



THE CLARION

The Newsletter for Retired Educators
Maine Education Association Retired Vol. 134, No. 1

October 2022

From our President



Gary McGrane

As I put the last stick of wood in the cellar before the September temperature rises into the low to mid-80's, I stop to reflect on the last two months of educational activities.

We have had a record number of educators retiring, the NEA-RA in Chicago, Covid-19, membership meetings in Skowhegan and Searsport, and *The Clarion*. Paramount were screening and endorsements for Maine's gubernatorial race. Other political endeavors included driving public education supporters around the district, writing postcards, and representing MEA-Retired.

So many happenings—where does one start? A good place to begin is with a new

school year when students are catching up on the three "R's." It is predicted that it will take three years for that to happen.

I think about our grandchildren and have resigned myself to help whenever I can. Yet, I depend on our active and retired members to do the same. As of this writing MEA-Retired has an active army of 5,470 members. They constantly step up to help and are a mighty, powerful force with which to be reckoned.

Educators also teach truth, justice, and the American way. Without their help we would not have gained the support of the public or the votes of our legislative delegation in Augusta. They have given new meaning to the words dignity and re-

spect, but we have more to do. With their stories they will help us make further gains in health insurance benefits, COLA, and other earned retirement benefits. In order for that to happen, we need to elect individuals who desire to treat all our educators and students with equity, fairness, and justice.

This is an election year so let's do whatever it takes for as long as it takes to get pro public education candidates elected in Washington and Augusta. I

hope to see many of you while I am on the campaign trail helping others because that is what we do best. Won't you please join with me in doing whatever you can to make important, sustainable change happen—to the benefit of all of us!

MEA-Retired

71st Convention
and Annual Meeting

Augusta Civic Center
May 4, 2023

MEA Benefits Trust update

By Jennifer Kent
MEABT Executive Director

Happy Fall Retirees!

This summer certainly flew by, but we are very fortunate in Maine to be able to experience all the different seasons. As you probably have heard, Anthem and Maine Medical Center (MMC) reached a contract agreement on August 17.

While this contract dispute would not have impacted our Medicare Advantage retirees, it would have had serious consequences for our entire active and non-Medicare retiree population.

Since the announcement back in April by MMC that they would be leaving the Anthem provider network on January 1, 2023, to the recent announcement that the two parties reached a two-year contract agreement, the Trust and our Advisors were actively meeting

See MEABT, Page 3

MEA-Retired convention to be memorable

By Rheba Michaud
Convention Committee Chair

Hearing Maine humorist Gary Crocker at our 71st Convention and Annual Meeting will be an experience you must not miss! Mark your calendars early for May 4, 2023! Fill your cars with friends and retired educator colleagues. Truly, it will be a day to remember!

Our committee is always looking for new presenters for our breakout sessions. Do you have ideas or know of someone whose topic would interest others? Do you know of crafters, non-profit organizations, vendors, and entrepreneurs who might be interested in selling wares?

Our convention is a fun-filled day with professional

educators and guest speakers to keep you updated with our pension, benefits, MEA, legislative initiatives, and volunteerism.

Registration will open with our December *Clarion*. The price is still \$20—a real bargain in today's world.

Please send information and suggestions to me at rmichaud143@charter.net or call me at 207-564-7494.



Make early plans to attend!
71st Convention and Annual Meeting
May 4, 2023
You will love hearing
Renowned Maine Humorist Gary Crocker
<https://www.garycrocker.com/>
Watch for more information on breakout sessions, registration, and affiliate support in the December *Clarion*.



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Legislative Update: Elections have consequences

By Crystal Ward
Legislative Committee Chair

November 2022 is very important to all MEA-Retired members. **VOTE** for friends of the retired!!

Volunteer to help a pro-retired/education candidate. Write letters to the editor, place lawn signs, stuff envelopes, make phone calls, drive candidates around your neighborhoods, and drive people to the polls

Applications are now available for absentee ballots. Go to the Maine Secretary of State's website or to your local municipality. The age group 60 and older vote at a higher percentage than any other group.

We are powerful, and they need to hear us roar!! **VOTE** for friends who will support retired issues!

Below is a comparison between gubernatorial candidates Janet Mills and Paul LePage on retirement issues

CANDIDATE MILLS

Major pension improvements are as follows:

Increased cumulative Cost of Living Adjustment (COLA) for all retirees

Lifted the base amount for computing the COLA—helping us to keep up with inflation

Signed a budget that increases state share of retiree healthcare premiums from 45 percent to 55 percent.

Increased income tax exemption on our pension

CANDIDATE LEPAGE

Major cuts to our pension are as follows:

Pushed teacher and ed tech retirement costs to local cities & towns—thus, increasing property taxes

Increased retirement age to 65

Cut, capped, and then froze COLA.

Refused to support increases to state share of retiree healthcare premiums.

Here is an easy link to see comparisons on several issues: <https://maineea.org/mills-lepage/>

New Property Tax Law for Homesteads of Senior Residents

The Maine Legislature passed L.D. 290. "An Act To Stabilize Property Taxes for Individuals 65 Years of Age or Older Who Own a Homestead for at Least 10 Years."

You DO NOT have to live in the same house for 10 years and they do not have to be 10 consecutive years. Just any combination of places of residency in Maine that add up to 10 years will qualify. You will have to provide the addresses and years.

This new law allows certain senior residents to stabilize, or freeze, the property taxes on their homestead. An applicant must be at least 65 years old, a permanent resident of the State of Maine, and must have owned a Maine homestead for at least ten years.

As long as the individual files an application each year, the tax on their homestead is fixed at the amount assessed in the year prior to the initial application. *However if the tax goes down, your bill will go down. It just cannot go up.*

Eligible residents may transfer the fixed tax amount to a new homestead, even between municipalities. The State will fully reimburse municipalities for lost revenue.

The law went into effect on August 8, 2022, and applies to property tax years beginning April 1, 2023. Interested taxpayers must apply in the municipality where their homestead is located on or before December 1, 2022.

Contact the Maine Revenue Services or your local municipality office for the application. I filled out the application and it is NOT long nor complicated!

