



THE CLARION

The Newsletter for Retired Educators
Maine Education Association Retired Vol. 136, No. 1

October 2024

From our President



Bob Jean

MEA-Retired has many resources which enable our membership to remain up to date with the latest news, legislative activities, and general information pertinent to our retired lives.

If you haven't visited our award-winning MEA-Retired website recently, please do—mearetired.org. Our new web administrator, Deb Killam, has transitioned nicely into this new position with the help of Pam Partridge who has been at the helm for several years.

You will see links to MEA Benefits Trust, MainePERS, Anthem, and Delta Dental. Easily downloadable forms for awards, membership applications, Day of Caring projects, proposals, evaluations, scholarships, *Clarions*, and more are all available under the "Member" tab.

The media section enables one to read *The Clarion* electronically. Older versions of *The Clarion* are in the archived section.

If you want the latest legislative news, check out the very informative "Under the Dome" column in our website. MEA Government Relations Director Jan Kosinski keeps us up to date with important state legislative news and what issues need our attention during the upcoming session.

The Clarion is another one of MEA-Retired's gems. You can read about the work of our officers and committees, learn more about your retirement benefits and read interesting stories that help to create a sense of community among our members. One can learn how to contact

See President, Page 10

Delegation time: Will you step up?

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.

At its 2024 RA, MEA voted to implement one-year terms for ALL delegates. However, according to MEA Executive Director Rachelle Bristol: "Those elected to longer terms will complete those terms."

Nine of our 11 delegates will continue their terms: Four delegates have one more year

and will end their terms in April 2026. Five delegates will end their terms in April 2027.

Hence, we will elect two delegates and seven alternates for the 2025 MEA Representative Assembly (MEA-RA). They will all serve one year.

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.

Elected delegates do not pay a penny for the MEA RA. All expenses are covered by MEA.

See Delegates, Page 4

Convention plans underway "We listened to you!"

By Rheba Michaud, Chairperson
Convention Committee

"Everyone Is a Leader" is the theme of MEA-Retired's 73rd Convention and Annual Meeting on Thursday, May 1, 2025, at the Augusta Civic Center.

And that means YOU!

You are the esteemed, appreciated leaders and members of our 16 MEA-Retired affiliates. You keep our opportunities, programs, and volunteerism going, rewarding, and fulfilling year after year. We have a great day planned just for you and your friends.

We listened to your suggestions after our last convention. You liked the availability of two breakout sessions but wanted more time to view the exhibits, affiliate displays, vendors, and participate in the PAC auction.

We revised our schedule to give an extra 45 minutes to participate in these

More details about our convention speakers' bios, schedule, and registration form will be in the December Clarion. See important deadlines on Page 6.

73rd MEA-Retired
Convention
and
Annual Meeting

May 1, 2025

Mark your calendars!

activities and connect with retired colleagues and friends.

We are pleased to provide a memorable keynote speaker: Captain Colleen Nevius, USNR (Retired)

The first U.S. Naval female test pilot, Captain Nevius, was assigned in 1983 as Rotary Wing Aircraft Test Directorate as lead pilot for H-46 and CH-53E helicopters. She completed more than 50 projects in a two-year assignment in the Attack Assault Branch.

She completed the assignment as Assistant Officer in Charge, HM-12 Sea Component flying the Vertical Onboard Delivery (VOD) mission, subsequently standing up HC-2 VOD Squad. Deployed with the CH-53E to NAS Roosevelt Roads in support of carrier training, and to the North Atlantic in support of NATO exercises. Be sure and hear more about her exciting career!

A quick glimpse into our four breakout sessions is as follows:

See Convention, Page 5

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By Crystal Ward, Chairperson
Legislative Committee

VOTE! VOTE! VOTE!

It is election time! On November 5, American voters will be electing a president /a vice president, one-third of the United States Senate, and 435 US Representatives.

Voters will make decisions on all Maine senators and representatives and some local positions. Local and state referenda and bond questions are also up to the voters this fall.

This is the time when our "Representative Democracy" is in action throughout our nation. Hence, "We the people..." need to stand up, speak out, and VOTE.

NEA-Retired Annual Meeting and NEA RA

June 30—July 6, 2025
Portland, OR

July 1—July 7, 2026
Denver, CO

June 29—July 5, 2027
Indianapolis, IN

June 29—July 5, 2028
Washington, D.C.

June 29—July 5, 2029
Kansas City, MO



Looking ahead to elections

MEA-Retired knows that issues like MainePERS, Social Security, Medicare, property taxes, income taxes, high prices and housing are all top priorities.

We need to VOTE for people who will HELP the retired populace. Every election has consequences—both positive and negative—on our issues. Hence, we need people who will be positive and proactive.

You can vote early by contacting your local town office or the Maine Secretary of State website for an absentee ballot.

You can volunteer to help on a campaign, make phone calls, go door to door, talk to your neighbor, write a letter to the editor, put a campaign sign on your property, and donate to a campaign. Many opportunities for volunteerism are available at this pivotal time in our political season.

From MEA President Jesse Hargrove:

Over the summer, MEA members from across the state have thoroughly reviewed the upcoming November election races. We are excited to share with you our carefully selected list of

endorsed candidates for president, the United States Senate, Congress, and our state legislature.

You can access the complete list of NEA and MEA-endorsed candidates by visiting the MEA website at maineea.org.

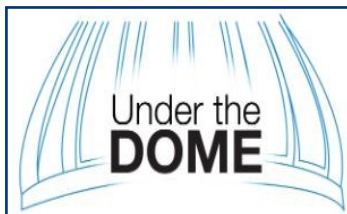
You can also ask for the voting records of our Maine representatives and senators on MEA issues by contacting our Government Relations Director Jan Kosinski at jkosinski@maineea.org.

From NEA:

NEA endorses Kamala Harris and Tim Walz because educators put students first, and we expect our leaders to also put them first. NEA endorsed Vice President Harris and Governor (teacher) Tim Walz based on their remarkable track rec-

ords for public education.

