, fishing, and farming industries would result in great job losses.

The best thing to do is to **remove** the Trump tax cuts on people mak-

ing **more** than \$400,000 in taxable income. Keep the tax cut on people making **less** than \$400,000 in taxable income.

We are beginning a new biennium in the leadership of MEA-Retired. All committees will need members in order to be as effective as possible. If you want to join the MEA-Retired Legislative Committee, please call me at 207-786-7084 or email cward10@roadrunner.com. We offer training.



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 23 Hilltop Drive, Oakland 04963. Questions? Call 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

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!

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

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

October 6, 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 16-17, 2026**

NEA-Retired Delegates

**NEA-Retired Annual
Meeting and NEA-RA
July 1—July 7, 2026**

Honorary, from Page 1

An article describing this process will be published annually in the August edition of *The Clarion*. The biographical summary of the most recent honoree will be published in the MEA-Retired Annual Convention Booklet.

(Adopted September 4, 2018) (Amended September 3, 2019)

Dues: At the beginning of each fiscal year, the MEA-Retired Treasurer will issue a voucher to each Honorary Member. The Honorary Member must complete and return the voucher to the treasurer for reimbursement.

Annual Meeting and Convention: MEA-Retired Honorary Members will be invited to attend the MEA-Retired Convention and Annual Meeting. Convention registration and mileage expenses will be paid. Expenses for designated lodging and meals will be paid to those members who travel 90 miles or more one way to attend.

Award: A symbolic award will be presented to each new Honorary Member at the MEA-Retired Annual Meeting. Historically this symbolic award has been a seven-inch brass school bell, appropriately inscribed. Most recently this award has been purchased at Accolades Awards and Trophies in Brunswick, Maine.

(Adopted April 4, 2016) (Amended June 5, 2017)

All members are invited to submit candidates for the 2026 Honorary Membership Award. Mail the nomination letter to **MEA-Retired President Molly Smith, 16 Osborn St., Lisbon 04250**. Or email: gpond15@gmail.com.

Questions? Call Molly at 207-837-8522. Note that the **deadline for submission is October 1**.

Thank you for your participation as soon as you are able. It is best to receive nominations at your earliest convenience. We encourage a robust participation from our entire membership.

The Community Participation Committee thanks all retirees who volunteered this year to amass 42,976 hours of volunteerism. As of April, 2025, each volunteer hour is worth \$34.79. This year-long endeavor represents a total monetary value of \$1,495,208.99 that our retirees contributed to schools, organizations, churches, communities, and other worthy entities.

Individuals with the highest number of volunteer hours are as follows: Androscoggin, Jean Roy; Aroostook, Rena Kerney; Cumberland, Bernadette Gratto; Franklin, Vicci Hamel; Hancock, Judith Bragg; Kennebec, Marshaly Baker; Knox, Carl Woodman; Mid-Coast, Peg Newberg; Oxford, Beth Jones; Penobscot, Judith Frost-Gillis; Piscataquis, Jane Conroy; Somerset, Debra Tuttle; Waldo, Greg Cole-

man; and York, Joe Yucas.

Physical activities for the last year totaled 33,231 hours. The affiliate individuals with the highest number of physical activity hours are as follows: Androscoggin, Jean Roy; Aroostook, Paul Bouchard; Cumberland, Martha Violet; Franklin, Arlene Amos; Hancock, Jan Varnum; Kennebec, George Davis; Knox, Beth Chamberlin; Mid-Coast, Juanita Dyer; Oxford, Janice Guilford; Penobscot, Herb Hopkins; Piscataquis, Rheba Michaud; Waldo, Greg Coleman; Somerset, Mary Turbyne; and York, Joy St. Pierre.

Affiliates are encouraged to schedule 2025 Day of Caring projects early—this spring before school offices close and personnel leave for the summer. It is very difficult to reach schools. MEA-Retired provides \$100 in matching funds to each affiliate that completes a form and

Keep track of your hours: Volunteerism and physical activities

By Susan Grondin, Past Chair Community Participation Com.

submits an article to *The Clarion* with pictures. Members are encouraged to continue to keep track of physical activity and volunteer hours for recognition at next year's Convention and Annual Meeting.

It has been my honor to serve as chair of the Community Participation Committee and work with committee members Debbie Killam and Terry Given. Thank you for your support the last four years.

“Thank you” to our RA delegates



Delegates representing nearly 5,400 members of MEA-Retired at the recent 2025 Maine Education Association Representative Assembly in South Portland are (Row 1, L to R): Gary McGrane, Jay; Julie Gomez, Lewiston; Barbara Bricker, Gouldsboro; Molly Smith, Lisbon; and Grace Leavitt, Raymond. (Row 2, L to R): Roger Roy, Caribou; Jen Perry, Eddington; Belinda Micucci, Yarmouth; Kay Grindall, Oakland; Marilyn Burton, Oakfield; Doug Larlee, Newport; and Ben Paradis, Cross Lake. Thank you, Delegates, for your time and commitment to ensure MEA-Retired is well represented. We had a full delegation.

