



THE CLARION

The Newsletter for Retired Educators
Maine Education Association Retired Vol. 135, No. 1

October 2023

From our President



Bob Jean

The start of a new school year brings lots of excitement. The obligatory first-day pictures magically begin to appear on Facebook.

You can see the enthusiasm in the students' faces. Classrooms are all shiny and new and welcoming.

Teachers have worked many days over the summer break planning meaningful activities for their new students. New routines will be established to set everyone up for a successful year, and new friends will be made.

I sense a similar feeling here at MEA-Retired. In many ways it is our new year, too. We have some new leaders and committee chairpersons and members.

Several seasoned veterans are continuing in their roles which makes for an ideal mixture for the group dynamics of the organization.

There was a positive buzz in the room at our recent Sep-

tember Board of Directors meeting. Old friends did some catch-up chatter and took the time to welcome new members.

Our business meeting was filled with meaningful and respectful dialogue. We heard from four affiliates about some of the special projects they are putting into action.

Other affiliates will have the opportunity to report on their activities at future meetings. It is always a treat to hear about the work that makes each affiliate unique.

As we move along in our new 'school year' at MEA-Retired, it is my hope that we can continue to feed off the positive energy and enthusiasm. We are off to a good start doing the work of the Association.

There is no doubt in my mind that all of our members will benefit from a leadership team who work hard and acts in the best interests of our organization.

Leadership training opportunity

"Moving Forward: Learning from each other"

MEA-Retired is thrilled to share some details of our upcoming leadership training event.

Rachelle Bristol, Executive Director of MEA, will open the day with a presentation of how MEA-Retired fits in under the big umbrella of MEA.

We will gain more knowledge about protocols,

opportunities for MEA-Retired members, and services MEA can offer our organization. It will be new knowledge for some and a refresher course for others.

MEA Government Relations Director John Kosinski will be our second speaker.

See Training, Page 7

Affiliate Leadership Training

Thursday, October 26—9 a.m. Meet & Greet

Best Western Hotel, 375 Main St., Waterville

—Register by October 17. See details on Page 7.—

MainePERS portal update

By Domna Giatas
Communications Director

Multifactor Authentication, an Important Security Feature of the MainePERS Online Member Portal

As reported in the August edition of *The Clarion*, MainePERS anticipates launching its new "Member Portal" this fall. Members will be invited to register in phases over the next several months.

Multifactor authentication, more commonly referred to as MFA, will play an important role when members *initially register* for the portal and then *each time they visit* thereafter.

The portal will be using an MFA that requires entering an "authentication code."

See Portal, Page 7

It's delegate time Will YOU be one?

By Larry Given
Kennebec Ret. Educ. Assoc.

We need delegates! Six of them for the NEA-RA and 11 delegates for the MEA-RA! Will YOU be one?

The opportunity to become actively involved in your MEA-Retired Association is here!!! You are invited to participate in the election process as described below.

See Delegates, Page 3

72nd MEA-Retired Annual Meeting and Convention
May 2, 2024
Plan to attend!

2024 Annual Meeting

By Rheba Michaud, Chairperson
Convention Committee

It is never too early to think about MEA-Retired convention and annual meeting. It is always the first Thursday in May. I hope you have already marked your calendars to join others on May 2, 2024, at the Augusta Civic Center.

It will be bustling with interesting speakers, exhibits, displays, books, great food, and issues of great interest to us retirees—COLA, insurance, pension, and more

Our keynote speaker is Mark Holmquist, Scarborough's Chief of Police. He will speak on his experiences serving as a young US Army Sentinel at the Tomb of the Unknown Soldier in Arlington National Cemetery.



Holmquist

See 2024 Convention, Page 4

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

Legislative Updates: Watch for \$\$\$ coming our way

By Crystal Ward, Chairperson
Legislative Committee

Hello MEA Retired,

We had several successes in the most recent legislative session in Augusta that should help us retirees.

The Board of Trustees on August 10, 2023, adopted the Consumer Price Index for Urban consumers (CPI-U) of 3 percent of the base benefit (pension). This base pension is currently \$24,911.84 for state workers, teachers, and legislative retirees.

If your annual pension is \$24,911.84 or higher, then $.03 \times \$24,911.84 = \747.36 . Now, divide that amount by 12 months to arrive at a net increase of \$62.28 per month.

If your pension is less than \$24,911.84, it is 3 percent of whatever amount it is. You likely noticed that the increase in benefit payments showed up in your checks last month—September 2023.

The “one-time payment” applies to retirees who were eligible for a cost-of-living adjustment in September 2022. This one-time payment and will not be included in the calculation of future benefit (pension) adjustments.

Eligible retirees will receive a payment equaling 3 percent of their yearly benefit for the period ending August 31, 2022, up to a maximum of 3 percent of the 2022 COLA base which is \$24,186.25. This will be processed in November and be a separate check like last year. **No Maine Income tax on the first \$35,000.**

A 5 percent increase in the State’s share of healthcare insurance premiums means we now pay 40 percent and the State of Maine pays 60 percent. This benefit actually started in July, 2023.

The law explicitly states that . . . Starting July 1, 2023, the amount paid by the State of Maine for your health insurance goes from 55 percent to 60 percent. However, this new law does not go into effect until October.

Hence, Anthem is going to work out a plan to deal with the July through October overpayments. There will be retroactive payments, but as of this writing, the State and Anthem have not estab-

lished the reimbursement process and the timeline.

Our MainePERS benefit problems caused by the changes made in 2011 are as follows: COLA capped at 3 percent, and figured on the base amount of \$24,911.84 (for 2023) rather than on the whole pension; increasing the State’s share of the cost of healthcare insurance premiums to progress from 60 percent to 65 percent.

Another issue is the continuation of the increase of Non-Maine State tax income from \$35,000 to become equal to the Social Security amount. This initiative remains an MEA legislative priority for 2024!