The results of this election will determine what will happen to Social Security, taxes, Medicare, abortion, book banning, the sovereignty of our inalienable American rights, school curricula, and the United States of America that our grandchildren will inherit. **Someday.**



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

Contacting our State Legislators

Senators

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

Representatives

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

MEA-Retired is here for you!

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

November 4, 2024, 9 a.m.
Board of Directors Meeting
Best Western Hotel, Waterville

December 2, 2024, 9 a.m.
Executive Committee
MEA Headquarters, Augusta

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

MEA RA

May 17—18, 2025

Portland Sheraton
Sable Oaks
South Portland

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

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

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October signals the beginning of MEA-Retired's six two-night scheduled pre-retirement seminars for active educators considering their retirement options. It is strongly recommended that educators attend these sessions more than once.

The Tuesday evening starts with a greeting from MEA-Retired President Bob Jean of Rockland who reviews the benefits of remaining a unified member in NEA, MEA, MEA-Retired

and your local county retired affiliate.

Jim Thornton hosts the evening and fields questions in the chat for presenters as all attendees are muted during the presentations.

Sharon Beaulieu, of MEA Benefits Trust presents the Anthem Medicare Advantage plan that is now 60 percent state subsidized for MEA-Retired members. She works in collaboration with Patty Wheeler from the Anthem Portland office on the

presentation.

To round out the evening a local Horace Mann agent from throughout the state will present the effects of the GPO/WEP penalties for people who have both a Maine-PERS pension and also receive a Social Security benefit.

On Wednesday evening Joan Warren of York County will discuss the benefit of joining your county association and remind folks to complete the feedback survey. She will host and present Kimberly Bumford from MainePERS for the entire evening of information about their retirement benefits and field general questions from attendees in the chat.

We urge members to attend multiple sessions as they approach retirement. Much crucially important information is presented for

Pre-Retirement Let the seminars begin!

By Jennifer Kent, Exec. Director
MEA Benefits Trust

the prospective retirees to digest and process.

We certainly appreciate the great work of Lisa Collins of Uniserv District 15 in the Caribou office. She sends emails containing the Zoom meeting links and attaches documents and Zoom links as well as registration procedures to the seminars. lcollins@maineea.org

Day of Caring ramps up

By Susan Grondin, Chairperson
Community Participation Committee

Day of Caring activities started in August and continued for the next few weeks. Retired educators are busy filling backpacks, creating bulletin boards, photocopying documents, laminating visual aids, stamping new library books and classroom textbooks, and much more. These days of helping teachers and students are critical to the successful start of school.

I encourage all of us to become involved. This program provides great opportunities for our new retirees to participate and get to know other retired educators. Be advised that matching MEA-Retired funds up to \$100 can be requested by submitting an application and a related story with photos for the December *Clarion*.

Speaking of *The Clarion*, our Day of Caring projects are featured in a four-page centerfold in every December issue. We need an article accompanied by photos with captions that include names of pictured participants. Please ask some volunteers to provide this information and send to me as I need to send the information to our *Clarion* editor by October 30.

Forms are available online at mearetired.org. Once the form is filled out, it may be mailed to me at 47 Hilltop Avenue, Lewiston 04240 or send as an email attachment to scgrondin@hotmail.com. If you have questions, feel free to call me at 207-782-8850.

Thank you for your commitment to our students, teachers, and classrooms "where our hearts remain long after we retire."

Just a reminder to continue keeping track of your volunteer and exercise/physical activity hours during the year. Affiliate leaders will be collecting them and send to me by April 15, 2025. Thank you for your efforts and commitment.

Pre-retirement seminars schedule

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 2024 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 2025 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. Further information may be obtained from Pre-Retirement Committee Chairperson Bo Zabierek at 207-365-4329 or bozabierek@gmail.com

Check us out on Facebook Join in!

By Roger Fuller, Administrator
MEA-Retired Facebook

MEA-Retired has a Facebook account. In fact, we have had a Facebook account since June 2020!

If you have not joined the MEA-Retired Facebook page, it may be time to give it a try.

As of this date, we have 225 active followers and three groups.

There are lots of reasons to join Facebook. First, it's a great way to stay in touch with family and friends. Second, it's a great way to stay in touch with MEA-Retired. Third it's a great way to join different interest groups, all of which sponsor and share information on the platform.

Facebook is easy to join. I rather suggest you go slowly, learning all the features a little bit at a time. Over the years, Facebook has accumulated many new features and options and feeling at home can take

time.

On the MEA-Retired page, I post information relevant to retired educators and that includes posts from MEA and MEA-Retired home pages. This lets you stay in touch and up-to-date with the happenings of our state organization.

I also post information relevant to senior citizens in Northern New England, and that can include places to visit and information about events in Northern New England. Additionally, I subscribe to posts about senior citizen

scam alerts and other information of interest to our retirees.

The MEA-Retired Facebook page also sponsors three groups. Groups are gatherings of people of similar interests. We sponsor groups for educators in three affiliates of MEA-Retired:

Androscoggin, Aroostook, and Kennebec.

These groups share information relevant to their own groups. We would like to add groups for all 16 affiliates and expand our presence on Facebook. Join us and stay united.



Delegates, from Page 1

The two-day NEA-Retired Annual Meeting precedes the NEA-RA and will be held in Portland, Oregon, on June 30—July 6, 2025. MEA-Retired pays for all expenses—transportation, lodging and meals so that delegates may carry out the expected duties. Delegates pay nothing.

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.

It is very important to have members step up and say, “I am willing to serve.” Alternate delegates are called to serve if an elected delegate is unable to attend. MEA-Retired has filled all seats in recent MEA-RA assemblies because members like you feel the call and step up to serve.

The expiration date of an MEA-Retired delegate's term is in April of the following year. In the event that a special RA-related meeting is called, delegates may be called to meet.