Actual identity of "Voter ID" referendum question

By Grace Leavitt
Cumberland County Ret. Ed. Asso.

It has been referred to as a 'wolf in sheep's clothing' and as a Trojan horse. Maybe you are one of the voters who was misled about the so-called 'Voter ID' issue that will be on this November's ballot.

When the petitions were being circulated last fall, they only spoke about how voters would need to show an ID when they voted, which may have seemed reasonable.

But there was no clarity offered about what sort of ID would be needed. And nothing was being mentioned about all the other portions of this proposal that will restrict our

right to vote in many and significant ways!

Fortunately, the wording that will be on the November ballot should help make things clearer: **Do you want to change Maine election laws to eliminate two days of absentee voting, prohibit requests for absentee ballots by phone or family members, end ongoing absentee voter status for seniors and people with disabilities, ban prepaid postage on absentee ballot return envelopes, limit the number of drop boxes, require voters to show certain photo ID before voting, and make other changes to our elections?**

If this were to pass, here is what would actually happen: Ongoing absentee voting for elderly and disabled voters would be eliminated. The time period for early absentee voting would be two days shorter.

Towns could not include return postage on absentee ballots even if taxpayers vote to fund it.

Also, you would need to show an approved form of photo ID to obtain your ballot. An approved form of photo ID would be one of the following: State driver's license, state-issued nondriver ID, passport, passport card, or Military ID.

The following would NOT be approved forms of ID: Tribal ID, university or college student ID, employee ID, Social Security card, or birth certificate.

You would not be able to request an absentee ballot over the phone. If you request an absentee ballot online or by mail, you

would need to mail in to your town clerk your driver's license number or nondriver ID number, or a copy of another approved photo ID.

You would not be able to delegate a trusted family member or friend to pick up your absentee ballot for you.

It would also limit the number of secure ballot dropoff boxes that a town could have. Municipal clerks would be impacted because the measure would require a two-person, bipartisan team of citizens to check ballot boxes instead of the clerk or a trusted member of their staff. Due to this onerous change, towns may simply decide not to offer a drop-off box at all.

The bottom line: the measure would restrict the ability to vote for many Mainers. Might you be one of the people whose ability to exercise your right to vote would be impeded?

You can read more about this measure—and also learn how to help defeat it!—by going to this website for the **Save Maine Absentee Voting Coalition:**

<https://saveabsentee.me/>

The number of the ballot question has yet to be announced, so stay tuned and stay informed!

Be informed



MEA Board of Directors report

By Kay Grindall, Retired Member, MEA Board

Some items that were discussed at recent meetings are as follows:

Social Security Fairness Act: Congratulation messages were conveyed to retired educators for their diligence in getting the word out to connect with our Maine congressional delegation to overturn this unfair law.

In fact, MEA Board member Rebecca Cole, our NEA Board member, mentioned that in a recent presentation to the NEA Board regarding this landmark accomplishment, Maine Senator Collins spoke briefly via video. She gave credence to Crystal Ward and her determination to do all she and many other retired educators could do to correct this injustice.

Constitution and bylaws: Affiliates are to review or revise their constitution and bylaws every five years. If affiliates need help drafting or revising or have

questions, I have sample wording and format available.

Election results: I asked MEA Executive Director Rachelle Bristol if it were possible to let candidates know how many votes each one received and the standing each one was among the total candidates. She informed me that something will be done to make the process of election results disclosure more transparent for candidates. More information will be forthcoming.

Six retired educators will be representing MEA-Retired at the NEA Retired Annual Meeting and Representative Assembly in Portland, Oregon in July. They are Molly Smith, Julie Gomez, Linda Prescott, Bo Zabierek, Ben Paradis, and Gary McGrane.

UNISERV meetings: Uniserv meetings are generally for active educators; however, compelling sentiment at the Board meeting indicated that retired educators are strongly encouraged to

attend these meetings. Though we would not be reimbursed for mileage and meals, the general consensus is that active educators (especially beginning teachers) would benefit from our experience, and our interaction would provide great resources for actives. A list of Uniserv directors is posted on the MEA website.

MEA's statewide committees: MEA-Retired members are invited to serve on MEA committees. In fact, three of these committees have a seat specifically designated for a retired educator-- Government Relations, Instruction & Professional Development, and Statewide Bargaining.

See the June issue of *The Clarion* for a list of all committees. Interested members should contact MEA President Jesse Hargrove.

MEA-Retired membership: Our enrollment is 317 higher than this point last year. 5,341 as of the writing of this article.

Dues Increase: Since the MEA budget was approved at the May RA, as of September 1, MEA dues for retirees will be \$31 and MEA-Retired dues will be \$21.

President, from Page 1

The fact that it did not pass had more to do with its huge price tag of more than more \$2,800,000. Writing currently, the NEA-RA has yet to vote on this NBI. Please read the next issue of *NEA-Today Retired* for a detailed list of NBIs that were adopted.

