

11111 Tadmore Place  
Upper Marlboro, Maryland 20774  
January 28, 2020

Delegate Maggie McIntosh  
Chairperson Appropriations Committee  
Maryland House of Representatives  
Room 121 House Office Building  
Annapolis, Maryland 21401

To whom it may concern,

I want to thank you and your Committee for presenting HB 0115 for consideration today. After consulting with Delegate Davis's Office in November 2019, I was informed by the Maryland State Retirement Office that I had selected Plan 1 of the Maryland Teachers' Pension Options.

At the time of my retirement I could not have foreseen that the cost of living would have increased as it did, nor could I have imagined that there would have been significant changes in my personal well being and that of my family. Consequently, I did not request a larger monthly pension.

#### REASONS FOR INCREASED PENSION:

1. My husband passed away from cancer in late 2011. The blow has severely damaged the psyche of myself and all 3 of my sons who are still coping with issues in relation to the loss.
2. The reduction to a single household income and struggle to refinance was financially crippling during an unprecedented national mortgage crisis that my household is still recovering from.
3. My youngest son returned home from the military with health issues which prevented him from being employed for nearly 2 years within which I have had to cover his expenses.
4. My second son overworked himself trying to contribute and stressed with concern over my health and that of his younger brother is only now recovering from mental health challenges.
5. During my 29 years of service to the Prince George's County Public school system as a Spanish Teacher and National Honor Society organizer, I developed respiratory and other chronic health issues which have caused me to revolutionize my diet out of necessity.
6. For the past 2 years I have not been able to afford new glasses.

I pray these concerns are consequential enough to motivate this committee to act.

Sincerely,

JANICE THOM-COLLINS