The second set of elections is for the four one-year delegate seats and four one-year alternate seats to the NEA-Retired Annual Meeting (RAM) and the NEA Representative Assembly (NEA-RA). The MEA-Retired delegation is directed by our president and president-elect.

This is truly a great 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 enjoy it so much you would seek another term.

Marilyn Burton of Oakfield has attended her first RA as a retired educator. She says, “It was interesting to see how much the workload of the officers has been spread out since I was there as an active delegate. Some things were still the same. Unfortunately one of those similarities was the number of delegates who have been elected, but not present.

“The banquet and awards program were really nice. There are many more awards than there used to be, and some have several recipients. It was really nice to see how much recognition is going to the locals and the local businesses for their help with student progress.

“This is where the members in the room hear presentations from our keynote speaker, the president's speech and the executive director's speech. I am currently two years into my first three-year term as an MEA-Retired delegate, and I look forward to running for re-election in 2026.”

President-Elect Molly Smith of Lisbon says, “The experience at the 2024 NEA-Retired Annual Meeting (RAM) was a very positive one. It provided insight into the leadership abilities and focus of our new NEA-Retired President Anita Gibson of Alabama and her

team. We had time for the delegates of MEA-Retired to reflect and discuss our own priorities for the coming year.

“Networking with the leadership of other states proved to be rich with information to measure our own governance and program initiatives here in Maine. I encourage others to consider running for election. All seats are for one year.”

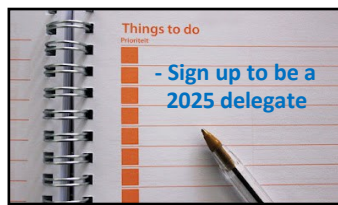
For more information, please refer to the MEA-Retired policy handbook for details or ask a member who has been a delegate. Election materials will be available online around the middle of December. A candidate for election must complete a “Form of Intent” and a biographical summary to be submitted by January 20, 2025.

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 obtain more information on the MEA website (www.mainecea.org) and the MEA-Retired website (www.mearetired.org.)

Veteran delegate Bo Zabierek of Sherman Mills says, “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!”



Did you know that more than 48 million Americans hear so poorly that their quality of life significantly suffers as a result?

That is according to an ad I just saw in the latest *Yankee* magazine. The article is about a new hearing aid by hear.com.

I chuckled when I read it, as I had finally decided I should check into getting a hearing aid, to improve my life. I called the number listed on the hear.com website and obtained an appointment. I was going to have to travel one and one-half hours for a hearing test conducted by an audiologist.

A dear friend kept talking about a wonderful person whom she saw for her hearing aids. On a whim, she mentioned to him I was looking for hearing aids, but didn't think my insurance would cover it.

Imagine my surprise when my friend said, "Yes, Maine

Education Association Retired insurance does, in fact, cover hearing aids."

I immediately cancelled my appointment I had made with hear.com and went to see Brian in Farmington. He works out of Windham but comes to Farmington one day a week. I was able to get an appointment within two weeks and went in for a test.

Of course, I qualified for hearing aids.

Then, when I asked about my insurance, he commented that they were very easy to deal with and would pay up to \$6,000 for two top-of-the-line hearing aids. In fact, the hearing aids had only been out a month, and I was willing to be his guinea pig. He asked if I would be honest with him, and I certainly was.

What a pleasant shock. Even more shocking were the hearing aids I was able to obtain. They are small, have blue tooth connectivity, and

have their own recharging base so you don't have to buy and replace batteries.

They also have a great smartphone app through which I can adjust for every listening situation and venue. They are so very easy, convenient, and comfortable to wear!

If you are considering getting hearing aids and have the retired teachers insurance, they will pay up to \$6,000 or the two hearing aids. I highly recommend checking it out.

In fact, I learned that the State of Maine Legislature passed a law requiring insurance companies to cover the cost of hearing aid devices up to \$3,000 per ear. LD38 was passed to ensure that senior citizens and others with hearing restrictions may benefit.

Hence, other insurance policies quite likely cover the cost of hearing aids as well. If you or your spouse have

New law opens up a whole new world

By Debbie Smith
Franklin County Ret. Educators

policies apart from what MEA-Retired offers, check into the benefit of this coverage.

May I further suggest you contact Audio D and Finetone Hearing Aid Center in Windham. They also have offices in Scarborough, Farmington and Cornish.

Be sure to call the main number at 207-893-2930 and they will connect you to the proper office. Hopefully, you'll thank me some day for this suggestion. It certainly has improved my life!

Convention, from Page 1

Ed Mathieu is a long-time experienced guide and will thrill those who like to hike and see Maine—including visits to ten waterfalls in Maine.

Lisa Nelson, owner of Central Maine Foot Care, will discuss foot care. She identifies and treats nail and foot diseases—including fungi of the nail. She makes recommendations for prescriptive treatments for callouses, corns, and ingrown toenails.

David Melville, an author of an interesting book titled, *The 5 Things to Improve Your Everyday Experiences*. David will skillfully challenge readers to reassess their lives with fresh perspectives and encourage us to "step out of our comfort zones" and try new initiatives.

Christie Gardner is the founder and president of the organization, Mission Working Dogs. Its mission is to improve the lives of community members who live with a disability. Properly trained service dogs are provided to help them live independently and therapy dogs bring mental well-being to citizens of Maine. They especially target residents of nursing

homes, hospitals, and schools.

More indepth bios and photos on our speakers, our schedule, and registration form will be available in the December issue of *The Clarion*.

I am most grateful for the work of our Convention Committee who have joined me for another year—Bob Jean, Susan Grondin, Rena Kearney, and Kay Grindall. We have met several times on Zoom to rework our schedule to incorporate your suggestions, confirm speakers, and discuss decorations, room setups, and our spring timeline.