NEA-Retired has long supported students who prepare for careers in education. Six \$3,200 scholarships were awarded by the Jack Kinnaman Fund.

MEA-Retired actively supports this program with an annual contribution of \$250. Additionally, many of our members donate throughout the year. You can learn more about these amazing students by reading the next edition of *NEA-Today Retired*.

We had some memorable experiences in the “west coast” Portland. I will leave you with some fun facts about our wonderful host city of Portland, Oregon.

Portland was founded 180 years ago and will celebrate its bicentennial in 2045.

In 2023, the Portland Association of Teachers (PAT) went on strike for 15 days. As a result, they won an historic contract.

The strike ended with improvements on every key is-

sue from class size to planning time, school safety to mental health. The new contract was termed a “watershed” moment for Portland students, families and educators giving our schools the added investment they need, characterized by PAT President Angela Bonilla.

The city of Portland was celebrated for its quirky personality in the IFC television series “Portlandia”—an original comedy starring Fred Armisen and Carrie Brownstein.

Besides rain, Portland is famous for its bridges, food trucks, biking culture, and independent coffee shops!

The name of the river bisecting Portland is mighty and often mispronounced. You can remember the correct pronunciation with this rhyme: It is Willamette, Damit!

Portland has made it big on the big screen. Did you know that many movies were filmed in the area, including *Twilight*, *Free Willy*, *The Ring* and *Homeward Bound*?

We are excited to go to the RAM and RA in Denver, Colorado, next summer! It is not too early to recruit delegates—are you interested? Keep this in mind when delegates register in December.

Thank you for allowing me to represent you at the 2025 NEA Retired Annual Meeting (RAM) and the NEA Representative Assembly (RA) in Portland, Oregon. The sessions validated the importance of retired teachers in promoting the need for unity among all of us—retirees and actives.

We retired teachers can offer support and ideas for those battling some of the same issues we faced when active. The six MEA-Retired delegates soon became supportive friends in a strange city far across the country, and for that I am forever grateful and appreciative.

I did not know any of the Maine delegates, but I soon found myself to be part of a family of like-minded individuals. Our main concerns were the education of all children under our care and support of all personnel involved in education.

We had a diverse group of NEA-RA delegates from Maine and all brought unique perspectives to the business we had to do in Oregon. Our leadership found a unique way to address more than 90 new business items on which we took positions.

The NBI's seemed to be the biggest task of this RA,

and I remembered that has always been the case. Some passed or failed fairly quickly, but others were contentious and needed a lot of time to either pass, fail or be referred to other committees.

A first-time retired delegate speaks

By Linda Prescott, Lewiston Androscoggin Ret. Educ. Assoc.

A new rule made by NEA President Becky Pringle required the changes to be brought before 8 a.m. on the next working day. Those last minute changes were eating up our time for this RA. Some were withdrawn before they made it to the RA floor.

I am always in awe of how this evolves, and this year with over 8,000 attendees, it is amazing how the business gets completed. Factors to be considered are not just the items themselves, but the costs that are needed to implement them. The makers of the items were usually supported by their respective state delegates. The passion that some of them brought to the floor reminded me of the passion teachers have for the needs of their students and staff.

I was one of the delegates selected to go to the Human and Civil Awards Banquet as well, and that experience was incredible. The recipients were outstanding examples of our educational union workforce in the United States.

The caring and energy put forth by these educators will inspire the younger members to think outside the box in their careers. I was so pleased to see many of our younger Maine delegates present.

Lin taught in Auburn—at the Franklin Alternative Education program and social studies, language arts, and sciences at the Auburn Middle School—total of more than for 40 years. She is still substitute teaching. Lin has one son and two grandchildren and five great grandchildren.



Twenty-three delegates of MEA and MEA-Retired represented more than 23,000 MEA active and retired members at the NEA Representative Assembly in Portland, Oregon. Thank you for your commitment to serve our members.

Happy “Lammas” Day!!

By Faith Campbell, Director
MEA Benefits Trust

What is “Lammas Day?”

It is traditionally celebrated on August 1 to recognize the crosspoint between the summer solstice and the autumnal equinox as a harvest festival. Lammas in Latin is “loaf-mass” for the mass that was celebrated to bless the first grains of the harvest. Festivities included the baking and sharing of breads. I wonder if blueberry pie counts. It has a crust.

Nevertheless, let’s not waste any of our precious summer days. We need to soak in the sunshine and get our natural Vitamin D.

The MEA Benefits Trust Board members elected officers for the 2025-2026 term: President Sonya Verney; vice president Patty Scully; and secretary Hal Perry. We appreciate the nine years served by Jill Plourde. She will be sorely missed as a knowledgeable, dedicated and reflective

Training, from Page 1

Call Bob or send a text to 207-593-6597.