MEA President Grace Leavitt says, “Although the upcoming legislative session is ‘short,’ MEA will continue to look at making progress on issues for our retirees. As you know, it is an uphill climb (unlike the ‘downhill slide’ during the past administration), but we will keep at it and encourage you to keep raising your voices every time the call goes out.”

Washington D.C. from NEA-Retired

These bills are receiving bipartisan support:

The bipartisan **Social Security Fairness Act (S. 1302/H.R. 82)**, introduced by Senators Sherrod Brown (D-OH) and Susan Collins (R-ME) and Reps. Abigail Spanberger (D-VA) and Rodney Davis (R-IL), would fully repeal the GPO and

WEP.

The **Social Security 2100 Act (S. 3071/H.R.5723)**, introduced by Sen. Richard Blumenthal (D-CT) and Rep. John Larson (D-CT), would fully repeal both the GPO and WEP, expand and strengthen benefits, and ensure that wealthier Americans would pay their fair share.

Safeguarding American Families and Expanding Social Security Act (S. 3070), introduced by Sen. Brian Schatz (D-HI), phases out the payroll tax cap, increases benefits, and updates the formula for calculation of the annual cost-of-living adjustment.

Public Servants Protection and Fairness Act (H.R. 2337), introduced by Rep. Richie Neal (D-MA) Chair of the House Ways and Means Committee, starts to fix problems caused by the WEP, but does address the GPO. NEA continues to advocate for full repeal of the unfair bills that restrict benefits that are owed to our retirees.

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

July 1—July 7, 2024
Philadelphia, PA

June 30—July 6, 2025
Portland, OR

July 1—July 7, 2026
Denver, CO

June 29—July 5, 2027
Indianapolis, IN



MEA-Retired is here for you!

October 2, 9 a.m.
Executive Committee
MEA Headquarters, Augusta

November 6, 9 a.m.
Board of Directors Meeting
Best Western Hotel, Waterville

December 4, 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.



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

Delegates, from Page 1

The first elections are for four 3-year terms to represent MEA-Retired at the MEA Representative Assembly (MEA-RA). This assembly is usually held the third weekend in May of each year. Most recently, the event was held at the Marriott Sable Oaks Hotel in South Portland.

If elected, delegates have opportunities to participate in robust discussions on many topics related to education, retirement, pensions, legislative initiatives and more.

It is also a time to connect with colleagues and become acquainted with other retirees as well as younger, active educators.

When elected, you will join ten other retirees in the delegation. It is very important to have members step up and say, "I am willing to serve."

If you wish to become involved, but to a lesser degree, there are also nine vacancies for alternate delegates to this Assembly.

Alternate delegates are called to serve if an elected delegate is unable to at-

tend. These alternate positions are for varied lengths of terms.

MEA-Retired is very proud of the fact that our organization has been able to fill all delegate seats in recent MEA-RA assemblies. That happens because members like you feel the call and desire to serve.

The second set of elections is for the four seats as delegates to the NEA-Retired Annual Meeting and the NEA Representative Assembly (NEA-RA).

This election is for a one-year term. The MEA-Retired delegation is directed by President Bob Jean and President-Elect Molly Smith.

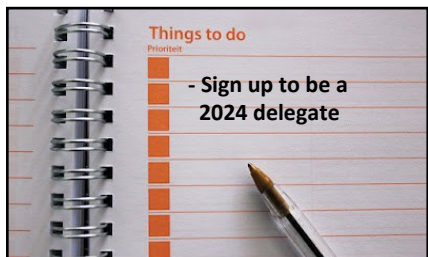
The NEA-RA will be held in Philadelphia on July 1-7, 2024. The NEA-Retired Annual Meeting will precede the NEA-RA. This is truly a committed time to serve your Association. It is an exciting time, a busy time, and a very valuable experience! It is a one-year term and you could very well enjoy it so much you would seek a term another year. There are also four alternate delegate seats available.

Your retired association will be there to help you. Each year the MEA-Retired Executive Committee designates a certain amount of money to support our delegates to the national meetings.

MEA-Retired will provide financial sup-

port for transportation, lodging and meals as long as you carry out the duties of representing the organization.

Belinda Micucci of Yarmouth has attended her second RA as a retired educator. She says, "I have been blessed to be a delegate to the MEA-RA and the NEA-



Retired Annual Meeting and NEA-RA for the past two years. I have learned

that what we know for Maine on a local level may not always be as good a resolution for another state.

"The debates and discussions have often given me insight to issues I had not thought of before. It is a great learning and networking experience. I encourage others to attend and hope to be able to do so again in the future."

Bo Zabierek of Sherman Mills has served as a delegate many years while an active educator and more recently, as a retired educator.

He says, "I have attended 12 MEA and 10 NEA RA's since that initial introduction to helping to determine the direction that the Associations would proceed. We work on constitutional amendments, resolutions, new business items and pass a strategic budget for the upcoming school year.

"This is where the members in the room hear presentations from our keynote speaker, the president's speech and the executive director's speech.

"Awards and scholarships are awarded and recipients are recognized at the banquet. Most importantly we elect our leadership team every three years for terms of that

length.

"I am currently two years into my first three year term as an MEA-Retired delegate and look forward to running for re-election in 2025."

For more information, please refer to the MEA-Retired policy handbook for details or ask a member who has been a delegate.

Election materials will be available online around the middle of December. A candidate for election must complete a "Form of Intent" and a biographical summary to be submitted by January 20, 2024.

These documents are to be submitted to the Administrative Assistant at MEA by the posted deadline. Election information and materials will be published in *The Clarion* in December and in *The Maine Educator*.

Interested members may also obtain more information on the MEA website (www.maineeca.org) and the MEA-Retired website (www.mearetired.org).

Bo closes by saying, "This is my appeal to every member reading this article. Give it a shot! Consider running to be a delegate to the MEA and NEA Representative Assemblies. You will enjoy every minute! It doesn't cost you one penny either!"



