

Just over 20 years ago I moved full time to Maine and decided to give up my IT job at a major financial institution and go back to one of my childhood dreams- being a teacher. When I graduated from HS in the late 70's MA had just passed proposition 2 1/2 and since I was paying for college myself, I had to choose another career path where I would be able to find a job so I could pay off my tuition bills. Fast forward 20 years, Y2K hit and I realized I was meant to live full time in my little slice of heaven in Otisfield. I volunteered Otisfield Community School and ran their computer lab. Once I stepped inside OCS I knew what my second career would be- teacher like I always had wanted.

I panicked as I signed my first teacher contract with SAD17 as my starting pay for Masters Degree plus 30+ credits was less than what I was making in 1983. Had I done the math correctly, could I still afford my mortgage? I recalculated, took a deep breath and signed. Best decision I could have made. After years of paying into social security and maxing out every year the past few years due to my high IT salary, I knew(so I thought) that since I am a pretty low maintenance person and would have 5e most social security that I could get when I retired, I would be okay when I retired from teaching.I mean even though I would receive next to nothing from Maine State Retirement's teacher pension, social security would be enough for a living income. Little did I know I would be penalized for choosing to teach, teach in one of the lowest paying school districts in the state. I had no idea that my wages as a teacher would require a windfall elimination provision! Windfall? Surely you are joking. As I rode through Auburn, Lewiston and OXford Hills and noticed all the hiring signs offering \$14-17 per hour at fast food places, I grew angry. Really? If I want to teach summer school I would only make \$20 dollars or so an hour.

Where's my windfall? Because I need 12 more years substantial earnings to avoid the penalty I am worried. My social security estimate before WEP penalty is down to peanuts per month. I've been teaching 21 years and finally cleared \$50,000+ a year or two ago. My friend's daughter fresh out of undergrad teaching in MA starting pay was over \$70,000. I go back and forth wondering if at age 60 I should return to private sector to try's and get 12 years in or find a teaching job just over the border in NH.

There is a shortage of teachers for a reason, especially in Maine. The pay is lousy, the demands outrageous and every year I spend thousands out of my own provide my students with quality resources and education. Mai e needs to recognize that teachers, unlike other state positions with higher pay and paid overtime are not ever going to make a windfall. Start giving the teaching profession some long overdue help. I urge you to WEP and GPO penalties.