If folk do not have a computer, you may send your reservation to Bob at PO Box 821, Rockland 04861. Registrations must be received by September 11. Please send your name, contact information, and the name of your affiliate. Also, indicate if you need overnight accommodations so that hotel rooms may be reserved.

This is a great opportunity to share your voice and have input into principles and practices of your MEA-Retired.

colleague who served members so well.

The MEA Board has re-appointed Lindsey Dos Santos to a second three-year term and Patty Scully to a third three-year term. The trustees will be welcoming two new members—Maurice Langlois and Joseph Hennessey at the next meeting on August 19.

Nationwide, Medicare claims continue to exceed revenue. The gap has been increasing and may continue to increase subject to future government action.

The recent trend is an 8 percent cost increase in claims with only a 6 percent increase in revenue. If the Center for Medicare and Medicaid Services (CMS) reimburses insurance providers less than the claim costs could lead to negativity affecting cost ratio which in turn could possibly lead to higher premiums for the insured.

The MEABT staff and trustees are diligently monitoring and analyzing this information. One issue that has come to the Trust’s attention is that not all members have received a billing notification from Anthem concerning MainePERS error. That was their omission of deducting the health insurance premium deduction for March, 2025.

This deduction should have been taken from pension checks issued in late February, 2025. Members should have received a bill from Anthem to correct this missing health insurance premium. Please contact the Trust if you have concerns or any other health insurance matters.

The Trust offices remain open throughout the summer months: Monday—Friday, 8 a.m. to 4 p.m. You may contact the Trust at the website: www.meabt.org. Or call 1.207.622.4418. Our offices are located at 35 Community Drive, Augusta 04330.

Thank you



Lisa Collins in the MEA Uniserv office in Caribou sends email invitations to members, accepts registrations, and emails attachment handouts to registrants.

Jim Thornton of Waterboro facilitates on Tuesdays.

Julie Gomez of Lewiston facilitates on Wednesdays.

Karla Bracey of Oxford Hills is our backup presenter.

Sharon Beaulieu of MEA Benefits Trust presents the Anthem Medicare Advantage plan on Tuesdays.

Patty Wheeler of the Portland Anthem office is her backup.

Kimberly Bumford from MainePERS present on Wednesdays.

Alex Rand is her MainePERS backup.

Pre-Retirement seminars slated

MEA-Retired pre-retirement seminars will be held virtually by Zoom on two consecutive nights from 5:00—6:15 P.M. Members should attend BOTH nights. They will receive an email message in advance to register for the sessions.

FALL 2025 SEMINARS

Session 1 –

Tuesday, October 7

MEA Benefits Trust

Wednesday, October 8

MEA-Retired & MainePERS

Session 2 –

Tuesday, October 21

MEA Benefits Trust

Wednesday, October 22

MEA-Retired & MainePERS

Session 3 –

Tuesday, November 4

MEA Benefits Trust

Wednesday, November 5

MEA-Retired & MainePERS

Interested active educators who are MEA members are invited to attend and must pre-register—contact Lisa Collins at lcollins@maineea.org.

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

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

MainePERS also uses these surveys to evaluate our member service satisfaction, to develop initiatives responsive to member needs, and to improve our communication efforts.

Member Portal (www.mainePers.org/member-portal) and an expansion of our newsletter were the result of feedback received from these surveys.

This year's survey of active and retired members was conducted in April, and the following is a summary of the retiree portion. From the approximately 51,000 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, 655 retirees or 28 percent responded. The confidence level of this survey is 98 percent, with a margin of error of 3.9 percent.

Of those responding, 92.64 percent rate their overall satisfaction with MainePERS as "satisfied" or "very satisfied," while 6.13 percent were "neutral" or had "no opinion." Furthermore, 1.23 percent were "dissatisfied" or "very dissatisfied."

Over 90 percent (90.66 percent) stated they "agree" or "strongly agree" that MainePERS acts with integrity—with 8.27 percent being "neutral" or having "no opinion," and with 1.08

percent who "disagree" or "strongly disagree." In a question about our staff, 78.34 percent "agree" or "strongly agree" that MainePERS staff are knowledgeable, with 21.04 percent being "neutral" or having "no opinion." Also, 0.61 percent "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 security related topics such as cybersecurity awareness and preventing identity fraud.

The survey provides an opportunity for open-ended feedback. Many retired members expressed approval and appreciation for the work of MainePERS and its staff.

More than 40 percent of the respondents indicated they have accessed the

MainePERS Member Survey results

By Domna Giatas, Director
MainePERS Communications

MainePERS Member Portal and seemed pleased with the access.

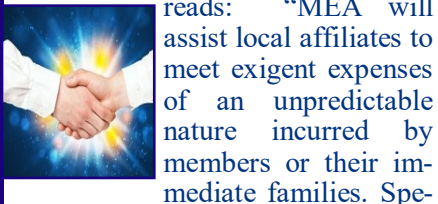
Compared to the 2024 survey, participation among retired members was comparable. We had 655 respondents in 2025 versus 644 in 2024.