Representing MEA-Retired at the most recent NEA-Retired Annual Meeting and RA in Orlando, Florida, are (L to R): Bo Zabierek, Sherman Mills, Belinda Micucci, Yarmouth; Molly Smith, Lisbon; and Bob Jean, Rockland.

MEA-Retired Delegates

MEA-RA

May 18-19, 2024

We need 4 delegates and 10 alternates

NEA-Retired Annual Meeting and NEA-RA

July 1-7, 2024

We need 4 delegates

Will you consider?

MEA Benefits Trust update

By Faith Campbell
MEABT trustee

The Maine State Legislature passed LD # 258 which increased the state's retired educator's health insurance contribution percentage from 55 percent to 60 percent.

This bill was passed as a supplementary budget item which means that it goes into effect 90 days after the Legislature's adjournment. The effective date is October 25, 2023; and the percentage change is retroactive to July 1, 2023.

State officials and Anthem Blue Cross and Blue Shield representatives are currently discussing the process and timeline for retiree reimbursements. This is the premium

amount that retirees have paid between July and October.

The reimbursement amount will be based upon the individual member's insurance premium. This change only applies to the member's portion of the insurance premium.

The Maine Education Association Benefits Trust (MEABT) will be updating members once information is available. Please visit the Trust website at www.meabt.org or contact at 1.888.622.4418 with questions or concerns.

MEABT Trustees are members of the International Foundation of Employee Benefits Plans (IFEFP).

We will be attending the annual IFEFP conference in October. Conference attendance is part of the Trustees' ongoing education to better serve Trust members' vari-

ous employee benefit needs.

All Trustees are Trust members and serve as voluntary fiduciaries on staggered three-year terms. Trustees control and manage the overall operation and administration of the MEABT plan and oversee the investment of assets. The Maine Education Association is the plan sponsor and administrator.

As fiduciaries we adhere to the four duties mandated by the Employee Retirement Income Security Act (ERISA). The expectations are duty of loyalty, duty of care/prudence, duty to diversify investments, and the duty to follow the written terms of the plan.

Loyalty: a fiduciary must act solely in the best interests of

the plan members

Care: a fiduciary must discharge duties with care, skill and diligence

Diversify Investments: a

fiduciary must seek to minimize the risk of large losses

Plan Compliance: a fiduciary must ensure consistent and transparent administration.

Congress passed ERISA in 1974 after a number of businesses reduced or eliminated their pension plans without legal consequences. One of the most grievous examples was when the automaker Studebaker closed its South Bend, Indiana, production facility in 1963.

While about one-third of the employees received 100 percent of their expected pension benefits, the remaining employees received no more than 15 percent of their expected benefit.

The United Auto Workers union spearheaded this pension reform legislation which has protected workers in many industries for the past 50 years.

A strong example of union action is enhancing the general well-being of all workers and strengthening the labor force!

2024 Convention, from Page 1

We will learn about the requirements and protocol in serving our country in this sacred, solemn, unique position. He will share what it is like to be a soldier at this sacred place.

We have three varied breakout speakers: Rena Kearney of Mars Hill will speak about her travels in Europe. Traci Halverson of Easton will speak of her experiences hiking the Appalachian Trail. Matthew Carey, Physical Therapy Director at MaineGeneral Medical Center in Augusta, will give us some exercises and stretches to help us remain mobile and healthy.

We are looking for a fourth presenter. If you know of a person with a skill that would be of interest and would make an excellent, interesting presentation, please let me know.

We have our theme of "We Shine for Everyone." We are planning decorations for the tables. If you have some quart

Mason canning jars that you do not want, please give them to your president or vice president who could bring them to a Board of Directors meeting.

If you have small Christmas lights that would fit in a jar and you would like to donate them, please send those to the Board meeting as well. We appreciate the help of everyone to make our convention the best possible time.

We are always looking for vendors and exhibitors to provide tables with their products or services. If you are one and would like to come to our convention and annual meeting, let me know. If you know of a special one again, please let me know. We like a nice variety.

Each affiliate is requested to have a table to display what has been going on at their retired educator meetings. It is always interesting to see the variety of activities from around the state. Take pictures of all your activities and display

them for others to see.

Discuss our MEA-Retired convention with others—especially those who have not attended a convention before. Let them know it is a bargain and how much you enjoy it.

Last May we had over 200 members present—largest one yet. This year we are hoping for 300 members to come. Be our cheerleader and encourage others to come after a long winter.

If you have a suggestion for another breakout session . . . If you would like to help by providing jars and other decoration supplies . . . If you would like to host a display table . . . If you would like to serve on our Convention Committee (We meet on Zoom so you don't have to travel.) . . . Contact me at your earliest convenience: 207-564-7494 or send an email to me at rmichaud143@charter.net.

Together, we can make this another memorable convention.

By now, retired educators in affiliates across the state will have completed their Day of Caring projects.

Whether providing backpacks and school supplies or photocopying materials for educators, our retirees engage in meaningful, helpful connections with teachers and students in our educational communities.

The December issue of *The Clarion* will feature the projects undertaken by our affiliates for this year. We ask for reports and accompanying photos to be sent as soon as

possible to the Chair of the Community Participation Committee with names of participants and schools or libraries that were served. They may be sent to me at scgrondin@hotmail.com.

Matching funds up to \$100 will be sent once I have received the Day of Caring requisition form.

Members continue to volunteer in local agencies—soup kitchens, food pantries, churches, libraries, and, of course, schools. Volunteerism is key to retirement. Please keep track of your

hours of volunteerism between April 1, 2022, thru March 31, 2023. Report to your affiliate leader.

Also, retirees are encouraged to participate in some types of physical activities—walks, pickleball, stationary bikes, stretches, Silver Sneakers at your local gym, and more.

Again, retirees are reminded to log hours from April 1 to March 31 and inform the affiliate president or designee of your hours in April, 2024. These reported hours from all 16 affiliates

'Tis the Day of Caring season

By Susan Grondin, Chairperson
Community Participation Com.

are tallied and individuals with the highest number of hours in each affiliate will be recognized at the May 2 convention and annual meeting.