For additional questions, please contact the Property Tax Division at (207) 624-5600 or prop.tax@maine.gov

Down in Washington DC

Starting in 2023, the Inflation Reduction Act will cap the cost of insulin for Medicare beneficiaries at \$35 per month. I contacted MEA Benefits Trust Executive Director Jennifer Kent.

She says, "I reached out to my contacts at Medicare Advantage to find out how this will be implemented and they are still waiting for additional guidance from Centers for Medicare and Medicaid Services Center. Their public affairs department is handling external talking points. As soon as I have the information from Medicare Advantage, I will share this

with you for the next edition of *The Clarion*."

As Maine's member of the NEA-Retired Legislative Committee, we met on August 31. President Sarah Borgman reported that NEA-Retired collected \$242,467.01 for PAC. This was a 3 percent increase over last year!

The work continues on the Social Security Offset (GPO/WEP) with two bills in the House that have large numbers of co-sponsors HR5723 Social Security 2100 Act and HR 82 Social Security Fairness Act.

HR 82 has 290 co-sponsors and should be put on the House calendar for a vote in mid-September. I also requested that NEA expand the issues for which they lobby to include Medicare, Medicaid, cost of prescription drugs and other major issues in the Legislature that directly impact the lives of retirees.

It was agreed that President Borgman will bring this issue to the NEA Legislative Council meeting.

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. Questions? Call Kay at 207-512-0027.

We pay 50 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, 2023
Orlando, FL

July 1—July 7, 2024
Philadelphia, PA



MEA-Retired is here for you!

October 3, 2022 @ 9:30 a.m.
Executive Committee Meeting
Location: MEA Building

Nov. 7, 2022 @ 9:30 a.m.
Board of Directors Meeting
Best Western Hotel, Waterville

December 5, 2022 @ 9:30 a.m.
Executive Committee Meeting
Location: MEA Building

Contact affiliate leaders with ideas and concerns.

MEABT from Page 1

with leadership from both Anthem and MMC.

Our objective in meeting with both sides was to encourage both parties to reach an agreement and to bring forth the concerns of all of our members. It is important to note that contract negotiations between providers and insurance carriers occur all the time; however this situation was very unique because it was played out in front of the public.

We are very pleased that an agreement has been reached with no network disruption for our members.

Fore River Urology also made a public announcement that they were leaving the Anthem commercial provider network on August 1 and the Medicare Advantage provider network on September 1.

Unfortunately, the two parties have not reached an agreement; and Fore River notified their patients that they would no longer accept Anthem insurance. For our active and non-Medicare retirees, our plans provide out-of-network benefits; however, the member cost shares for services out-of-network are higher.

For our Medicare Advantage retirees, our plan provides the same level of benefits both in and out-of-network. **This means that if you are enrolled on our Medicare Advantage plan, you may continue to see providers at Fore River Urology and you will be reimbursed 100% of the Medicare allowed amount for covered services.**

Because Fore River participates with Medicare, they cannot balance bill you for any amounts over the Medicare allowance. However, as an out-of-network provider, they can require you to pay upfront for services and to file your own claim.

We have tried to work with Fore River Urology directly and have asked them to continue to file MEA Benefits Trust Medicare Advantage

claims to Anthem, but they are unwilling to do so.

The out-of-network claim form, along with instructions, is located on the MEA Benefits Trust webpage, www.meabt.org/documents. You also may call Anthem customer service for assistance in filing an out-of-network claim.

If you are in an active course of treatment with a Fore River Urology doctor, please call the Anthem customer service number on the back of your ID card and request "continuity of care." If you qualify for continuity of care, Fore River Urology will be required to file your claim for a certain period of time.

If you have any questions regarding your coverage with Fore River Urology providers, please contact Anthem customer service or the MEA Benefits Trust.

Additionally, there are other network urologists available in the greater Portland area. Anthem's customer service team is available to assist you with locating a network provider if you wish.

We know these recent contract disputes can be upsetting, but please know that we are working daily to ensure you have access to high quality, high value network providers.

Another initiative that was implemented just this summer is the **Healthy Meals** program. It is a new MEA Benefits Trust Medicare Advantage program that was introduced on July 1, 2022.

This program provides nutritionally balanced, home delivered meals to members after they are discharged from the hospital or for a chronic medical condition.

Already this has proven to be a very valued benefit and it is expected that it will only grow and serve many more subscribers.

We would like to share one retiree's personal experience with this new program. Sue Shaw of Penobscot

writes:

Recently I had a serious health issue and was in the hospital for five days. When I returned home, I had a phone message that said something like, "Your medical provider has informed us....." and then said something about food. I thought it was spam and paid no attention.

Over the next few days I received a few more identical calls. Finally, my curiosity got the best of me, and I called the number back. When the very nice, well-mannered gentleman at G.A. Foods tried to explain why they were calling, I said I was fine; and we did not need a food service.

Thankfully, he went on to explain further. He was very patient and informative. The bottom line is that I signed up for one delivery of frozen meals and then three deliveries of shelf-friendly, non-perishable meals.

What a thoughtful, wonderful benefit this is! I am amazed! I was (am) very, very lucky—I came home after discharge to a comfortable situation in a home that is food secure.

I am not alone. Although both my husband and I are in our 80's, we are both in good shape and day -o-day functions are not a challenge. I am not in pain, and after the first day, I could walk around the house in a limited, safe manner.

However, as you well know, everyone is not as fortunate as I am. If someone were alone or limited in functionality, this service would be beyond beneficial.

Thanks! Whoever thought up this idea deserves a star! My first shipment arrived day before yesterday, and we had two of the frozen meals for supper that night. They were delicious! There were no duplications in the meals—cartons of juice, a butter spread, two loaves of bread, a few treats. They were so quite well-done—"care

MEA-Retired Health Care Committee update

By Belinda Micucci, Chairperson Health Care Committee

I hope everyone has had an enjoyable summer with family and friends. As we enter the fall, I wish each of you an enjoyable change of seasons.

The Health Care Committee (HCC) has considered the possibility of subscribing to dental insurance with Anthem through MEA Benefits Trust. Anthem subscribes with Liberty Insurance for dental coverage and does not partner with Delta Dental.

