



**Testimony Regarding LD 1283:** An Act to Allow Employees Covered Under the Maine Retirement Savings Program to Elect to Enroll and Unenroll in a Payroll Deduction for an Individual Retirement Account

**FROM:** Dottie Hutchins, Executive Director, Wintergreen Arts Center, Presque Isle, Maine

**TO:** Health Coverage, Insurance, and Financial Services Committee

**RE:** Maine Investment Retirement Trust (MERIT)

**Chairs:** Senator Donna Bailey and Representative Kristi Mathieson

Dear Senator Bailey, Representative Mathieson, and Committee Members,

My name is Dottie Hutchins. I am executive director of the Wintergreen Arts Center in Presque Isle. Founded in 2006, Wintergreen is a nonprofit organization based on the idea that creativity, advocacy, and community can produce great things. Our mission is stimulating creativity and curiosity through the arts in Aroostook County.

Our seven-member volunteer board includes faculty members from our local colleges, parents, and business leaders. Many of our board members have served several-year terms including Sue Nickerson, our treasurer, who has served all of the nearly 20 years since Wintergreen's inception. We have a staff of eight creative team members (part-time teachers and professionals) who work beside me (full-time executive director).

We operate a creative preschool in the mornings and an after-school arts program in the afternoons. We provide summer arts camps in partnership with the City of Presque Isle and the Presque Isle Housing Authority. We also serve adult artists through monthly gallery exhibitions and our signature holiday events are attended by family members of all ages. In 2024, we served over 3,970 people from across Aroostook County.

Thank you for this opportunity to speak in favor of LD 1283.

I am testifying against the invasion of the privacy of our nine dedicated employees and the added regulatory burden on our small nonprofit organization that was created by the rollout of the Maine Investment Retirement Trust. At Wintergreen, Sue Nickerson (our treasurer) and I originally thought our responsibility as an employer was to offer the MERIT program to all employees as an elected benefit. If they wanted to participate, we thought at that point, we would enroll them. However, we soon discovered that we were forced to enroll every eligible employee regardless of their willingness or desire to participate. This meant we had to submit our employees' personal information including their social security numbers to the MERIT program. To rub salt even deeper into the wound, all our personal information went to Pennsylvania! Why Pennsylvania? Was Maine not yet ready to roll out this program? Had all burdens on small businesses like our little nonprofit not yet been considered?

PAGE 1 of 2



**Continued: Testimony Regarding LD 1283**

**Dottie Hutchins, Executive Director, Wintergreen Arts Center**

To make a long story shorter, all our employees either participate in joint investment plans with their spouses, their families, or manage their own portfolios. Personally, I am a long-time proponent of Vanguard index funds and had no desire to engage in a state-run plan, yet I was forced to enroll (providing my personal information) and then had to opt myself out. Every employee at Wintergreen had to navigate the opt-out method which was not entirely transparent or intuitive to follow.

Furthermore, even though all our employees have opted out of the system, our treasurer gets a monthly email from MERIT that she needs to read and respond to. This has become yet one more monthly burden for her. When does it end and why can't the system be more user-friendly? It is one thing to ask us to offer the program to our employees, but we certainly do not want to forcibly enroll those who do not wish to participate. Nor do we want to be legally obligated to share the personal information of those who object. The program should be employee-driven, not state-driven in terms of participation. Our employees should not be forced against their will.

I sincerely thank each member of this committee for your valuable time and attention. I also thank Senator Trey Stewart of Presque Isle for taking phone calls and concerns from his constituents very seriously.

Thank You,



Dottie Hutchins

Executive Director

Wintergreen Arts Center

Presque Isle, Maine

[www.wintergreenarts.org](http://www.wintergreenarts.org)

[wintergreenarts@gmail.com](mailto:wintergreenarts@gmail.com)

[hutchins.dottie@gmail.com](mailto:hutchins.dottie@gmail.com)

(207) 462-1313