Pre-Retirement program ready

By Bo Zabierek, Chairperson
Pre-Retirement Committee

Working with Lisa Collins (lcollins@maineea.org) in the Caribou MEA office, we have scheduled and are publicizing the upcoming pre-retirement seminars.

We filled all the openings on our committee by the end of the school year and have received one resignation as the new year begins.

Ed Nunery of Cumberland Center has served as our lead presenter for the pre-retirement membership visual PowerPoint presentation.

He has also facilitated the evening's presenters for more than five years. He has decided to step down, as he and his

newly retired wife hope to do some traveling and get some well-deserved rest and relaxation.

We will certainly miss Ed's expertise and experiences in facilitating our seminars so well. His technology abilities and online persona will be missed.

We thank Ed for his many years of service on the committee, to hundreds of educators seeking retirement information, and for MEA-Retired. We wish you and your wife the very best.

We invite a retired member who would be willing to step up to present and facilitate via our zoom sessions.

If you are from a different county than the ones mentioned above, we would be glad to consider you. It is a 75-minute session repeated six times a year. We have two sessions at the end of October and two in January and one in February and one in March.

We have been asked by our new President to continue to serve for the length of his term and are humbled and honored to do so.

Feel free to contact me if you are interested in serving:

207-365-4329 or email me at bozabierek@gmail.com.

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. Below are the dates for the Zoom seminars.

FALL 2023 SEMINARS

Session 1

Tuesday, October 17

MEA Benefits Trust & WEP/GPO

Wednesday, October 18

MEA-Retired & MainePERS

Session 2

Tuesday, October 24

MEA Benefits Trust & WEP/GPO

Wednesday, October 25

MEA-Retired & MainePERS

WINTER 2024 SEMINARS

Session 3 –

Tuesday, January 9

MEA Benefits Trust & WEP/GPO

Wednesday, January 10

MEA-Retired & MainePERS

Session 4 –

Tuesday, January 16

MEA Benefits Trust & WEP/GPO

Wednesday, January 17

MEA-Retired & MainePERS

Session 5 –

Tuesday, February 6

MEA Benefits Trust & WEP/GPO

Wednesday, February 7

MEA-Retired & MainePERS

Session 6 –

Tuesday, March 5

MEA Benefits Trust & WEP/GPO

Wednesday, March 6

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

Volunteer!

2023

Day of Caring

How will we help our
community schools
this year?

AARP: Ready for action

By Pam Partridge
AARP Liaison

Our “Tuesdays at the State House” (TASH) group is still on summer break, but AARP Maine remains active across the state sponsoring both in-person and virtual activities.

At the end of August they offered a virtual seminar on achieving your financial goals, and an informative program dealing with the *Honor Flight Maine*. They spoke with the leaders of the program and learned the processes of the trip.

Programs and opportunities

like these can be found on AARP Maine’s Event page. For example, one can find “Movies for Grownups” which is linked on our website homepage at meare-tired.org.

Shredding events and Coffee Talks with guest speakers are available around the state and open to seniors in all areas. Just remember that events like these require you to register to attend because numbers are limited. Be sure to check out the lineups of events on our webpage as new initiatives are added all the time.

While Congress was on a summer break, AARP’s “Recess Regulars” made plans to meet with members of Maine’s Congressional (MOCs) delegation to talk about important issues. For example, programs like advocacy and support for the 166,000 Maine family caregivers and the need for addi-

tional funding for the Social Security Administration to improve customer service were two of many issues discussed.

Anyone who has had to call the Social Security Administration knows it is a very *loooong* wait to get a live person on the other end of the telephone.

A big headline at the end of August was the announcement that Medicare would be negotiating the price of ten popular and commonly prescribed medications as part of the **Inflation Reduction Act**.

AARP has persevered and consistently advocated for this medication assistance plan for many years. So now we have more affordable insulin as well as ten additional medications. Watch and listen as there will be more added to the list of

Medicare negotiated prescription drugs announced soon.

You are invited to our AARP Maine annual meeting on October 3 at the Franco Center, 46 Cedar St., Lewiston. We will celebrate this year’s winners of the **AARP Maine Andrus Award**, the **Steadfast Advocate Award**, and the **Community Beacon Award**.

We will also hear from a special guest, enjoy a catered lunch from a local restaurant and marvel at the beauty of this Lewiston landmark in a breathtaking performance

space featuring stained glass windows, and awe-inspiring architecture.

Please join us, as we will come together with friends, volunteers, partners, and members of our AARP family to celebrate and enjoy each other’s company. You must register online at aarp.org.



AARP Foundation Tax-Aide

Help those in need get their taxes done

AARP Foundation Tax-Aide offers free tax assistance to those who need it most. People 55 years of age and older; community members who may have disa-

bilities; and individuals and families who generally earn \$60,000 or less are eligible to take advantage of this important service.

Every year we offer this important free service to deserving senior citizens, families, and disadvantaged citizens. We set up venues around the State of Maine and need volunteers to help with this important procedure.

We’re looking for friendly individuals to join us for the upcoming tax season to work as volunteers at Tax-Aide sites in communities across Maine.

If you’re comfortable using a computer, have good problem-solving and people skills, and enjoy working in a collegial environment, there’s definitely a role for you as a Tax-Aide volunteer! We need aides across Maine, and retired educators are definitely good volunteers.

We need Tax-Aide volunteers in several key roles:

Client Facilitators

Put taxpayers at ease by greeting

By Patrice Wehner, Maine AARP Tax-Aide
Prospective Volunteer Specialist

them, gathering and organizing their paperwork, and describing the tax prep process.

Tax Counselors

Prepare and file taxpayers’ returns online. Your efforts reduce the burden and stress of their doing their own taxes. Training, computers and software are provided by the IRS and AARP Foundation.

Other Roles

Training and Technology specialists support other volunteers.

To learn more and apply for a Tax-Aide volunteer position, visit <https://www.aarp.org/volunteer/programs/tax-aide/> to complete and submit an interest form. A Maine Tax-Aide leader will contact you to discuss volunteer opportunities in your community.

