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I want to thank you for hearing my testimony concerning LD 341. Please know that my story is not just my own. Our retired public servants are being negatively impacted by the Social Security WEP/GPO every single day.

I worked in the private sector before serving the State of Maine for 34 years as a probation-parole officer. I have also worked at number of part-time private sector jobs concurrently with my State employment. Some were on a self-employed basis, requiring that I pay the full 15% Social Security contribution that would normally be shared with an employer. Many of my fellow State coworkers did the same. It's not a secret that State benefits are good, but pay rates can lag far behind those of other states, so concurrent employment was a necessity for many of us.

The first surprise at retirement is that due to our private sector employment, we are REQUIRED to enroll in Medicare. This in effect makes Medicare our primary health insurer, while the State of Maine retiree plan reverts to a Medigap type backup plan. That certainly makes financial sense for the State of Maine, but also has the immediate impact of removing almost \$150 per month from what we had budgeted for our State pensions.

The second surprise is discovering the WEP/GPO. Many of my coworkers first learned of this provision only when they applied for Social Security. None of their calculations had factored in that their EARNED Social Security benefits would be STOLEN from them. Despite paying into Social Security and amassing the required quarters, they would be fortunate to receive even 40% of their EARNED benefits. They thought that their widows/widowers would be covered. They were wrong.

There are others like myself who have not yet applied for Social Security. Even that small benefit would help so much with expenses. Despite this, I have not yet applied for my own EARNED BENEFIT. My fear is that if the WEP/GPO is at long last repealed, it will not be done retroactively. Many of my fellow State of Maine retirees do not have the luxury of that choice. Their benefits are being stolen from them as we speak.

We have been waiting so very long for this issue to be addressed. Time after time, these bills are brought forward, but they never seem to pass. Why? Why is it such a reach to believe that constituents who have EARNED their Social Security benefits should receive those very benefits? I am not asking for anything beyond what I have earned fair and square! I am angry that year after year, my lawmakers fail to resolve this issue. Why?

Will you please, please see this bill through to what should be an obvious conclusion: retirees should be entitled to the benefits which they have earned. Their widows and widowers should be entitled to the benefits which they have earned. The government is in effect stealing from public servants with every reduced or missing Social Security check. It may not seem like a large financial impact for those who originally instituted the WEP/GPO, but this is certainly a large financial impact upon those who are affected by this.

We have been waiting so very long for fairness.

We are not asking for any benefit that we have not earned.

Now we are counting on you to address the unfairness, to repeal the WEP/GPO, and to make this right.

Thank you.

Corinne Zipps
Retired State of Maine employee