There are approximately 96 providers in the state with Liberty; therefore, the HCC does not feel this would be a beneficial change from the individual plans members currently hold with Delta Dental due to the limited access through Liberty.

We are developing a survey regarding vision coverage for everyone versus on an individual basis. The survey will be sent out this fall. If you have questions or suggestions, contact me at 207-807-6224 or email bmicucci80@gmail.com.

packages" of good nutrition that required only a microwave to be table ready.

One does not usually think of an insurance company as being "kind" or "thoughtful," but this benefit is truly both! As I said before, I did not NEED it, but it certainly is going to come in handy. I am sure there are many, many who do need it!

Many thanks for providing this benefit!

Retirees can make a difference

By Patrice Baker
Director of Prevention Programs
Pinetree Institute

The Berwick Department of Parks and Recreation recently launched “Building Bridges,” a youth mentoring program that is designed to reduce and prevent opioid misuse among youth in Berwick through evidence-based mentoring practices.

The program is supported by the National Recreation and Park Association with funding through the Mentoring Opportunities for Youth Initiative within the Office of Juvenile Justice and Delinquency Prevention, Office of Justice Program, U.S. Department of Justice.

“Data shows that youth in

Berwick and MSAD60 are experiencing higher than average rates of substance misuse, suicidal ideation and depression,” explains Angela O’Connor, Director of Berwick Parks and Recreation.

“Mentors can help kids feel valued and understood, expose them to new experiences and empower them to make good decisions. We want to give more kids in our community access to supportive adults who can help them pursue their interests and use their talents to contribute to our community.”

Young people with mentors are 46 percent less likely than peers to start using drugs and 55 percent more likely than peers to enroll in college.

Research shows that positive relationships with supportive adults help youth develop the assets, such as honesty and motivation, that lead to better life outcomes.



The more assets individuals have the less likely they are to engage in risky behaviors. (Search Institute, 2005).

Berwick Parks and Recreation has partnered with Pinetree Institute of Eliot, ME and Portsmouth, NH, to recruit, train and support both the mentors and program participants in the Building Bridges program.

We are excited to be involved in this program because it is such a great example of a community taking action to build a strong web of relationships around

kids.

We know that this is what promotes resilience and helps kids to thrive. The opportunity to spend time one-on-one with a young person—playing, talking and having adventures together also benefits the adult mentors in so many ways.

Building Bridges Mentoring Program envisions a community in which every

young person has a positive role model and supportive adult who believes in them, empowers them to shape their own lives, and guides them to contribute purposefully to the world around them.

Students attending the Knowlton School in Berwick are eligible to become mentees. Parents or caregivers for these students may contact the school or the Parks and Recreation Department (aconnor@berwickmaine.org) to sign up.

Adults over the age of 18 who want to learn more or apply to become a mentor can email at the above address or call (207) 698-1101, Ext. 117.

Note from President McGrane: This is an excellent program and maybe other counties or school districts would be interested in considering a similar initiative. Of course, retired educators would be ideal to serve as mentors. They can help students with schoolwork and can draw on years of experience in the classroom and as grandparents as well.

Preparing retirees for today’s classrooms

Substitute teachers and ed techs are needed everywhere! This message is pervasive on the news, in our newspapers, in board of education discussions, and in teachers rooms.

A colleague and friend, Karen Longevin, and I decided to plan a training session for potential substitutes in our schools. The goal of the project is to provide a welcoming, informational training for all substitute staff as well as those yet to be recruited. It is hoped that this training will increase the pool of substitutes for our district.

Included in this training are school tours, locations of bathrooms, dismissal procedures, and operation of equipment—phones, projector, intercoms, etc. We also shared the names of teachers who

would offer support, when needed.

We introduced them to the handbooks where everyday procedures are delineated—such as attendance, lunch counts, dismissals, music, library privileges, etc.

Another big aspect of the training focused on the expectations of substitutes for teachers—keys, sign-in procedures, lesson plans for the day, location of supplies, fire drill expectations, availability of snacks and drinks, recess duties, bathroom protocol.

A big concern among substitutes is managing student behavior. Part of the training was role playing “real life situations” that needed redirecting or refocusing a student to make

better choices. So, clear, well-defined consequences that are implemented by the regular classroom teacher would need to be clearly understood.

We discussed the substitute providing a written summary of the day so that when the teacher returns, he or she understands what was covered and to what extent student expectations were met.

Karen Goodman noted, “My goal for this substitute teaching workshop was for Jane and I to help create a pool of individuals who provide an invaluable service for our district. Effective, prepared substitutes will be more ready to step up to provide the necessary coverage wherever they are needed within the school.

By Jane Conroy, Higher Ed & Piscataquis Retired Educ. Assoc.

“They can help our school provide exceptional education and make learning possible for our students every day, while a teacher is absent and help teachers feel confident that their class is in good hands. I thank these people who attended and are willing to step up and try something new.”

Substitute Teacher Training

- Have you enjoyed working in the classroom as a volunteer?
- Are you looking to earn a little extra money for the holidays?
- Have you recently retired and want to contribute to your school community?

Taking that next step to become a substitute teacher might be for you!

August 3, 2022
8:00 a.m. - 3:30 p.m.
at SeDoMoCha

Register at www.sedomocha.org

Vikings, Fjords, Reindeer, and Hurtigruten

In the middle of July we finally got to take the trip that had been postponed three times by COVID. Despite a strike by pilots for Scandinavian Airlines System (SAS) we managed to get transportation to Copenhagen, capital of Denmark, to begin what would be a 25-day journey through Denmark, Norway, Finland, and Sweden.

Our first after arriving in Copenhagen too us to the Roskilde Viking Ship Museum. The main attractions are the remnants of five Viking ships that were used for trading and as warships. They were deliberately sunk in the Roskilde Fjord in 1070 to protect Roskilde from enemy attack.

Excavation of the ships took place in 1962. There is also an exhibit of another nine ships that were excavated in the late 1990s. One, dating from 1025 AD, is said to be the longest Viking ship ever found (121 feet long).

In addition to the Viking Ship Museum, Roskilde is famous for having Roskilde Cathedral—the burial location for Danish Royalty.