More questions? Send an email to patw.taxaide.me@gmail.com. We look forward to hearing from you.



Free Coffee Socials

Want to meet other AARP members this summer? Join AARP Maine for free coffee and snacks while greeting neighbors, friends, staff, and volunteers. You will also hear from community leaders.

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

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

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

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

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

Portal, from Page 1

After entering your password, you will be asked to enter an authentication code which will be sent to you via a telephone number or an email address (whichever you select) that is currently listed in your MainePERS file. Keep in mind that this will occur each time you log in to the portal.

Other security features include sending a confirmation email anytime you update your personal information or change your password or security questions.

This email message will notify you of the change request; and if you initiated it, no further action is required. If you did not initiate the change, then the email message will provide contact information for notifying MainePERS.

A large majority of MainePERS retirees have asked for this access in satisfaction surveys and questionnaires we have sent to members from time to time.

MainePERS is excited to

offer this new, convenient service to enhance accessibility for our members. We hope you find it very helpful to see updates as we attempt to remain transparent in all that we do.

Special Thanks

MainePERS would like to extend a special “Thank you” to MEA-Retired members and MainePERS pension subscribers for their time and willingness to help us troubleshoot our system on two different occasions.

They previewed two dif-

ferent “test versions” of the member portal in July and August. Their participation provided valuable feedback and meaningful discussions among members of our MainePERS Portal Team.

Keep in mind that not all retired members will be notified of accessing the portal at the same time. We plan to open the portal in groups, so your neighbor may log on before you do.

Don’t think that you are not included. We will be in touch with you as well.



Seated at laptops at the MainePERS office in Augusta are MEA-Retired members (L to R): Corley Byras of Augusta, Larry Given of Litchfield, Robert Jean of Rockland, and Kay Grindall of Oakland. Supervising the “test drive” are Mara McGowen, Assistant Director of Member Services for Supplemental Benefits, and Samuele Pike, Computer Operations Technician.

Book table at convention

Once again tables will be set up at our MEA-Retired convention in Augusta for our **FREE** book swap. Bring books you have read and take books donated by others.

It is a great way to expand your reading and clean out bookshelves. You do not have to bring books to take books.

Children’s books will also be available. We always need new books to read to our grandchildren now that we are retired and have more free time to spend with family.

So, when you start your fall cleaning, begin with your bookcases and share your reading material.

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

Leadership Training, from Page 1

John’s presentation will address gains we’ve made in the past, where we need to focus our energies in the future, and how we can become more involved locally and statewide.

Attendees will break out into groups in the afternoon session to share ideas with other affiliates. We will focus on membership recruitment, retention, and program ideas. However, the discussions don’t have to be limited to those two areas. The purpose of the breakout is to glean ideas from other affiliates. The committee will record highlights of each discussion and compile them for distribution to affiliate leaders.

This training is open to all leaders in local affiliates. Coffee and snacks will be provided during the meet and greet, and lunch will be served. Mileage is reimbursed for one vehicle from each affiliate. (Carpooling is recommended.)

Attendance is limited to 40 people; register early by sending an email message to vegas04861@yahoo.com or call 207-593-6597 before October 17.

Partnership for Caring

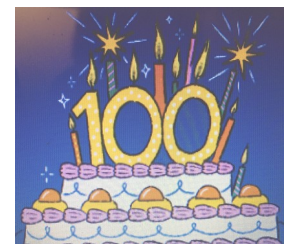
Retired educators remain eligible to participate in the “Partnership for Caring” financial assistance program. The criteria reads: “MEA will assist local affiliates to meet exigent expenses of an unpredictable nature incurred by members or their immediate families. Specifically, the MEA will match, dollar-for-dollar, 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. An application is posted on our MEA-Retired website and Facebook page.



CONGRATULATIONS “Century+ Club”



Madeline Griffith, 1/1/1918
Benita Russo, 1/1/1919
Martha Rollins, 6/22/1919
Irene Robertson, 10/23/1919
Lucille Walker, 1/1/1921
Meredith Monte, 10/9/1921
Frances Bryson, 1/1/1923
Josephine McAlary, 1/1/1923
Nancy McReel, 1/1/1923
Evelyn Davis, 5/10/1923

My pathway to a career

By Frank Maguire, Portland
Cumberland Cty. Ret. Ed. Assoc.

As a child I never knew what to say when people asked what I wanted to be when I “grew up.” I enjoyed many childhood activities—singing, model building, running neighborhood activities in my backyard or cellar, sandlot sports, and Cub Scout and Boy Scout activities. The list was endless. They all interested me. No career planning there.

I was never a great athlete, so I had no desire to become a sports star. However, I had fun building things and exploring the seacoast of South Portland and the woods within walking distance from my home. My friends and I took a lot of day hikes, sometimes

cooking our lunch in the woods and playing outdoor games like “capture the flag.” No career planning there either.

I became more involved in scouting, as I progressed to a leadership role in my troop and became an instructor to the younger boys—a natural progression in the scouting program of developing each scout’s talents and skills. I enjoyed planning activities for the younger boys, running skill contests, and teaching those skills to others while we all had fun.

At the end of high school, I still had no inclination to seek my place in the world of adult work, so I extended my education for two years at Portland Junior College (PJC). That was a liberal arts school which later merged into the University of Southern Maine.

I did not expect it to give me ideas of a career—except perhaps when I spent time as an editor of the college newspaper. That was fun as well but not my goal in life.

My experiences as a lead-

er and instructor in Scouting led me to consider scouting as a career. So, I interviewed with the local scout executive who suggested that I join the summer staff at Camp William Hinds and take it from there.

I quickly found my place at Camp Hinds to be a great fit. I enjoyed the program and the staff members became great friends. My days were consumed with working with the younger scouts from dawn to dark. We were so busy that when my scoutmaster suggested a night off after two or three weeks, I was amazed with how quickly the time had passed and how deeply I had become involved in the program.

