

Christopher Babbidge
Kennebunk
LD 1096

Chairs Tipping and Roeder and distinguished members of the Committee on Labor and Housing:

My name is Christopher Babbidge, I live in Kennebunk, and I am expressing support for passage of LD1096 sponsored by Rep. Dodge.

The cap on COLA has hurt teacher pensioners for a dozen years by losing ground to inflation, unlike Social Security. That money is forever gone, and for old retirees in need during those years, forever lost. But teachers who retire today and in the future can be treated more fairly through the passage of this bill.

Financial health is scary when your paycheck stops at retirement. Housing and transportation costs, plus rising food and energy costs, worry retirees. Even before the harmful measures of 2011, health insurance has plagued retirees.

When I began teaching in 1973, my district (Greenville and Shirley) paid 100% of a teacher's family health insurance, which was the standard. Over time, that has been eroded to more like 80-82%. But if a teacher retires, MPERS pays about half of that, making retirement even more costly.

Before the devastating cuts of 2011, I spoke on the floor of the House in support of raising the retirement percentage paid by the state from 40 to 45%. I explained that teachers, who had given their all over many years but now were physically and mentally tired, deserved the dignity of being able to retire, rather than to hang on in the classroom for the health insurance. Even more importantly, the kids deserved an excited, enthusiastic teacher instead of a burned-out professional worried about retirement costs. It passed in bipartisan fashion, and many colleagues from across the aisle came to me and said they knew that teacher I had spoken of.

We need to keep MPERS viable, yes. But we need to keep promises, right wrongs, and be fair to those people who dedicated their lives to the children of Maine. Continuing to have retirees lose ground by squeezing teachers' retirement income with a cap not only is inequitable with social security, but is contrary to our responsibility to Maine education, teachers and spouses, and, in the end, to Maine students. Please vote OTP on 1096.
Thank you.