An overnight ferry ride (1,800 passengers in cabins) brought us to Oslo. With a

population of about 630,000, Oslo is located on the south coast of Norway and is the nation's capital. It is in the beautiful Oslo City Hall that



The *MS trollifjord* offered very comfortable accommodations as we traveled to Kirkenes. It has a capacity of more than 800 passengers.

the annual Nobel Peace Prize is awarded.

We then went by bus and train to Bergen on the Atlantic coast of Norway. It is Norway's second largest city and is sometimes referred to as Norway's fjord capital.

"Hurtigruten" means "the fast route." It is also the name of a company founded by Richard With. In 1893, he was the first to establish regular service for passengers and freight along the 780 miles of Norwegian coastline between Bergen and Kirkenes.

Richard With launched his service with one ship which began with weekly departures. Today the Hurtigruten fleet operates to over 200 destinations in 30 countries. Seven of those ships are plying the Norwegian coast at any one time.

Our tour group departed on the *MS Trollfjord* for a six-night cruise to Kirkenes. The *MS Trollfjord* has a capacity of just over 800 passengers. It also carries freight and cars to and from one of the 32

ports between Bergen and Kirkenes. Some of the port calls are only 15 minutes long and some are long enough for passengers to disembark and tour for a few hours. The ship had many of the amenities found on a larger cruise ship.

During the cruise up the coast, we explored a number of fjords, including the one for which the ship is named. The highlight was the nine-mile cruise up the beautiful Geiranger Fjord. We were thankful that the weather cooperated that day. The fjord is UNESCO-protected and sports a number of spectacular waterfalls.

Another of the momentous events was the crossing of the Arctic Circle. A contest was conducted on the ship to see who could come closest to guessing the exact second the ship crossed the Arctic Circle.

The circle itself is marked by a monument on a small island. The winner of the guessing game gets the flag from the ship and a cold water baptism down the back.

We were amazed at the size of some of the communities located north of the Arctic Circle. Tromsø is the most northern city in the world and boasts a population exceeding 64,000.

Another highlight was visiting the North Cape, the most northerly point of continental Europe. Due to extreme fog, we could only see the monument marking the cape, but little else. When we reached our final port of call—Kirkenes, we disembarked and traveled by bus to the Norwegian-Finnish-Russian border where we as a group toasted our entry into Finland.

A journey through Scandinavia

By Phil Gonyar & Carl Daiker
Kennebec Retired Educ. Assoc.

We were now in Sápmi (what we often refer to as Lapland), home of the very proud, indigenous Sámi People. The Sámi can be found in the northern reaches of Norway, Finland, Sweden, and the Murmansk Oblast of Russia. A little over 100,000 identify themselves as Sámi. The "Frozen" movies are based on Sámi culture.

The Sámi are probably best known for being reindeer herders. We were privileged to visit a reindeer farm near Ivalo, Finland. The animals are quite docile and would eat out of the palm of your hand. Reindeer are not for hunting



This is the well-respected Viking Ship Museum in Roskilde, Denmark.



Phil Gonyar of Waterville enjoyed feeding a friendly reindeer food from his hand.

as each reindeer belongs to someone. Dogs are used to herd the reindeer. There is even a reindeer police. While we did get to try reindeer in a few of our meals, the meat came from reindeer that were farm-raised.

From Sápmi we flew south to the capital of Finland, Hel-

See Travels, Page 7

Where have all the teachers gone?

By Susan Feiner, President
MEA-Retired Higher Ed Affiliate

It's September. Schools are open. As in the rest of the nation, Maine does not have enough educators to do all the work required to keep our children learning, safe, fed, exercised, transported, interested, nursed, guided, supported and included in activities appropriate for their ages.

Despite cries to the contrary, the absence of qualified professionals to staff our schools does not reflect a SHORTAGE. There are plenty of teachers everywhere.

See, since January 2022, nationwide 300,000 of them quit or retired early. This is where the word "shortage"

comes in—shortage of pay, respect, workload, reasonable expectations, and professional treatment of educators.

The worse the climate is for educators, the greater the exodus and the greater the vacancies. It's pretty simple. Many policymakers are so narrow minded that they refuse to think of the future and raise the pay and improve working conditions in education. Instead, they throw all professionalism to the wind and declare anyone, regardless of educational background, can be an educator.

According to Marianna Murdock, 163,650 "under-qualified" educators—about 5 percent of the force nationally—are teaching without certification or outside their subject area. Can you imagine hiring a dentist to repair your transmission? Would you prefer a firefighter perform your brain surgery? Why would we let someone with no experience and training teach our children?

Oh, because you think

"anyone can do it?" Well, "anyone" can. But why would a rational person invest in a teaching degree to land in a career where they will earn 23 percent less than comparably prepared and experienced workers?

All "anyone" needs to do to become a qualified educator is earn the appropriate college degree. But the conditions for educators have so deteriorated that teacher education programs are closing because so few young people see education as a rewarding career.

How did we get here and what can we do about it?

The problems facing our schools did not materialize out of thin air. The mainstream policy paradigm that flourished under the Reagan regime touted the wonders, gifts and freedoms flowing from unfettered markets coupled with tax cuts for the rich. The results were predictable. Our shared public, community resources were stretched to the breaking point. Meanwhile so much

wealth is sloshing around in private pockets that there's an actual shortage of yachts and small jets. (Small consolation that it is).

My fellow boomers should be ashamed. We who enjoyed the prodigious fruits of expansive public spending that enhanced social wellbeing turned around and denied the same to our progeny. Why? Because too many of us bought into the false narrative—peddled by corporate America—that tax cuts for the wealthy combined with deregulation of industry (with a side of union busting) would create prosperity for all.

Clearly it did not. Consequently, our public schools—the center of gravity for community life—don't have the educators they need to educate our kids.

There are two lessons here. We are more than ready for the massive public investments required to revive public education. And it's well past time to boot out of office all those who refuse to expand public spending for public purposes.