For those who received and responded to the survey, your participation is appreciated. We thank you for your time and good insight.

Feel free to contact our office if you have further questions or suggestions to offer: 1-800-451-9800.

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

Summer is here for another month and then the beautiful fall foliage days! It's time to get out and meet others!

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:

Auburn: Last Thursday, 8-9 a.m., Community Senior Center

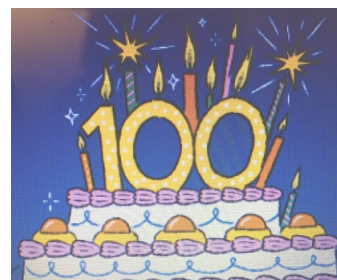
Bangor: Third Friday, 8:30-10 a.m., Dysart's at 1110 Broadway.

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, 400 Congress St., Third Floor, Portland.

CONGRATULATIONS



HAPPY BIRTHDAY

Frances Bryson, 1/1/1923

Josephine McAlary, 1/1/1923

Ruth McInnis, 3/14/1925

Benita Russo, 1/1/1919

Gladys Stokinger, 1/1/1925

Theresa Thibeault, 1/1/1925

Elwyn Walker, 6/17/1925

First-timer attends convention

By Suzie Szava-Kovatz
Aroostook Retired Educ. Assoc.

I retired from education during the past year and wondered, "What's next?"

Then, I decided that the MEA-Retired convention and annual meeting (my first) be a great place to start.

There was just the right blend of affiliated vendor exhibits, trade and auction items, county associations, poster presentations, raffle items, and unique and engaging breakout sessions.

Some of the affiliated vendors were from AARP, Maine Association of Retirees (MAR), Anthem, Delta Dental, MEA Benefits Trust, and more. The exhibits included benefits information, representatives answering questions and offering advice—along

with some take-away items.

The auction raised money for PAC which, along with many other initiatives, was instrumental in assisting with the GPO-WEP elimination.

We were able to choose two breakout sessions this year. I attended the Mission Dogs and Improving Everyday Life breakout sessions. The Mission Dogs program is a creation of Christy Gardner, a wounded vet who rebuilt her life after a 2006 injury led her to receive a service dog named Moxie.

Christy is a natural presenter. She candidly described her injuries and how she was inspired by Moxie to become a service dog trainer. Her presentation included information about the types of dogs she trains. She described how the dogs are meticulously evaluated periodically throughout their training and matched to their new homes.

Christy's session was very inspirational and enlightening as to the importance of dogs in improving one's life—especially an injured person.

"Improving Everyday

Life" was presented by author David G. Melville. He spoke about the contents of his most recent book entitled, *The 5 Things for Clarity, Control, and Confidence*.

His session was fun and lighthearted while providing a reflective strategy on how to change your perspective on life—especially when the unexpected happens.

David reminded us of how much we all talk to ourselves, and that oftentimes we say negative and harsh things about everyday life events.

He suggested that we imagine saying to ourselves, "I enjoy shoveling snow!"

No!

Well, why not? If you are shoveling snow, it means you probably have a house, a walkway, a driveway, a car, etc. It sounds like you have a lot to be grateful for," he suggested.

With his outline of his five things emphasizing positivity, David suggested that we remember to say positive things. He said that we all have positive thoughts, and he recommends that the next time you talk to yourself, say

the positive thoughts out loud.

A delicious lunch topped off the morning so well and gave opportunities for attendees to connect and share. Afterward, we enjoyed hearing from an engaging keynote speaker, Captain Colleen Nevius, USNR (Retired). She is from Wind-

ham and recounted her life in the military. Her varied pro-

motions began in 1977 as a member of the second group of women Midshipmen accepted into Navy ROTC. With numerous deployments and various assignments, she was the first female pilot to graduate from U.S. Naval Test Pilot School. She is currently retired from active duty as Officer in Charge of the C-12 detachment at New Orleans—the Blue and Gold Officer working for the Naval Academy.

Captain Nevius delivered an inspiring and genuine reflection of her unique military service. We appreciate her service to our country.

After lunch, the annual business meeting of MEA-Retired convened when the business was conducted. It was interesting to see all the awards being presented for a variety of incentive programs we retirees have available.

Recognizing the leadership award winners, the Sheehan Grant recipients, the honorary membership award, and so many more was very enlightening and inspiring.

Seeing our new officers installed to serve for the next biennium was very interesting. We appreciated the leadership of Bob Jean over the past two years. We welcomed Molly Smith as our new president. Thank you to all who agreed to serve in leadership.

The day ended a half hour early which was nice for us who travel so far to return home in Aroostook County!

The MEA Retirees convention is a wonderful opportunity to connect with old friends and make new ones, find new interests and activities, and share memories.

I am already looking forward to April 30, 2026.

