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Senator Craig Hickman, Chair  
Representative Mike Sylvester, Chair  
Joint Standing Committee on Labor and Housing  
100 State House Station  
Augusta ME 04333-0100

RE: **L.D. 341, An Act To Address the Windfall Elimination Provision**  
Public Hearing, May 5, 2021 at 10:00 a.m. – Testimony in Support

Dear Senator Hickman, Representative Sylvester, and Members of the Committee:

Although this is a concept bill with no specific statutory proposal, I **strongly support** efforts to reduce or better yet, eliminate the effects of the federal windfall elimination provision of which I am directly affected.

Without any warning of being ill, my husband died suddenly of cancer in 1996 at a very young age and within 2 months of diagnosis that he had terminal cancer. Something you do not expect at that age with two teenage children. We all live with the idea that you will live to a ripe age together and with no real thought of planning for death just yet. Just before his passing we visited the Social Security Office as we prepared for the inevitable, we were told by the Social Security Administration that I would not be eligible or entitled to my husband's retirement benefits upon his death or upon my retirement because I worked for the State. When I turned 65 years of age, I had to register for Medicare regardless that I was still employed by the State, otherwise I would be subject to penalties later when I did retire. It was at this time that I was then told by SSA that I was eligible for some of my husband's social security benefits because I was 65 regardless that I was working full time still, **but it would only be available to me while I was gainfully employed**. The minute I retire, it all goes away and is no longer available to me, at a time, in retirement, when one would need and could use additional financial support! If my husband has benefits, it should be available to his family, not go to someone else!

I am still working. I now have more than 51 years of full-time continued State service and proud of having accomplished what I have in State service working and educating myself to perform public service. I am an Administrator for several health-related licensing and regulatory boards and program. I love my work, but I must contemplate retirement at some point. I have avoided it and delayed it because I am caught between a rock and hard place. If I retire, I immediately lose my widow's benefit because of the windfall, but continuing to work entitles me to my regular State salary and I can continue to collect my widow's benefit. Does this make any sense? I feel that I will never be able to enjoy a life in retirement and am pressured by government to keep working because those with the power to make a change with the laws have yet to do so. The reality of life does not stop or go on hold to while legislative processes fail to take action to firmly bring about resolution. I contacted Senator Collins office a few years ago to help with the situation, but to no avail the windfall is still front and center to the detriment of those of us in the trench.

It is not my custom to wallow in self-pity there are far too many with greater needs, but I do need to start to pay attention to my retirement needs to ensure that I can stand on my own two feet and not rely on others. I strongly encourage you to find a solution to the impact of the federal windfall elimination provision as quickly as possible. I am sure there are many others in the same situation.

Part of my duties involves legislative matters and will likely not be able to participate in the hearing on this bill. I hope you hear my voice in this letter and I want to thank you for your time and consideration.

Sincerely,