We always need help the day before the convention to stuff envelopes and the day of the convention to set up and clean up. Last year many of you were very helpful—Thank you! This old saying proved true last year: "Many hands make light work!" Be thinking how you will be able to help in 2025. I can be reached at 207-564-7494 or rmichaud143@charter.net.

Please write "MEA-Retired Conv." on your May 1, 2025, calendar and plan to attend. Remember that the number one comment you wrote last year was, "It is always great to see friends and former colleagues!" Let's make that happen again! Stay tuned and be safe!



CONGRATULATIONS



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

NEA-RA: Very unique event

By Bo Zabierek, Delegate
Aroostook Ret. Educ. Assoc.

The six MEA-Retired delegates met informally on the day they landed in Philadelphia, Pennsylvania, at Citizens Bank Park, the Philadelphia Phillies stadium, for an afternoon baseball game. The Miami Marlins edged out the Phillies, 3-2.

For the next two days we attended a great Retired Annual Meeting (RAM) at the Downtown Sheraton before packing up to join our fellow active delegates.

Ben Paradis and I attended a meeting at the Philadelphia Convention Center to represent our state on the Elections Committee. We then went across town to the Kimpton Monaco Hotel—across from the Liberty Bell and Constitution Hall.

At our first state caucus we discussed conference protocols, positions on proposed legislative and constitutional changes, and a policy on Artificial Intelligence (AI). We would continue to caucus previous to the convention each

day for two hours, well that was the plan.

On Independence Day we convened for the first day of the 2024 RA in the home town of our NEA President, Becky Pringle. She gavelled the meeting to order. We had the land acknowledgement, the NEA choir delivered a touching rendition of the “Star Spangled Banner” followed by the pledge of allegiance and blessings.

Becky was surprised by NEA Vice President Princess Moss with an Eagles football jersey presented by two Eagles Hall of Famers—Fred Barnett and Mark McMillian. They fired up the crowd, and then it was time to get down to business.

We went on to discuss the business on which we would be asked to vote during elections the next day of the RA. These issues included standing rules, bylaws, and amendments to the constitution.

We also managed to vote on 14 New Business Items (NBIs) and adopted a policy on AI. The Strategic Budget was presented. In the halls members ran for office, special interest caucuses met, and vendors representing all voices in education sported tables with tee shirts, brochures, posters and other items of interest for sale.

Philadelphia really seemed to be the perfect location for this year’s RA. Information leaked that the President and First Lady would be joining us for the

final day of the RA.

On the second day of the RA Ben and I took our places in the voting hall to process incoming delegates, checking credentials, and issuing ballots while the other state delegates caucused in their hotels prior to casting their votes.

Maine had one of the earliest voting times at 9:30 a.m. and had to cut short its morning caucus to get to the Convention on buses supplied by NEA. All had an opportunity to register their votes before the word came down from President Pringle that the polls were closing, and all delegates would be need to board buses to return to their state caucuses in their hotels.

Luckily, MEA Administrative Assistant Erin Noyes and MEA Executive Director Rachelle Bristol had reserved our caucus rooms for the full days that we were at the RA because the National Education Association Service Organization (NEASO) had picketed the convention and closed it down.

We refused to cross the picket lines except to leave and would not cross the lines to re-enter. While Ben and I scrambled with our Elections Committee members to secure the voting area and remove all materials from the

hall, state delegates convened state caucuses back at their hotels to await further word from NEA leadership.

All 20 percent of the votes cast were deemed null and void! We had been alerted to the fact that NEASO was in negotiations during the RA. They were asked at the end of the first day by President Pringle to take a vote to authorize the Board of Directors to finish the business for the RA.

We did and also adopted the COVID protocol for voting if we were not able to complete the process. That called for us to get ballots at home and mail them back by August 12.

While many states headed home early, Maine delegates committed to the work we were there to do. We discussed and took positions on all NBIs that would be considered by our NEA Board in light of the circumstances which consumed the rest of our week. We were not deterred from attending Maine night on the fifth where we all piled on to a double-decker bus to tour Philly at Night!

At the time that I write this NEASO and NEA still have not settled on a new contract and voting by mail has been well underway. Look to the future issues of *The Clarion* for election results and negotiation results.

Convention Booklet Deadlines

December 1: Leadership Award Bios & Photos
to MEA-Retired President-Elect Molly Smith

February 1: Leadership Award Bios & Photos
to booklet editor

March 1: Reports from MEA-Retired officers,
liaisons, and committee chairpersons to booklet editor

March 15: Necrology Reports to booklet editor

Names (only) 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: March 15, 2024, thru March 15, 2025

Please send to kay_grindall@yahoo.com.

Mail to 23 Hilltop Drive Oakland 04963



Representing nearly 5,400 members of MEA-Retired at the NEA-Retired Annual Meeting and Representative Assembly in Philadelphia in July are left to right: Belinda Micucci, Yarmouth; President Bob Jean, Rockland; James Ford, Brunswick; Ben Paradis, Cross Lake; President-Elect Molly Smith, Lisbon; and Bo Zabierek, Sherman Mills.

Finances: The preliminary balance of the fund has reached \$19.9 Billion as the financial markets continue to be volatile. The Federal Reserve continues to hold interest rates at current levels. I expect no decreases until at least the end of the U.S. Government Fiscal Year (October 2024).

As of this writing, Jerome Powell, FED Chair, has maintained his position that rates may stay higher at their current levels longer, despite high mortgage rates and their effects on GDP.

Inflation has eased to 2.9 percent. Instability in the Middle East may remain very high as Israel is on high alert for a retaliatory attack by Iran (assassinations of two militant leaders).

Negotiations for the end of the war in Gaza seem to have stalled. Iran's support for terrorist groups remains a threat as does Israel's policies in the West Bank. The Mideast remains a top concern as does Russia's invasion of Ukraine. Ukraine's counter-attacks into Russia are a further destabilizing event in the region.