NEA-Retired updates

By Bobbie Margo
NEA-Retired Executive Council

The NEA-Retired Executive Council met in conjunction with the NEA-Retired Annual Meeting (RAM) on June 29-30. The Executive Council—along with MUCH assistance from NEA staff—plans the RAM agenda which was held in-person and virtually.

Committee reports, new business items, resolutions, awards, recognitions, and bylaws were addressed on our agenda, as well as a key report from Mary Kusler, Director of the NEA Center for Advocacy.

The Social Security Fairness Act (deals with GPO-WEP) is moving through Congress. Director of NEA Center for Advocacy Mary Kusler announced very posi-

tive support from Congress when dealing with this initiative. She also decried the apparent hypocrisy of our very own U.S. Supreme Court in recent decisions.

As always, at the end of the day, we were reminded that **"Elections matter!"** Candidate speeches and election information were also given a place in the agenda. Mail-in ballots were used, with results being disseminated on July 21.

Bobbie Margo of Minnesota was elected to a second and final three-year term on the Executive Council. Additionally, Ross Dill from Illinois was elected to his first three-year term.

With the new Executive

Council members in place, NEA-Retired President Sarah Borgman will begin to designate committee assignments to Executive Council

members as well as put together the virtual committees. The Council will be convened in person on September 16-18.

—NEA-Retired Executive Council—

President: Sarah Borgman (2nd term: 9/2020—8/2023)
Vice President: Jean Dobashi (2nd term: 9/12—8/2025)
Secretary: Marilyn Warner (1st term: (9/2021—8/2024)
Ross Dill (1st term: 9/2022—8/2025)
Meg Gruber (1st term: 9/2021—8/2024)
Roberta "Bobbie" Margo (2nd term: 9/2022—8/2025)
Janice Poirier (1st term: 9/2021—8/2024)
JoAnn Smith-Mashburn (1st term: 9/2020—8/2023)
Tom Wellman (1st term: 9/2020—8/2023)

—NEA-Retired Board of Directors—

Ed Foglia (1st term: 9/2022—8/2025)
Anita Gibson (2nd term: 9/2021—8/2024)
Julie Horwin (1st term: 9/2020—8/2023)
Linda McCrary (1st term: 9/2022—8/2025)
Judy Roberts (1st term: 9/2020—8/2023)
Barbara Schram (2nd term: 9/2021—8/2024)



Not just teachers. guidance counselors, principals, and custodians work in August—preparing schools for the first day of school.

Retired educators from

Fort Kent to Kittery, from Lubec to Rangeley do all they can to help students and teachers have a positive, memorable opening of school. This statewide initi-

ative of volunteerism in schools and communities is known as MEA-Retired's annual "Day of Caring" and in its twelfth consecutive year.

Filling backpacks with school supplies, providing funds for musical instruments, purchasing books for libraries, supplying healthy snacks and drinks for students, and donating funds for teachers to purchase items needed in their classrooms.

All across our state retirees are generously helping teachers and students begin a new school year with as many of their needs being met as possible.

Kennebec Retired Educators Association worked in the Vassalboro Community School in August to complete tasks requested by teachers and librarians to prepare the school for the doors to open to students.

We encourage retired educators everywhere to become involved. There is plenty of work to be done,

'Tis the season: Day of Caring

By Susan Grondin, Chairperson
Community Participation Com.

and everyone is needed. There are so many opportunities to help in our communities.

Retirees descend on local schools to do whatever they can to help. Some groups work in August to help teachers prepare for the first day of school. They mount bulletin boards, photocopy, collate, staple, prepare "first-day informational packets/permission slips," and so much more! They help out in libraries, provide filled backpacks, donate "Thank You"

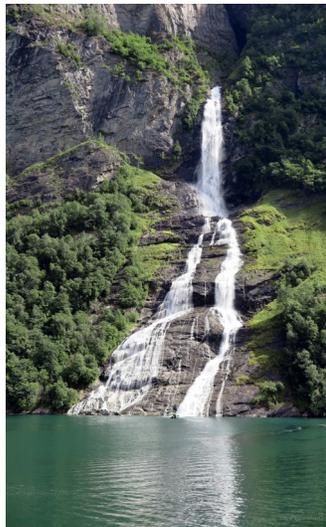
See Day of Caring, Page 8

Travels, from Page 5

sinki—a beautiful city of about 630,000 people.

An education in Finland is consistently considered to be one of the best in the world. Children start school at seven years of age. They learn their first foreign language in Grade 1; in Grade 3 they begin to learn a second foreign language; and in Grade 6 students are mandated to learn Swedish. Their public schools follow a national curriculum to which the teachers are bound to follow.

We flew from Helsinki to Stockholm, Sweden, to wrap up our tour of Scandinavia. We were very impressed with the Swedish capital. It is a thriving city of about one million people with cranes all over the horizon. After visit-



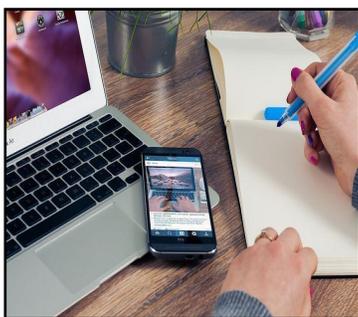
This picturesque waterfall is a beautiful site in the Geiranger Fjord in Norway.

ing the major sites of the city, we flew back to the United States.

LET US HEAR FROM YOU!

We have nearly 5,500 readers—there have to be many more stories out there! Opinions? Ideas? Suggestions?

Deadline for the December *Clarion* is November 5. See Page 2 for submission.



"Sarah Says"

Labor Day approaches: A holiday intended to honor the working men and women of our nation. Well, dear Friends, that includes all of us! We labor every time we step up to speak up, speak out, and speak for public education and about issues related to the needs of all our retired colleagues!

We DO have a voice and we MUST use it. We CAN and SHOULD fill the gap when we are asked AND when we know we're needed. We all have a voice and the ability to do something—great or small.

Are you seeking an opportunity to do so? Have you been asked to serve? We say "Our Commitment Continues." Will you say that, too, and then meet that commitment? There's no better time to get really involved than when we start a new Association year. We are waiting for you! Volunteer; step up at the moment to serve; labor with us and honor a commitment!