I returned to Hinds for a second summer, promoted to a scoutmaster position leading my own troops of 40 scouts and two assistants. I enjoyed every bit of it.

That was followed by the end of my time at PJC and a look at the future. If I had the funds, I might complete college. Instead, I accepted the U.S. Army’s “invitation” to join them. This was Kore-

an War time, and draftees were filling the ranks even though the shooting war was over.

Two years of active duty passed quickly—first trained as an infantryman and sent to Germany to support the cold war effort. I then retrained as an Army cook! I enjoyed that job as I did the second summer of my active duty when I was accepted to help with the Army’s Boy Scout Camp Freedom in Fussen, Bavaria. The scouts were all Army kids living in Europe with their military families.

Back in the USA, I had to consider my future. No thanks to the Army’s offer to keep me on and no thanks to Shaw’s Supermarket where I worked for most of a year stocking shelves and selling fresh fish, it was time to settle on a career path.

I had concluded by then that scouting as a career did not mean working with scouts full time—few fortunate professional scouters worked with scouts full time. Most of them were concerned with recruit-

See Maguire, Page 9

Christmas is around the corner—give a retirement gift!

Maine Educator



- Long-sleeved Denim Shirts @ \$47
- Short-sleeved Denim Shirts @ \$42
- Navy Blue Hats @ \$25
- 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)

Finances

The preliminary balance of the fund has risen to **\$18.9 Billion** despite volatile financial markets and the persistence of the Federal Reserve in increasing the interest rate another **25 basis points**, instead of letting the economy work through the hikes already made.

As of this writing, Jerome Powell, FED Chair, is still threatening further rate hikes, in spite of record-high mortgage rates. The House of Representatives, which must originate any spending bills, has remained moribund; so other tools that could address the inflation problem won't be utilized.

The funding status of the State Employee and Teacher Retirement Program, as reported to the Joint Standing Committee on Labor and Housing stood at 83.9 percent at June 30, 2022—an increase of 1.8 percent.

The final figures for the fiscal year (FY) 2023 have not been finalized. There continues to be a monthly cash outflow from the programs due to benefit payments and the systems investment program.

At the July Board of Trustees meeting, the trailing 12-month period outflow was \$375 Million. This outflow is projected to reverse in FY 2024 as investment **distributions** should outpace benefit and investment **outflows** by nearly **\$1 Billion**.

Policy

As a result of MainePERS Trustee Self-Evaluation exercise that was conducted at the August regular meeting of the

Board of Trustees, the agenda for upcoming meetings will be expanded to include more time for discussion on policy issues and those topics on the Board's Work Schedule.

Financial

Projected 2023 FY return is expected to be 2 percent which is **below** actuarial projections. Current performance since June of 2022 is 1.3 percent with implications that these trends will be reflected in the next biennial state budgets.

First Quarter (March 31, 2023) results were 2.3 percent which was very welcome. Fiscal Year to Date return was 3.8 percent (May 31, 2023). In 2028, after the 1995 UAL has been paid off, the system anticipates the unfunded liability accrued since 1995 to be approximately \$1 Billion.

There will be further policy discussions involving ac-



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

Any benefit restorations in the next biennium will be difficult because the impending increased payments for the 1995 unfunded liability could well be significant.

The system's rolling 3-Year Annualized risk of the fund is 7.4 percent—well **below** the assumed actuarial assumed risk of 12 percent. The Rolling Three-Year An-

nualized Rate of Return of 9.6 percent is well **above** the expected return of 6.5 percent. The system's asset allocation has resulted in reduced overall volatility as most of the public market volatility affects only one third of total assets. Liquidity is **not** a concern. (\$7.4 Billion)

Operations

MainePERS CEO, Dr. Rebecca Wyke, has implemented significant changes in member services that have already resulted in improved member service, efficiency, and morale.

Among changes to improve services are increased feedback opportunities for stakeholders. Work on the member portal continues with new features expected to go fully operational in the fall.

The work backlog that caused the "Focus Fridays Program" is expected to end soon, as full staffing problems have been mitigated, and the backlog has declined significantly.

As usual and quite expected, there has been a large influx of new teacher retirees

MainePERS updates, growth

By John Kimball, Trustee
MainePERS Board of Trustees

in June that need to be processed into the system. The total number of retirees is slowly increasing to over 47,000 in June. MainePERS has been busy contacting previous participants who are no longer active, are not vested, or are in the process of withdrawing their contribution to the System. Each withdrawal of contributions represents an "experience gain" to the System.

By the time you read this report we will have had our September Board of Trustees meeting. If you have questions with MainePERS, contact me by sending an email message to me at jhkmtk44@yahoo.com or by calling me at 207-743-8009.

Maguire, from Page 8

ing adults to lead the local programs and raising the necessary funds. I was no salesman, so that would not have been for me.

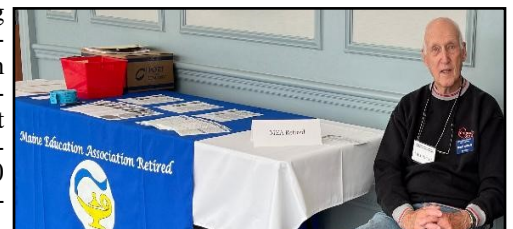
Thus, I signed up to complete my college years at Gorham State Teachers College with the assistance of the GI Bill of Rights to pay my tuition—close to home and affordable!

Those two years went quickly; and suddenly, I was interviewing for my first teaching job. I soon found myself teaching Grade 6 at Longfellow School in Portland. I remained in that Grade 6 classroom for over 20 years until Portland reorganized the schools and moved sixth

graders to Middle School.

Along the way I met and married my wonderful wife, Jane Solman, a teacher at Westbrook High School. We enjoyed our 48 years of marriage—spoiling numerous nieces and nephews, spending summers at East Grand Lake, skiing at Mt. Abram, entertaining friends and relatives at both places, and cruising the seven seas after we retired.