The 2024 election looms over everything. The GOP Trump/Vance ticket and Project 2025 platform may undermine their call for UNITY, the end of divisive rhetoric, and representation for all Americans.

The Harris/Walz ticket has introduced new factors in the race and with the Democratic Convention starting this week, the political outlook is very much in flux.

A monthly cash outflow from the programs continues due to benefit payments and the systems investment program. At the August Board of Trustees meeting, the trailing 12-month period outflow was \$84 Million.

This outflow is projected to reverse in the next 12 months as investment distributions should outpace benefit

and investment outflows by nearly \$600 Million.

Benefits payments exceeded employee/employer contributions by \$440 Million (ttm). This reinforces the concept that the state is relying on investment earnings and employee contributions to subsidize the decreased benefits enacted by Governor LePage's first two years with control of both House and Senate. These trends are projected to continue at the same levels.

The 2024 FY return was 7.3 percent (June 30, 2024). In 2028, after the 1995 UAL has been paid off, the system anticipates the unfunded liability accrued since 1995 to be approximately \$1 Billion.

Further policy discussions will be held regarding actuarial assumptions as projections. State mandatory contributions have failed to



control the volatility of the funding level of the UAL.

Any benefit restorations in the next biennium will continue to be challenging because the impending increased payments for the 1995 UAL may fluctuate significantly with the approaching deadline.

This is a typical effect at the end of a liability funding scheme. Asset allocation is driving overall return. The system's asset allocation has resulted in reduced overall volatility as most of the public market volatility affects only one third of total assets.

Asset allocation review is ongoing and will be adjusted to reflect future obligations. Liquidity is not a concern. (\$8.3 Billion). Private investment results have caused a reduction in portfolio performance.

Review of Maine's Supplemental Tax-Advantaged Retirement (STAR) accounts

for certain employees (401a, 403b, and 457b) have been meeting their benchmark goals.

The best performers over time have been Vanguard Social FTSE Index and Vanguard Total Stock Market Index.

Cost of Living Allocation (COLA) update: The Board approved the 3 percent increase on the base of \$25,659.20 (up \$769.78) effective in September 2024. The base will increase to \$26,248.98 in 2025.

Operations: The changes implemented by MainePERS CEO Dr. Rebecca Wyke and staff continue to improve member services, efficiency, and morale. Among changes are increased feedback opportunities for stakeholders.

The member portal is experiencing ever-increasing use—resulting in significant time-savings to staff. The work backlog that caused the "Focus Fridays Program" will be extended a few more months until the flood of teacher retirees has been cleared.

The recent internal change in the phone system has reduced the wait time in reaching appropriate staff

Update on \$\$ pension benefits

By John Kimball, Member
MainePERS Board of Trustees

personnel. Full staffing problems have been mitigated, and the backlog has declined significantly.

The total number of pension recipients was 48,212. June and July retirements surged by 584 members. Monthly retiree payroll was \$104.9 Million.

MainePERS continues to contact previous participants, who are no longer active, not vested, and are continuing to withdraw their contributions to the system. Each withdrawal of contributions represents an "experience gain" to the system.

Ongoing operations include updating software, hardware, and system security protocol. The Board reviewed proxy voting, funding projections for the next biennium, and assumptions for a post-1995 UAL environment.

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.



Traveling abroad so inspiring

By Carl & Joyce Bucciantini
Androscoggin Ret. Educ. Assoc.

Visiting Italy is like stepping back in time. Ancient temples and ruins abound as one walks in the footsteps of proud peoples and powerful empires in Southern and



Castel del Monte

Northern Italy.

Pompeii's historic ruins illustrate daily life from the early 8th century BC to 79 AD. Other coastal cities reflect the influence of medieval kings and European cultures. Even in the northern regions of Tuscany, there are traces of the Roman Empire in city walls and buildings.

While all of Italy has connections to ancient times, two of the oldest cities were Pompeii and Herculaneum. Both



Positano on the Amalfi Coast

The Footsteps of Time: Southern and Northern Italy

were powerful cities on the Bay of Naples destroyed by Mt. Vesuvius in 79 AD.

The excavations in these cities offered a glimpse into life and culture of the time. We passed wood-fired ovens in bakeries and homes with vibrant frescos as we hiked up the narrow roads toward the central forums.

Standing in the forum atop the cliffs of Pompeii with the towering statue of Poseidon in front of us and Mt. Vesuvius behind us, we thought of the people who lived there when Mt. Vesuvius rained fire and lava upon the two cities. It was hard to know just what to feel as we walked through their homes gawking at the remnants of their lives. Places of historic interest but also places deserving our reverence and respect.

Naples is a modern city with a rich history as a major port in southern Italy. In the 13th century AD, Naples was the home of Frederick II, who is remembered for uniting the southern regions of Italy and Sicily into the "Kingdom of Two Sicilies." His richly decorated palace, Palazzo Reale sparkled over the beautiful Bay of Naples. King Frederick had several other castles including Castel del Monte, his hunting castle located outside Naples. This castle was intriguing due to its unique eight-sided design and interesting superstitions from that time period. After driving across the ankle of Italy, we visited the coastal cities of Bari,

Lecce and Otranto. These cities can trace their histories to over 2,000 years ago and were ruled by several different empires, including the Ottoman Empire.

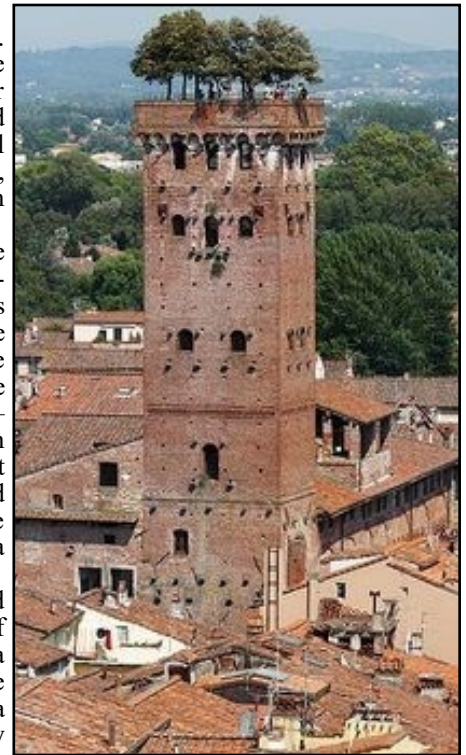
These cities have thriving, active "old-towns" where visitors can admire the historical architecture from the Gothic to the Baroque periods—including Bari's San Nicola's Basilica built in 1087 AD and Lecce's Baroque style Santa Croce Basilica completed in 1695.