Sarah Borgman, NEA-Retired President

2022-2023 Pre-Retirement Schedule on Zoom Spread the word among actives

Fall Session 1:

Tuesday, Oct. 18—MEA Benefits Trust & GPO/WEP
Wednesday, Oct. 19—MainePERS

Fall Session 2:

Tuesday, Oct. 25—MEA Benefits Trust & GPO/WEP
Wednesday, Oct. 26—MainePERS

Spring Session 3:

Tuesday, Jan. 10—MEA Benefits Trust & GPO/WEP
Wednesday, Jan. 11—MainePERS

Spring Session 4:

Tuesday, Jan. 17—MEA Benefits Trust & GPO/WEP
Wednesday, Jan. 18—MainePERS

Spring Session 5:

Tuesday, Feb. 7—MEA Benefits Trust & GPO/WEP
Wednesday, Feb. 8—MainePERS

Spring Session 6:

Tuesday, Mar. 7—MEA Benefits Trust & GPO/WEP
Wednesday, Mar. 8—MainePERS

Bo Zabierek, Chairperson, bozabierek@gmail.com,
207-365-4329

Benefits Trust actions report

By Faith Campbell
MEA Benefits Trust Trustee

The Maine Education Association Trust received reassuring news on June 21. Barbara Slager, M.D, president of Coastal Women’s Healthcare and Denise McDonough, president of Anthem Blue Cross and Blue Shield of Maine, announced that the two organizations had reached an agreement to renew their contract.

This agreement will give members uninterrupted access to the services provided by

Coastal Women’s Healthcare. Several weeks later Anthem and Maine Health announced an agreement to renew their contract.

MEABT Executive Director Jennifer Kent took an active role in helping these organizations reach these agreements. She has met and has had ongoing communication with Fore River Urology’s lead physician. In addition, she has been reviewing federal statutes regarding continuity of care in the event that Anthem and Fore River do not come to an agreement.

As of August 1, Fore River considered Anthem Active members as being “out-of-network.” Medicare Advantage members were considered out of network on September 1.

Medicare Advantage Members will be 100 per-

cent covered due to our PPO insurance policy. However, they will have to pay up front and file reimbursement forms to receive refunds.

Our research shows that 79 Medicare Advantage members are Fore River patients. The Trust will do its best to share updated information in a timely and efficient manner. We will continue to reach out to the practice to advocate for patient accessibility and a simplified payment process. Ms. Kent’s article, in this Clarion edition, provides a detailed payment process explanation.

The Medicare Advantage insurance plan offered through MEABT is a Preferred Provider Organization (PPO) insurance policy. A PPO allows members to go to out-of-network medical providers and specialists without a referral. However,

you may incur higher fees for these providers. Be sure to discuss fees with your providers and contact the Trust with any concerns.

The MEABT Trustees met on August 18. In addition to the aforementioned issues, we discussed potential plan changes for future contracts. Some identified impact factors were health care inflation, cost-shifting from government programs and the impact of mandated benefits.

MEABT Wellness Director Michael Booth reported that he has been invited to speak to MEA-Retired affiliate meetings in the months ahead. I hope that you are able to attend these meetings with Michael. He would like to speak to as many as possible. He has a wealth of information that is very valuable to our retirees. Check with your affiliate president as to when Michael will be coming your way. He can be reached at mbooth@meabt.org or call 207-622-4418, Ext. 2510.

Here’s wishing you a bountiful and healthy autumn season. I hope you are able to view the upcoming lovely colored leaves, feel the fresh crisp air, and partake of the tasty fall vegetables.

MEA continues to try and meet your needs and is also launching a new way for you to access information from the Union. You can now find MEA information at your fingertips with our new app! There has never been an easier way to reach MEA. The app gives up-to-date information from your Union so make sure you download it today and enable push notifications, so you don’t miss a thing! The MEA App is available in the App Store and on Google Play. Check it out today!

Download the MEA App Today!

Scan the QR code for the Apple App Store.



Day of Caring, from Page 7

gift bags to teachers, and so much more. In fact, one MEA-Retired affiliate gives a children’s book to all 21 libraries in the county!

If you check out last year’s December 2021 issue of *The Clarion*, you will see volunteerism at its best! Students, teachers and administrators around the state appreciate the work that is done by hundreds of retired volunteers. As Phil Gonyar of Waterville often says of school volunteerism, “Our hearts remain in the classroom long after we retire.”

Please assign someone in each affiliate sends a report and a photo of the Day of Caring project to *The Clarion* editor by December 5. We feature a centerfold of all 16 affiliate volunteerism initiatives. Make sure your project is featured along with the others.

It has been a whirlwind of activity these last few months. Most recently the MEA Board of Directors met in Augusta to receive some diversity training followed by a three-day retreat with a full, progressive agenda.

Everything from new appointments for Uniserv Districts A and J to review of the proposed Policy changes and the adoption of the 2022-2023 MEA Strategic Foci.

Of particular note, our retired membership has increased by 25 since early May. Much time was spent discussing how MEA can increase the active educator and ESP memberships.

It has been an active effort year after year, but this year is of particular importance because of the COVID issues and competition with private sector jobs that pay better wages and benefits.

We are fortunate as retir-

ees because we can draw from retiring educators and essential support staff, although more are electing to resign than join the retiree membership ranks.

President Grace Leavitt and Executive Director Rachelle Bristol asked local association leaders to encourage members who just retired to join MEA-Retired (and possibly gift them a year's membership.). More information can be found at <https://mearetired.org/>.

It is also strongly suggested that we download the MEA App: <https://maineaa.org/mea-app/> and remind there is a "Members Only" section of the MEA website.

We heard reports from the MEA officers. Beth French's treasurer's report indicated that we have a ratio of assets to liabilities of 1.47 to 1. This favorable rating should not detract from the

fact that we need to increase membership to grow the organization.

A continuing loss in membership will affect the budget—in turn, our staffing and programs. The budget is based on membership revenue. With just 56 percent of the market share MEA has room for improvement. Thus one of MEA's foci is Membership Growth.

Another significant core value is diversity, equity, inclusion & justice in the workplace. Career educators value developing competencies in this area. Thus, MEA will focus on what membership wants.