Susie retired from teaching Spanish. And English Language Arts in middle school and high school. She and her husband Bo live in Sherman Mills and have two children and one grandson



Part of the contingent of retired educators in Aroostook County gathered for a photo. They traveled hundreds of miles to attend our convention and annual meeting. The Bouchard live in Fort Kent and traveled 275 miles to get to the Augusta Civic Center. (L to R) Bo Zabierek, Suzie Szava-Kovatz, Donna Hurley, Lea Bouchard, Lou Willey, Rena Kearney, Janet Woods, Ben Paradis, and Paul Bouchard.

Since my last report, world events continue to change—the political, social, cultural, and environmental influences of life in the 21st century. These changes provide challenges and opportunities and affect the stability of the institutions on which retirees rely. That includes the stability of the financial markets that fund MainePERS as well as the constitutional structure that we have depended on to safeguard the rights and freedoms of our society.

Donald Trump was inaugurated as POTUS 47. Both the House of Representatives and the Senate are now controlled by “conservative?” Republicans. The president has nominated, and the Senate has confirmed the most political and unqualified Cabinet in the history of the Republic.

SCOTUS, in a series of decisions dating back years, has enabled the current administration to subordinate the Judicial and Legislative Branches in clear contradiction to the system envisioned by our Founding Fathers.

During POTUS 45’s tenure, Jerome Powell surrendered the independence of the Federal Reserve by succumbing to the pressure of financial interests. He kept interest rates extremely low for too long which was a major factor in INFLATION.

During POTUS 46’s tenure, the FED cut the interest rate by 50 Basis Points in December, 2024. He was hoping that inflationary pressures had been defeated so that POTUS 47 could take credit for the improving economy.

Our economy had just recovered from Covid and the short-sighted policies of corporate America that had made insufficient allowances for avoidable disruptions.

The continued inflation that the economy is currently experiencing took years to build up and will continue much longer than has been predicted by POTUS 47 and his incompetent Cabinet.

The inmates have taken over the institution

POTUS 47 threatened to fire Jerome Powell; whereupon he was warned that the economy would almost certainly go into recession this summer. Then he said that he would not fire Powell. Then Jerome Powell finally stood up to DJT and refused to lower interest rates because INFLATION was not under control. This was primarily due to the TRUMP Tariffs.

POTUS 47 was warned about the probability of a RECESSION by summer, then changed his mind about tariffs, putting them on hold for 90 days.

INTEREST RATES WILL REMAIN HIGH FOR THE FORESEEABLE FUTURE!

Blanket tariffs, arbitrarily imposed and removed, may 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. The apparent oil price decreases are a result of increased world production. U.S. oil production has **decreased** since DJT was inaugurated. Please remember that the current economic mess has been inflicted by Donald J. Trump.

Elon Musk took a scorched-earth approach to down-sizing government, disrupting employment. Unemployment has RISEN. POTUS 47 has again tried to pressure J. Powell, without immediate success.

DJT continues attacks on U.S. institutions and due process. Markets continue to be volatile, because of the uncertainty caused by the “GREAT DISRUPTOR.”

Tariffs: The tariffs announced in April, if left in place, would increase the average tariffs to approximately 28%, up from approximately 3%. **This will**

increase prices paid by consumers.

FINANCES: On May 27, MainePERS had preliminary assets of **\$20.6 Billion**. The cash outflow that has existed for several years has been reversed as investment distributions of aging investments now exceed the payment of Pension Benefits and the needs of the Investment Program.

At the May Board of Trustees meeting, this inflow was reported as -\$85 Million in the trailing 12 months. Investment distributions should outpace benefit and investment outflows by nearly \$285 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 Actuarial Unfunded Liability (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

Timely MainePERS update

**By John Kimball, Trustee
MainePERS Board of Directors**

actuarial assumptions as projections for State mandatory contributions have failed to control the volatility of the funding level of the UAL.

Public market returns have been driving over-all return. Private Placements are beginning to drive total 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.

Liquidity is not a concern. (\$8.86 Billion)

**Do you know a new retiree?
A former colleague? A neighbor?
Niece or nephew? Son or daughter?
Invite them to join MEA
MEA-Retired & NEA-Retired
Membership applications on our website.**

74th Convention & Annual Meeting Planning Committee needs YOU

**What breakout session topics would interest you?
Can you recommend a breakout session speaker?
Do you know of exhibitors? Vendors?
Non-profit entities? Decoration ideas?**

**Please send your ideas to
Rheba Michaud, Convention Chairperson
rmichaud143@charternet.net
207-564-7494**



By Kay Grindall
Kennebec Ret. Educ. Assoc.

After a combined 80-plus years of teaching a few thousand Maine students, Jim and Rachel Kilbride of Wells looked at each other and said, "What now?"

That was when they embarked on a mercenary project of a lifetime: The purchase of the old St. Bridget's Church in Vassalboro. They dreamed of turning it into an events center and enable it to continue serving the Central Maine area in many ways.