Otranto is located on the very edge of the heel of Italy, a relaxing city where the Mediterranean Sea kisses white sandy beaches. The 15th-century Aragonese Castle and 11th-century Otranto Cathedral were stunning.

We became a little travel weary after viewing all of this grand architecture. We stepped away from the glories of history to put our toes into Otranto's crystal clear, warm Mediterranean waters. Moving to shore, we enjoyed focaccia and Prosecco right in the middle of the day while basking in the warm Italian sunlight.

Polignano, located between Bari and Lecce was built just above the caves and cliffs of the Adriatic Sea. The town is breathtakingly beautiful with white-washed buildings seeming to float above the cliffs and water.

The 50's era singer, Domenico Modugno, known for his song 'Volare' was from Polignano. His statue overlooks the cliffs and sea where he seems to be singing and inviting others to sing along. The scenery, the impromptu singing, and the setting sun reminded us that



The Torre del Guinigi in Lucca.

we were certainly living La Dolce Vita!!

Driving northward towards the Bay of Naples, we visited Sorrento and Positano on the famed Amalfi coast. With the sea below and the cliffs above, these two cities were literally built up against the cliffs. Curving roads clung to the edges and offered views of the water below.

Along the roadways and tucked in the yards of homes were rows of lemon and olive trees which grow easily in the mild coastal climate. These two cities are famous for sparkling sea coasts and sandy beaches—a perfect place to enjoy sunbathing and a sparkling spritz on the beach.

Sadly, our time in southern Italy was coming to an end, but I would be remiss if we did not mention food. Naples is the home of pizza, and we tried as many varieties as we could. Each one was different, but we can honestly say we did not meet a pizza that we did not like.

There was abundant sea-

See Italy, Page 9

I hope that all of you are able to go outside and enjoy some invigorating autumn air and sunshine. I was brought up and live in the mid-coast area. I find people often overlook the autumn beauty of the shoreline. I am fortunate to live within a five-minute walk to a wonderful beach.

My last swim is usually around the second Monday in October, but my visits extend throughout the year. I find my visits can provide an overwhelming sense of well-being. I have experienced some of my most profound beach mo-

ments during November as our compass and weather shifts toward the winter months. I love poking around in the sand, watching the flora and fauna adjust to the seasons and observing the tidal changes along the coastline.

So often, we get into the mindset that once Labor Day hits, it is time to hunker down for the winter. I find that once I hunker down, the pounds come on, and I become grumpier. The MEA Benefits Trust website, www.meabt.org, gives mem-

bers access to many resources which can help maintain a healthy lifestyle.

The MEABT Trustees held their annual retreat on August 13. We welcomed three new trustees—Ken Williams, Beth French and Lynne Snow. All three bring long-standing MEA service and educational experience to the Trust. They replace Robyn Colby and Donna Longley—retired due to term limits.

Jesse Hargrove's election to the position of MEA President necessitated that he relinquish his position as a trustee. Sonya Verney will serve as the Trustee's chairperson for the upcoming year with Jill Plourde serving as vice chairperson and Patty Scully serving as secretary.

As some of you know, Jesse and I share a bond of being teacher and student. Over the years, the relationship has shifted. It is an overpowering feeling to have a former student achieve the status of being a premier educator in the field that you chose and remained in for close to 40 years.

Among several items of business at the annual retreat was a discussion of the anticipated Medicare changes slated to go into effect on January 1, 2025.

MEABT Executive Director Jennifer Kent reviewed the process of changing our insurance policy calendar to a January-to-December calendar year to align with Medicare's annual calendar and annual changes.

She also reviewed and updated our Anthem Medicare Advantage policy prescription plan to Formulary E. This change will align our coverage to the preferred Medicare formulary with an anticipated net effect of lowering member's premiums.

She further noted that 98.4 percent of current member prescriptions will not be affected. There are avenues to address the remaining pre-

MEA Benefits Trust update

By Faith Campbell, Trustee
MEA Benefits Trust

scriptions.

Please be advised that all MEABT Medicare Advantage members should have received two Anthem publications during the summer. One is the *Annual Notice of Changes* and the other is *Prescription Drug Certificate of Changes*. This information is also available online.

Members should also have received an updated medical card indicating the addition of the benefit known as "Blue Vision." Please show your new cards to all of your medical providers, including pharmacists, as access to other medical services such as pre-authorizations for certain treatments have been clarified. As always, please submit any questions and concerns to the Benefits Trust personnel.

Italy, from Page 8

food with tiny octopus and squid cooked in pasta served with bread, wine, and tasty cream filled pastries for dessert. It was good that we walked a few miles each day!

Southern Italy and northern Italy were two different kingdoms until the 1930's. Italy became one country under Mussolini's rise in power. This historical fact brings us to the next part of our story.

Like many anti-fascist Italians, Carl's grandfather was forced to flee his home in Lucca, Tuscany, to the United States—bringing his family over to the States as he could. The last part of our trip to the more northern region of Tuscany and the city of Lucca was more than a destination; it was a homecoming of sorts.

Lucca, surrounded by an ancient Roman Wall built around 180 BC, is a thriving and modern city. The wall was fortified over the centuries to protect the city-state of Lucca. What was once ancient defense is now a modern walking and biking path around the city. Most days we took a long walk along the wall admiring the view to the distant mountains. We felt a connection and a sense of solidarity as we walked around Lucca's historic wall.