MEA is also focused on increasing the level of participation in a variety of events. In order to have a more engaged and robust organization, MEA needs to think differently about how to engage newer educators.

MEA Board of Directors update

By Gary McGrane, District R
MEA Board of Directors

It is important that they see a future in the union and help MEA evolve and remain relevant to future educators.

Each initiative has measurable benchmarks to gauge the effectiveness of focusing on these foundational aspects of the Association in order for the entity to grow and build power. I will report back next month once MEA leadership has had more time to assess the direction of its immediate and distant future.

Great Christmas gifts for retired educators!

Maine Educator



- Long-sleeved Denim Shirts @ \$47
- Short-sleeved Denim Shirts @ \$42
- Navy Blue Hats @ \$12
- Red, Iris Blue Tee Shirts @ \$23
- Red, Ultramarine Golf Shirts @ \$37
- Lapel Pins @ \$10

Prices include tax and postage/handling

Name _____ Email _____

Mailing Address _____ City _____ State _____

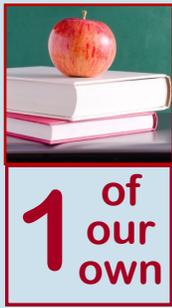
Zip _____ Tel. _____ Affiliate _____

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

Questions? Contact Rena Kearney at rkearney@ainop.com or 207-429-9041. 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)



By Peter Allen, CCREA
Membership Chairperson

When I drove up to his South Portland home on a late April day, Frank Maguire's house and gardens showed a love of order and attention to detail which were indicative of his stewardship of everything in his life. He showed me through his house and downstairs to his large office and work space which was neat and spacious.

Frank grew up in South Portland, the son of caring parents, and his father was a customs inspector. He attended Cheverus High School in Portland where he was a member of several student groups. His focus as a helper and caregiver showed early on when, as a volunteer, he would visit the St. Louis Home for Boys where he would repair toys for children. He would also deliver food baskets to needy fami-



Dr. Bruce Rueger, geology professor at Colby College, recently presented Frank with a distinguished service award at an Order of the Arrow recognition dinner.

A rich life dedicated to many in various venues

lies.

He has been a life-long scout. When he reached age 18, he volunteered as an assistant scoutmaster for his troop. As part of his role, he would teach scouts skill and character lessons and found that it was a natural fit for him. He drew up lesson plans even before his formal teacher training.

When he was in the U.S. Army, he spent one summer as a volunteer staff member in southern Germany at Camp Freedom, the Scout camp for American boys in Europe with their military families.

When he returned to civilian life in 1955, he became scoutmaster of Troop 22, holding that position for 36 years! During that time he served on several scouting committees, led Maine Scouts to four national or world jamborees and spent most of 17 summers on the staff at Camp William Hinds in Raymond.

He served as advisor to the Madockawanda Lodge, Order of the Arrow (OA), for 20 years, led council contingents to four National OA Conferences, and served for ten years as Section Advisor for OA Area 1-B (Maine, New Hampshire and part of Massachusetts).

Frank was Pine Tree Council Jamboree committee chairman from 1985 through 2005. He was also chairman of the Maine Catholic Committee on Scouting for five years and served on the staff of two National Jamborees.

He is currently Assistant District Commissioner, assisting all Scouting units in Scarborough, Cape Elizabeth, and South Portland. He also does

Scout leader training, instructs in Commissioner training courses, trains youth for merit badge classes, and is a member of the Properties Committee of Pine Tree Council, BSA.

Frank began college at Portland Junior College which is the present University of Southern Maine in Portland. He graduated in 1958 from Gorham State Teachers College majoring in education and industrial arts.

His teaching career began at Longfellow Elementary School in Portland where he taught Grades 5 and 6. In 1981, he moved to teach the same grades at Lincoln School through 1992.

In 1972, Frank married an Aroostook County girl, Jane Solman, who was also a teacher. After her early teaching years in "The County," she taught English at Westbrook High School for 30 years, where she became chair of the department.

The Maguires enjoyed much travel including cruises and land tours, as well as visits to national parks and Eastern Canada. They enjoyed time at their chalet on Mount Abram and her family camp on East Grand Lake. With great regret, Jane died in 2019.

Beyond the classroom Frank was active in PTA, MEA and NEA throughout his long teaching career. From 1962 to 1964 he was president of the Portland Department of Classroom Teachers.

He was also president of the Portland Teachers Association from 1966-1972 and was a building representative to the Portland Educators Association most years from 1966 to 1992.

Since his retirement Frank has joined Cumber-

land County Retired Educators Association (CCREA), MEA-Retired, and NEA-Retired. Frank is a very active member and helps out whenever possible. He is chair of the Finance Committee as well as an Executive Board member.

For years he and his guitar have led CCREA members in jubilant songs at the opening of nearly every monthly CCREA meeting. What would our meetings be without Frank's spirited versions of "God Bless America" or "When Irish Eyes are Smiling?" Ever the teacher, he often shares historical context of the origin of the songs.

In his church Frank served as a member of the Worship and Spirituality Commission, where he was chairman for about 10 years. He has previously served on the Parish Council for both St. John's Parish and the Holy Cross. He



Educators Frank and Jane Maguire of South Portland enjoyed many drama presentations throughout the city.

still serves as a Eucharistic Minister and Sacristan at St. Maximilian Kolbe on a regular basis.

As the ads say, "But wait! There's more!"

Frank's energy and skills seem endless. He volunteered with Portland Players and Lyric Theater in his younger days and learned the skills of stagecraft. From 1994-1999 and again in 2004-2005, he became the technical director for Westbrook High School's drama department. He designed and constructed sets and props for more than two dozen drama productions.

See Maguire, Page 11

A priority issue for AARP national for a number of years has been the rising cost of prescription drugs. They have been very vocal in their support for having Medicare negotiate prices.

The Inflation Reduction Act included having Medicare negotiate prices for some medications. Near the time of a vote, AARP Maine was very vocal in letters to the editor, a call for letters to our representatives, staff interviews, and a meeting with Rep. Jared Golden's staff.