Thus, I reached my goal of teaching, having a happy wedded life, and retaining my scouting volunteer career.



Frank Maguire of Portland represented MEA-Retired at the MEA-RA and other conferences.

Convention Booklet Deadlines

December 1: Leadership Award Bios & Photos To MEA-Retired President-Elect

February 1: Leadership Award Bios & Photos to booklet editor

March 1: Reports from MEA-Retired Officers and Committee Chairs

March 26: Necrology Reports

Names of all deceased who contribute to the *education* of students—bus drivers, custodians, cooks, secretaries, coaches, ed techs, teachers, principals, crossing guards, superintendents,

Dates of decease: April 1, 2023, thru March 26, 2024

Please send to kay_grindall@yahoo.com.
Mail to 23 Hilltop Drive Oakland 04963



By Ursula Slavick, Portland

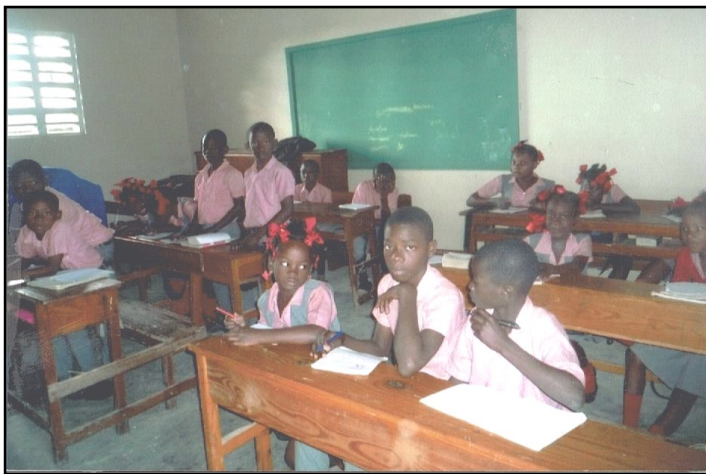
Education has always been my life. I graduated from the University of Southern Maine where I majored in French and minored in English.

I taught German and



Principal Marisa and I have been working together for several years. She is so committed to her students and parents and greatly appreciative of all the support of others.

French at Deering High School in Portland. I also taught English at Deering High School and in Shina-



Students love learning and are so attentive. Parental support is so paramount as together we partner to provide the best educational opportunities for their children.

Retirement opportunities very rewarding

gawa, Japan—where I joined a teaching exchange program. Shingawa is a suburb of Tokyo.

I served as Portland Education Association president for five years and a term as member of the MEA Board of Directors. I received a political action award and won a car at an NEA Convention in Washington, DC. I didn't even drive at the time.

I was born and brought up in Stuttgart, Germany, and met my husband Bill when he was stationed there with the U.S Army.

Originally from Memphis, Tennessee, Bill earned a Ph.D. from Notre Dame University. He has taught American literature at the University of Southern Maine.

We relocated to Maine with our six children, four of whom are in education at various levels from Kindergarten to middle school ESL to college. We have ten grandchildren and one great granddaughter.

When I retired from teaching in 2000, I became involved with Cumberland County Retired Educators Association.

I also volunteered weekly in a local food pantry. I also serve with Catholic Charities.

Bill and I are members of the Social Justice and Peace Commission of our Lady of Hope parish in Portland.

We have provided temporary housing for refugees in our home. One young man stayed about a year until his family came to Maine.

I soon felt the ongoing need to follow my passion driven by my belief that "Once a teacher always a teacher!"

I have worked ever since for children in need of educational opportunities in the very deprived country of Haiti. We slowly built a school; classes were held in the four corners of the church.

The school, Christ the King (*Christ ROI*) is in Morne Rouge, near Cap-Haitien, on the northern coast of Haiti. It serves about 300 children in Kindergarten through Grade 6.

We feed the students a meal a day—usually, rice and beans cooked on an open fire in a corner of the school yard. For some, it's quite likely their only meal each day.

We pay the teachers a salary of \$150 per month. The last time my husband and I visited about five years ago, I helped served the meal.



Christ the King (Christ ROI) is located in Morne Rouge, on the northern coast of Haiti. This building houses two kindergarten classrooms.

My favorite class then was kindergarten where they learned to brush their teeth and the letter "m"—a letter "m" *avec trois jambes, un, deux, trois* (with three legs).

While this is a parish school, all kids are welcomed. There are no educational opportunities beyond Grade 6 in this town.

We work with Parish Twinning of the Americas, a national organization based in Greenwood, Indiana, which pairs about 300 American parishes and schools with Haitian ones.

Needless to say, fundraising is a constant challenge: pizza benefits, yard sales, craft sales, raffles, bottle redemptions, "Walks with Haiti" (real and virtual), empty bowl suppers, etc. We have had appeals in churches in Portland, Gorham, and Bar Harbor.

How I would love to develop a bond between my fellow educators—retired and active—in order to keep this worthwhile education effort alive and such a benefit to these needy students.

Of course, I would be happy to meet with individuals or groups who are willing and able to help in whatever ways possible. Please call me at 207-773-6562 or contact me at uslavick88@gmail.com.

Thank you! Merci! Mesi anpil!

Jack Kinnaman Scholarship

The NEA-Retired Jack Kinnaman Memorial Scholarship was created in memory of Jack Kinnaman, vice president and former Advisory Council member of NEA-Retired.

Jack represented NEA-Retired on The NEA Fund for Children and Public Education. He promoted numerous active and retired local, state, and national association positions. He is mostly remembered as NEA's *Cat in the Hat*.

Jack cared about students, especially those who were financially impacted and needed a helping hand, and it is his family's wish that the scholarships created in Jack's honor go to such students.

Scholarships of \$3,500 will be awarded, and only students who are members of the NEA Aspiring Educator Program are eligible to apply. Information about the NEA Aspiring Educators Program is available here: <https://www.nea.org/about-nea/our-members/aspiring-educators>

The Jack Kinnaman Memorial Scholarship application must be submitted online. The portal will be open for submissions of applications from December 1 thru 5 p.m. EST on April 15. It will be available online at the NEA-Retired and MEA-Retired websites.