The Romans' influence is evident in the elliptical shape of Piazza dell' Anfiteatro—mirroring the shape of the Roman Amphitheater and the

large church, San Michele in Foro. These are located in the central Roman forum.

Over the centuries, Lucca became a thriving city-state. The Torre del Guinigi, a large tower with trees growing at the top, was built during the mercenary-filled, post-plague years in Italy to guard against raids from other city-states. The top of the tower offers a spectacular view of the city and country side.

The many churches dating back to the Middle Ages demonstrate the importance of religion in daily life. Some churches have ornate facades like San Michele or San Frediano while others were smaller and more intimate. Even though the old city streets are narrow, every corner seems to have a piazza with a church and a cafe creating a welcomed opening to space and sunlight in the busy city.

Eventually, we had to drink our last cappuccino and say "Ciao" to Italy. We had learned much about Italy's history and that the country is a patchwork of regional pride, customs, and cultures. No matter where we were, there was always something to inspire, delight, and remind us that we shall return.

NOTE, if you'd like to read a longer version with more photos, go to: <https://bit.ly/CandJgotoitaly>

Volunteer!



S M I L E
"Seniors Make It
Look Easy"

Ready for Election Day??

By Pam Partridge
AARP Liaison to MEA-Retired

Election laws and voting locations can change, so AARP wants you to know how to register to vote, where to vote in person, the rules for absentee and early voting, and key voting deadlines.

For instance, according to an interesting AARP article written by Michelle Tuccitto Sullo entitled, "How to Vote in the 2024 Elections in Your

State," (updated March 6, 2024), there are new options this year.

Maine voters who will be at least 65 years of age by the next election or who self-identify as having a disability may apply for ongoing absentee voter status. Voters who qualify for this status will automatically receive an absentee ballot for each statewide, municipal, and special elections. These qualified voters do not have to submit a request for every election.

The application to apply for this status can be found on the maine.gov website at: <https://www.maine.gov/sos/cec/elec/voter-info/Ongoing-Absentee-StatusApp.FINAL.pdf>.

You can find links to the latest information on how to vote in the 2024 elections by state at <https://www.aarp.org/politics-society/>

[government-elections/info-2024/state-voting-guides.html](https://www.aarp.org/government-elections/info-2024/state-voting-guides.html).

Click on the map at the top of the page. The article's author says they will update the guides throughout the election season. It is suggested you check back for updates.

On September 5, the U.S. Attorney, (United States Attorney's Office, District of Maine) unveiled a statewide initiative to combat the ongoing elder fraud in Maine. They announced a unique, dynamic collaboration among a government agency,



multiple nonprofit organizations, and for-profit businesses aimed at reducing the prevalence of victims of elder fraud schemes in Maine. The agenda also includes preventing devastating financial losses.

Elder fraud is a growing problem across the nation. Last year, more than 101,000

Americans aged 60-plus were defrauded out of \$3.4 billion through an ever-growing variety of scams.

According to the FBI, that number included 397 Mainers who filed fraud complaints last year for losses totaling more than \$7.1 million. Many more crimes likely went unreported.

The announcement was made at the University of Southern Maine campus, Wishcamper Center. Collaborating partners in this fraud watch initiative include AARP Maine, Hannaford Supermarkets, and law enforcement agencies.

Don't forget that AARP Maine conducts monthly Fraud Watch programs on Zoom. It is held on the second Thursday of each month at 10 AM. You must register in advance in order to attend in order to receive the Zoom link. Google "AARP Maine, Fraud Watch program," to register for these informative sessions.

FREE Coffee Socials

Sponsored by AARP

Want to get out and meet new make new friends? And learn? Join AARP Maine for **FREE** coffee and snacks while greeting neighbors, friends, staff, volunteers, and community leaders. Coffee socials are held each month at the following locations:

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

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

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

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

June 7—Special guest Cyrene Sieguna, Maine Master Naturalist.

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

President, from Page 1

legislators, register for our convention, and purchase MEA-Retired clothing items.

I always look forward to reading my *Clarion* from front to back. Since a number of our members don't have access to technology, the printed and mailed *Clarion* is that much more important to keeping them connected.

See your 2024-2025 membership card on Page 11. Simply cut out and see that your name, membership number, and address on the back side.

MEA-Retired depends on our affiliate leaders to be the main source of disseminating information. When leaders are advised of important news/issues, they disseminate that information to their members by whatever means they utilize in their group. Some affiliates use email, phone banks, regularly scheduled meetings, Facebook, or zoom to keep their members in the know. Whatever it takes! Our local leaders are vital to keeping their members up to date on the latest happenings.

MEA-Retired members, the information is out there. If you have exhausted all other avenues and can't find an answer, please reach out to our leadership as well. We want a well-informed, active, committed membership, and we vow to do our best to ensure that your needs are met.

2024-2025 NEA-Retired Leadership

—NEA-Retired Executive Council—

President: Anita Gibson (9/2023—8/2026)

Vice President: Jean Dobashi (9/2022—8/2025)

Secretary: Marilyn Warner (9/2024—8/2027)

Ross Dill (9/2022—8/2025)

Roberta "Bobbie" Margo (9/2022—8/2025)

Janice Poirier (9/2024—8/2027)

JoAnn Mashburn (9/2023—8/2026)

Tom Wellman (9/2023--8/2026)

Barbara Schram (9/2024—8/2027)

Steve Gorrie (Appointed/Elections Chairperson)

—NEA-Retired Board of Directors—

Ed Foglia (9/2022--8/2025)

Michael Priser (9/2024—8/31/2027)

Julie Horwin (9/2023--8/2026)

Linda McCrary (9/2022--8/2025)

Judy Rohde (9/2023--8/2026)

Diane Larsen (9/1/2022—8/30/2025)

John Heineman (9/2023—8/30/2026)

Doris Glover (9/2023—8/30/2026)

Lee Kirkearrrd (2/2024—9/2027)

Cliff Fuduka (8/2024—9/2027)

"Thank you" for your service to NEA-Retied!