It was with a great deal of enthusiasm that we received the news the legislation passed and was signed into law. Medicare will negotiate the prices of certain drugs and increase the number of drugs negotiated over time and put in place other cost controls in the future.

Additional priority issues for AARP Maine continue to

Maguire, from Page 10

"And still more!" As a high school student, Frank flew model airplanes. In Lincoln School he was introduced to flying much larger models. He has made several models himself—with wingspans up to six feet. He flies them regularly. He belongs to a local group, and they fly their models on a South Portland field that is especially set up for model flights.

So, I ask, when does Frank have time to water his plants, tend his beautiful lawn and gardens, and cook and do housework? In his spare time, I guess!

Roberta Morrill is president of CCREA and has worked with Frank on many projects since they both retired. She says, "He does a magnificent job as our financial advisor and keeps us posted as to how our investments are progressing every month. He has been doing this for many years and we are most fortunate to have him with us in CCREA!"

be voter education, affordable housing, paid family leave, Social Security, Medicare, caregiving, utilities, and broadband. You can find their voter information at <https://states.aarp.org/maine/election-voting-guide>.

Weekly Zoom meetings with volunteers will resume in September to work on these issues, and we'll be watching for bill submissions in Augusta. If these issues are of interest to you, please consider becoming an AARP Maine volunteer. Just call the Portland office at (866) 554-5380.

The Ballot Box Book Club will be reading *Where Did You Get This Number? Where Did You Get This Number? a Pollster's Guide to Making Sense of the World* by Anthony Salvanto for their October conversation.

To join the conversation,

google "AARP Maine Ballot Box Book Club" for information and registration. People from other states have joined the group which meets on the last Wednesday of the month on Zoom.

The Fraud Watch Network now has a trained speakers' bureau. To schedule a presentation for your group, fill out a request at <https://states.aarp.org/maine/scam-prevention-speakers> and they will schedule a program for you.

Don't forget the monthly Fraud Watch program on Zoom held on the second Thursday of the month. You must pre-register to get the link at <https://states.aarp.org/maine/aarp-maine-fraud-watch-a-virtual-monthly-scam-awareness-with-local-fraud-fighters>.

It was bittersweet news to learn that Japhet Els, the Outreach Director at AARP

which met at the Hobby Center in downtown Portland.

We began building control line models and flying them at local fields, under the sponsorship of the Portland city recreation department. We both won some trophies at the contests and had fun learning the hobby.

My involvement ended with college and other distractions. My models eventually were passed on to another neighbor, Larry, who is still involved in the hobby to this day—as is his younger brother.

Almost 40 years later when I was teaching middle school classes, I selected the activity period theme of model building. I worked with the students on building small model planes, although there was never time to complete them by the end of the semester. Now I know I could have selected simpler models. We learn as we go!

That experience brought me back to Larry, my neigh-

AARP work is profitable for retirees

By Pam Partridge
AARP Liaison

Maine for eight years has accepted a position as the new Communications Director with the national advocacy organization, The Center for Tech and Civic Life. He will continue the important work of democracy, fighting for local election officials and their efforts to carry out free, fair, and accessible elections in communities around the country. He will be greatly missed, but we wish him well in this very important work.

bor who years ago urged me to get back into the hobby, which I did.

After a lot of updating of my skills and the intricacies of modern models, I was building and learning to fly radio controlled planes at the Propsnappers Club local field. My wife Jane saw into the future of our retirement and encouraged my participation. She well knew that I would need outlets for my handicraft skills. I am not one to sit around idly fading into the sunset.

Within a couple of years I spent a term as Club president, then a member of the board of directors and always an avid builder, having now built 60 model planes. I like to always have my next project waiting on my work bench.

(Peter Allen of Portland taught for 20 years. He served as vice president and membership chairperson of the CCREA. He is a member of a senior play group, "Daytime Players," has been a freelance baritone soloist and is in several singing groups.)



Day of Caring 2022
Let's continue the legacy of
community and school volunteerism.
Funds are available from MEA-Retired!

Membership Matters: The lists are out! Let's get 'em!

*By Roger Roy, Chair
Membership Committee*

Membership numbers are in flux due to this being the time of year when members renew, and people retire.

Each month MEA-Retired receives a list of the names of K-12 active educators who have registered for retirement benefits. The recent July list contained 461 names of retirees, and 83 in August.

As MEA-Retired's Membership Committee chairperson, I forward the list of new retirees to the local affiliates each month. Whereupon, their membership chairs or officers invite these newly retired educators to join their group of retirees. In turn, it is hoped that they are also encouraged to join the state and national retired educator groups as well.

As president of MEA-Retired's Higher Educators

Association Retired (HEAR) Susan Feiner of Yarmouth has been aggressively seeking lists of past retirees from the University of Maine System, with little success.

With a recent promise of cooperation, she and her leadership team are finally able to have access to higher ed contact information for recent retirees.

Her team of Deb Killam, Lisa Feldman, Gail Wartell, and Jane Conroy are working diligently to address the membership issue in HEAR.

From MEA-Retired's standpoint, this is the area where we have been weakest in membership recruitment. The pool of possibilities is immense. The faculty and

staff union groups at the University as well as in the Community College System unions have been mostly untapped for years by MEA-Retired. HEAR is the local affiliate for all those unions, and as such has the potential for huge membership gains.

I do not want to address reasons for this, but just to point out the potential for future membership. MEA and the higher ed locals did great work representing the higher ed retirees when the University System tried to unilaterally alter the retirees' healthcare benefits.

That led to increased membership in HEAR, the higher ed local affiliate, but that increase is still very

small when considered in terms of the size of the pool of potential members.

In the area of K-12 educators, the large pool of newly retired members presents a great recruitment opportunity, but a personal touch is needed if we are to succeed. Most of us respond better to a personal invitation than to a mailer or an email or text. The membership chairs and the presidents of our local affiliates need to be proactive and contact them.

Much has to be done in all these areas, and it is imperative that we all pitch in to help our local presidents and membership chairs to build our numbers. Our future security is dependent on all of us getting involved. MEA-Retired, MEA, and NEA-Retired membership forms are available at <http://mearetired.org/joining>.