That is exactly what they have done. After three years of renovations, the Center is home to a variety of social events—weddings, funerals, anniversary and birthday celebrations, reunions, classes, art shows, baby and bridal showers, musical performances, and exhibits.

Rachel felt she was "coming back home" as she grew up in neighboring Winslow and earned a degree in elementary and special education from the University of Maine at Farmington. She later earned her master's degree in Exceptionality with a focus on

Gifted Education from the University of Southern Maine. After teaching seven years at Pleasant Point Reservation in Perry, she spent the next 30 years teaching middle and

Dynamic Duo: Serving others continues

high school students in Wells.

Rachel felt that it was important to enable her students to see and develop their individual strengths and love for learning—inside and outside the classroom. She received a number of "Seed Grants" that enabled her students to learn more about the history of Wells.

She decided to incorporate an "enrichment activity" in the geometry section of her fifth grade math class. Utilizing the various triangles, angles, and points, the students designed a Lone Star quilt.

"I soon found myself teaching sewing to more than 100 students. As the quilt squares became lap quilts, we learned of Travis Mills and his plan to open a camp for recalibrated soldiers. We were able to donate 11 lap quilts to his project when it opened in 2013.

Jim grew up in Berlin, NH. He earned an Associate's degree in Industrial Electronics before serving in the U.S. Army. He was stationed in Korea where he volunteered at an orphanage. It was there that

he discovered he enjoyed working with kids. He then earned degrees in special education and regular education. He then pursued his Master's degree in education

from the University of Maine.

He began his education career working with multi-



A few of the many participants in the program "Sew for a Cause" at the St. Bridget's Center are (L to R) Pam Strong, Waterville; Mary Michaud, Waterville; Dona Austin, Winslow; and Mary McGinnis, Albion. The ladies create lap quilts for a variety of community service agencies and individuals.

handicapped teenagers at Bankcroft North in Rockland. He then taught special education at Shead High School for seven years. He then taught in Eastport for 20 years. He moved on to serve as Director of Special Education for several school districts in the area.

Jim was president of the local teachers' union in Eastport for six years. He has served as a member of the Governor's Council on Special Education (Birth-18 years). He supports Boy Scouts and Explorers. Jim is an active member of the Elks, American Legion, and Knights of Columbus.

He enjoys reading in his spare time.

What spare time? He has a large lawn to mow in the summer and a driveway and parking lot to plow in the winter.

The Kilbrides spent the first three years of their retirement renovating the St. Bridget's Center into a going, growing venue for many events.

Faith Washburn of Vassalboro came in while I was visiting. She reserved the venue for a 50th wedding

anniversary celebration.

A big part of this initiative is the "Sew for a Cause" project. On the first and third Thursdays of each month ladies gather to sew items to gift to more than 75 area agencies and community projects.

These include area nursing homes, Maine Veterans' Homes, Sussman House, Togus Hospice program, Maine Children's Home, KVCap Community Baby Showers, United Methodist Church, Meals on Wheels, American Legion, and many, many more.

Kathy Jurdak has been a regular participant in sewing projects. She says "Rachel and Jim have created Saint Bridget's Event Center. Their hard work and vision provides a beautiful place for people to gather, celebrate, create and make new friends.

"Sew For A Cause provides needed handmade items for various groups, as well as



Rachel's schedule has filled up with many special events over the summer months. She is especially thrilled by all the volunteers who give of their time and talent for the "Sew for a Cause" program.

an outlet for avid seamstresses. As a member of this group, I have made lots of wonderful friends who share the love of sewing and providing for others."

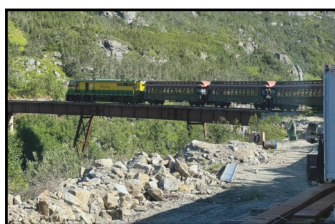
The Kilbrides may be reached at 207-616-3148 or at St.BridgetCenter@gmail.com. They also have a Facebook page and a web site.

Jim and Rachel live in Vassalboro and have three grown children and six grandchildren.

Beth and Paul Chamberlin of Rockland recently celebrated their 45th wedding anniversary with a wonderful "Inside Passage Cruise" to Alaska. They flew to Vancouver, British Columbia, and boarded a Princess cruise ship. They



Paul and Beth enjoyed the sites and sounds as they disembarked from the ship at various ports.



The Chamberlins enjoyed a train ride through the Klondike National Historic Park.

enjoyed many wonderful stops during the next days.

They visited Ketchikan, Juneau, Skagway, Glacier Bay National Park, College Fjord and Anchorage. They saw many amazing sights which included The Northern Lights, eagles, whales,

mountain goats, glaciers, and majestic mountains.

Beth says "We had great accommodations and enjoyed a variety of great foods. The spectacular entertainment concerts and music were delightful.

"Most of all, we also made new friends. It is always so very interesting to spend time with other "cruisers" who hail from all over the country and even overseas. We had some very interesting conversations with some memorable, wonderful people."