Greetings from the MEA Benefits Trust! It's hard to believe that summer is in our rear-view mirror, and we are into the fall season. The MEABT Medicare Advantage with Part D plan will be making some changes effective January 1, 2025, that we want you to be know.

First, the Medicare Advantage plan will be transitioning from a July 1 annual renewal date to a January 1 annual renewal date. What does this mean? Moving forward, any applicable benefit changes or changes to your monthly premium will be made on January 1 of each year.

There will no longer be changes on July 1. Since Medicare changes take effect on January 1 each year and Medicare does not allow changes to Part D (Rx) benefits mid-year, this change will allow the MEABT to consolidate changes to your plan to a single-time annually and avoid changes being made twice per year.

This will also allow the Trust to streamline the administration of the plan and better align with Medicare. You

will be receiving your annual newsletter now in the fall rather than the spring. In fact, you will be receiving your annual newsletter in November this year providing you with more information about any changes taking effect in January.

Please note that your monthly premium for your plan will remain the same for the 2025 calendar year.

Starting January 1, 2025, Medicare is requiring that all Part D carriers, including Anthem, lower the Part D (Rx) out-of-pocket maximum from \$8,000 to \$2,000. Many retirees will greatly benefit from the much richer, \$2,000 maximum out-of-pocket.

The mandated change requires the need for annual formulary management to provide the premium rate stability and rich benefits of our MEABT Medicare Advantage to which members

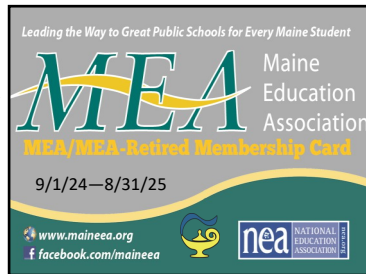
are accustomed.

In an effort to provide premium stability moving forward as a result of the benefit changes mandated by Medicare, the MEABT will proactively be changing formularies on January 1, 2025. The new formulary will exclude some brand medications that are outliers in cost, preferring generic equivalents when available or lower cost brand

medications in the same class.

There will be no impact to 98.6 percent of the prescriptions for the MEABT retirees. If one or more of your prescriptions is impacted by the change, you will receive a personalized letter in November explaining how your prescription is changing. It will also include a list of alternative medications that are covered on the Formulary to take to your doctor.

Impacted members will receive a one-time transition



MEABT changes underway

By Jennifer Kent, Exec. Director
MEA Benefits Trust

fill of a non-covered medication in the first 90-days of 2025 to allow time to change medications, if applicable. If your doctor feels the non-formulary medication should be prescribed, they may submit a formulary exception to Anthem, requesting it to be considered for coverage under the plan.

As I mentioned above, you will receive your annual newsletter later this fall. It will again highlight these changes as well as provide additional information about other valuable programs and services available to you as a MEA Benefits Trust member.

Enjoy the fall season!

Virgin Pulse is becoming

personifyTM
HEALTH

Launching January 1, 2025



Scan to see the new brand!



What it means for you.

- New name, look and feel to be fully implemented **January 1, 2025.**
- The levels game and points structure will remain the same. The rewards will remain the same.
- Over the coming weeks you may see our new name, logo and email addresses appear.
- Effective **January 1, 2025**, new email addresses and sign-in page:
@personifyhealth.com
app.personifyhealth.com
- Same app!
- Starting **January 1, 2025**, when you update your app, it will switch from Virgin Pulse to Personify Health.
- Same username and password!

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Benefits Trust



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Membership Matters: Recruitment time!

*By Roger Roy, Chair
Membership Committee*

It's time to focus on recruiting new members! Actually, every day is a good time to talk about membership in MEA-Retired.

This is the time of year when we encourage members to throw their hats in the ring to become delegates to the MEA and NEA Representative Assemblies.

See, the level of membership in MEA-Retired determines the number of retiree delegates. Each year new retirees join, and we invite them to become more involved and begin their path to leadership. Being a delegate is a great place to start,

The retirement income, health care insurance, and other benefits of each retired educator depend on our diligence and vigilance concerning those issues. The impending

changes will have to be made to the Social Security Program to ensure its future.

This means that every detail of the federal retirement program will be involved in the congressional and executive negotiations. The program needs to be fixed—regardless of who wins the November election.

I know whom I would like to see victorious in the election, but notwithstanding, we need to be ready to lobby aggressively for fixing the age-old problem of the Social Security offset. This is a bipartisan issue affecting 15 states.

Some of those affected states are red, and some are blue. If that problem is not resolved in the next Congress, we will probably not have a realistic chance of

solving it for at least 20 years.

At the state level, we need to continue to focus on the percentage of healthcare insurance for which the state pays. Other state retirees have their healthcare insurance paid—either at 80 percent or 100 percent.

Educators are slowly reaching increased coverage 5 percent at a time. But the continued progress is not automatic; it depends on continuous pressure on legislators who realize the inequities that have been imposed on us retired educators. Even our friends have to be reminded that we still have a long way to go.

So what can you do? First thing is to vote in November. Vote for our friends. MEA has a list of

endorsed candidates on its website, and it's also in *The Maine Educator*. Check who the endorsed candidates are and urge your friends and family to vote for them.

Secondly, reach out to newly retired educators and encourage them to join us. Surely, we all know recently retired educators who are welcome to become members of our affiliates, MEA, MEA-Retired, and NEA-Retired. It is a bargain. We stay informed and learn what is happening on the local, state, and national levels.

If we elect friends to office, then we just need to remind them of our issues. The more of us there are to lobby, to write our stories, to send emails, and make telephone calls to our legislators, the more they will listen.