Instructions for the scholarship application process is online. Applications are to be submitted electronically—no more mailing packets to NEA in Washington, DC. Everything is to be done online and sent online to the designated

arena.

Requirements contain the following items: Descriptions of the NEA Aspiring Educators Program activities in which the applicant has participated at the local, state, and national levels. They are to choose an AE activity and write an essay (up to 200 words) explaining how the program activity has helped to prepare them to teach.

Additional requirements include scholarship application must be submitted as one package—application, letters of recommendation, description of financial need, and official university/college transcript.

Sheehan & Ritter Grants

MEA-Retired offers a scholarship in memory of Anne Sheehan—a retired educator, member of MEA and MEA-Retired Board of Directors and MEA Representative Assembly.

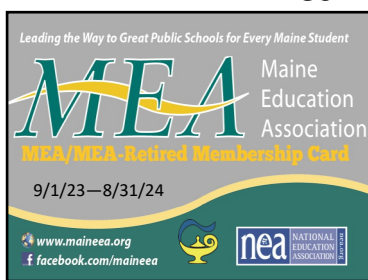
Anne was also chairperson of the MEA Government Relations Committee for 15 years, a delegate to the NEA-RA, and a member of the NEA Resolutions Committee. After she passed very suddenly in 2009, her family created a memorial fund honoring her long-term commitment to education, MEA, and political activities.

This “honor grant” in her memory is for active teachers pursuing further education. Applicants must be full-time educators practicing in Maine and be enrolled in a humanities program leading to a graduate degree in the arts, sciences, or education.

The teacher must demonstrate financial need. Grants may cover expenses incurred

in attaining advanced degrees.

Applications are distributed at the September Board meeting or emailed to affiliate presidents. They are also on the MEA and MEA-Retired websites and available from all affiliate presidents. Further questions may be sent on email to janmari-ecollins@gmail.com.



MEA-Retired gives grants to affiliates up to \$300 from a bequest from Past MEA-Retired President Jane

Ritter. Monies must be designated to projects that make a difference for members with special needs. Projects include providing transportation to attend meetings, visiting shut-ins, sending flowers,

RESOURCES: Sheehan Grant Kinnaman Scholarship Ritter Grants

By Jan Collins, Chairperson
Legacy Committee

buying and mailing greeting cards, postage stamps, etc. Funds cannot be used to pay for routine association business.

Our Legacy Committee will meet to determine which county affiliates qualify to receive the funds for the 2023-2024 year. Ritter grants will be presented to affiliate leaders at our annual convention on May 2. Ritter applications must be submitted by February 1 to Jan Collins, PO Box 360, E. Wilton 04234.

2023-2024 NEA-Retired Leadership

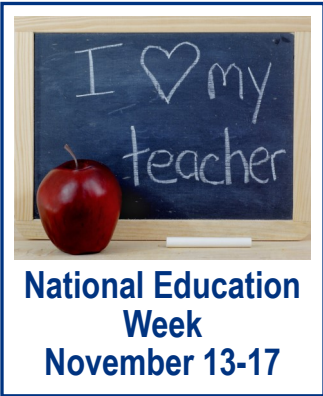
—NEA-Retired Executive Council—

President: Anita Gibson (1st term: 9/2023—8/2026)
Vice President: Jean Dobashi (2nd term: 9/2022—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 Mashburn (2nd term: 9/2023—8/2026)
Tom Wellman (2nd term: 9/2023—8/2026)
Steve Gorrie (Appointed/Elections Chairperson)

—NEA-Retired Board of Directors—

Ed Foglia (1st term: 9/2022--8/2025)
Michael Priser (Term: 9/2023—8/31/2024)
Julie Horwin (1st term: 9/2023--8/2026)
Linda McCrary (1st term: 9/2022--8/2025)
Judy Rohde (2nd term: 9/2023--8/2026)
Barbara Schram (2nd term: 9/2021--8/2024)
Janet Kilgus (1st term: 9/1/2021—8/2024)
Diane Larsen (1st term: 9/1/2022—8/30/2025)
John Heineman (1st term: 9/2023—8/30/2026)
Doris Glover (1st term: 9/2023—8/30/2026)





Membership Matters: Extend an invitation

*By Roger Roy, Chair
Membership Committee*

As membership chair, I receive monthly lists of new retirees. I recently distributed the list of July retirees to affiliate presidents and vice presidents so that leaders can reach out and welcome them into the retirement community. It is hoped that they will choose to join the county affiliates and then, of course, become unified members by joining MEA, MEA-Retired, and NEA-Retired

The July list contained names of 424 new retirees. It will be interesting as we reached out to them. See, our MEA-Retired membership as of August 31 determines the number of delegates we will be able to send to the MEA and NEA Representative Assemblies next year.

I encourage everyone to continue their efforts to invite former colleagues and new

retirees to join us; together, we are stronger and membership is a great bargain.

Joining in these groups of retired educators for service, volunteerism, friendship, and fellowship are good for our mental health.

Membership really does matter. As I look over our new leadership directory, I can see that we have a number of new affiliate presidents and vice presidents. I would like to remind you that at the annual meeting in May, affiliates are recognized and awarded \$50 based on increased increments of membership during the previous year.

Following are the membership increments in order to qualify for the \$50 award:
-Affiliates up to 40 members increase by at least three
-Affiliates of 41 to 75

members increase by at least five

-Affiliate of 76 to 115 members increase by at least six

-Affiliates of 116 to 150 members increase by at least seven

-Affiliates of 151 to 200 members increase by at least eight

-Affiliates of 201 to 250 members increase by at least nine

-Affiliates of 251 to 400 members increase by at least ten

-Affiliates of 400 or more members need to maintain previous year's

membership total.

Let this message be a reminder to encourage affiliate members to reach out to colleagues and friends who may have just retired and invite them to join.