Beth and Paul met at the University of Maine and married in Bingham, Maine

Our members stay active

in 1979. They retired and Beth has been very involved in Knox County Retired Educators Association and MEA-Retired. The Chamberlins have two sons and two granddaughters.

Sue Shaw of Penobscot

I am very fortunate to belong to this amazing group of women who "gather to frolic" on a rather regular basis. Life and schedules being what they are, we can't all be together every week, but we can always pick up where we left off!

We bike and kayak, bird, paint (create), take walks and hikes—we haven't found anything we won't try! We go from one small adventure to the next and have been referred to more

than once as "sturdy Maine women!" There are more than a dozen of us in the summer when we all convene.



Girlfriends:

I'm really not much on jewelry...
Mine always just stays in the drawer.
If my very best friend were a diamond...
What would I want that for?
But girlfriends are more precious than rubies...
They add sparkle and shine to my days!
Their laughter and comments are gemstones
And add value in so many ways!
They give hugs and support when they're needed
Hands to grasp in the dark...
Or pals to share an adventure...
Let's all play croquet in the park!
Valued beyond all the million\$
That "Power Ball" tickets can win...
Forget all the rest...Girlfriends are the BEST...
It's been proven again and again!

—Sue Shaw

Wanted: *The Clarion* Editor

Solicit and edit news and feature articles
Utilize graphic page design
Create sense of community among members
Published bimonthly
Mailed by printer to 5,400 members

**Stipend: \$750 ... plus
\$30/Page ... editing and page design**

Effective August 15, 2025

Interested folk should contact
MEA-Retired President Molly Smith
207-837-8522
gpond15@gmail.com

Clarion editor needed

For the past 14 years, countless MEA-Retired members have faithfully written stories, reports and features and provided photos for each of the 84 issues of *The Clarion* we have created together. THANK YOU.

I have been privileged to work with MEA-Retired Board of Directors, committee chairpersons, liaisons, affiliate leaders, and members in helping to create a sense of community, belongingness, information, and connectivity through our

bimonthly newsletter. You made it all happen.

A special "Thank you" to Carl Daiker of Waterville who edited scripts after I did. He is a great grammarian.



Kay Grindall

I informed President Bob Jean and President-Elect Molly Smith in January that I planned to resign my position as of August 15. Interested persons may contact President Molly Smith at gpond15@gmail.com.



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Back to School



AARP: Wrapping up TASH

With over 2,000 bills up for consideration, it was another busy session for the *First Special Session* of the 132nd Maine Legislature. They adjourned on June 25 “sine die”—without a set date to continue.

Governor Mills now has until January to decide whether to sign or veto each of these bills. Any bill she does not sign remains in legal limbo until then. Meanwhile, all non-emergency laws passed this session and allowed to go into effect by the Governor will take effect on September 24—unless the bill text gives a later effective date.

Our red-shirted AARP Tuesdays At the State House (TASH) volunteers maintained a steady weekly presence tracking bills and talking with legislators. There were some noteworthy successes. Legislative efforts threatening the Paid Family and Medical

Leave (PFML) legislation passed last session were defeated.

In addition to protecting Maine’s working caregivers, LD 894 was passed. This bill makes important statutory changes that enable the Maine Department of Labor to be better prepared and equipped to implement the Maine Paid Family Medical Leave (PFML) program.

Passage of **LD 814**—The Older Mainers Act—will provide \$3 million in funds to Area Agencies on Aging. This supports Meals on Wheels (has a waiting list), Adult Day programming, and Medicare counseling.

LD 815: We were able to also codify eligibility for Maine’s caregiver respite program to match the eligibility established in the Respite For ME program from 2021. This makes more caregivers eligible, and addition-

al funding will be allocated—\$100,000 seed funding.

LD 977 requires the Maine Health Data Organization to develop a plan for annual measurements of the gap between authorized care and the services actually provided for home and community-based services under MaineCare and state-funded programs.

Passage of LD 210, the second part of the biennial budget, includes a 1 percent COLA increase for Essential Care & Support Professionals. This is in addition to the 1.9 percent increase that was included in the budget enacted earlier this year. You may recall earlier news coverage and press conferences for this bill that had support from both sides of the aisle.

Several bills on the critical issue of housing passed, including a bill to build Maine housing and attract

workers to Maine businesses.

Consumer protection bills such as regulation of virtual currency kiosks, financial exploitation of vulnerable adults, and an act prohibiting the reporting of medical debt on consumer reports were passed.

On the public utilities front, LD 860: “An Act to Allow the Public Advocate to Obtain Information from Public Utilities” requires these providers to submit copies of all reports and information filed with the Public Utilities Commission to the Public Advocate. LD 839: “An Act to Create the Net Energy Billing Cost Stabilization Fund” passed and would lower consumer electricity costs.

Nationally, we continue to contact our congressional delegates on Social Security, the budget and programs that impact our ability to live where we want to live, safely, securely and with dignity.

By Pam Partridge
AARP Liaison