

**RAVINDRA D. GANVIR**  
**5435 East Nithsdale Drive**  
**Salisbury, Maryland**  
**21801**

Senate Budget and Taxation Committee  
Testimony in Support - Senate Bill 938  
Thursday, March 24, 2022  
Virtual Bill Hearing

Dear Chairman Guzzone, Vice Chair Rosapepe and Honorable Committee Members:

I am writing in support of Senate Bill (SB) 938, which will allow for the purchase of certain retirement benefits by former contractual employees of the State of Maryland. I live in District 37 and am represented by the Honorable Adelaide C. (Addie) Eckardt, the sponsor of SB 938. I was a contractual employee with the Maryland Department of Transportation from April 1984 to December 1991 and has worked as a Maryland State Employee with the Maryland Department of Transportation from December 1991 to March 2009, and I was unable to purchase pension benefits before I left my job. During the eighteen (18) years of service with the Maryland Department of Transportation I won many awards and was honored with several Governor's citations.

The purpose of SB 938 is to provide a window of opportunity to former employees to allow them to purchase pension benefits to add to their years of service. Current employees can purchase these pension benefits to increase their years of service, but under the current law former employees cannot. Because I am no longer an employee of the State of Maryland, I cannot purchase pension benefits to increase my years of service. This legislation is important because it provides the limited opportunity to former employees to purchase certain pension benefits, and gives former employees the same rights current employees enjoy to plan for their retirement. Allowing former employees, like me, the opportunity to invest in our pension benefits provides the opportunity for financial stability my family will need during my retirement years. My family depends on me, I have been the principal wage-earner and it is essential if I am ever to retire that I have a living wage to rely on in my retirement years.

This legislation is critical for my fast approaching retirement date of May 2023.

I am grateful to Senator Adelaide C (Addie) Eckardt for sponsoring this legislation, and I respectfully request the Committee's support of SB 938.

Kind regards,

*Ravindra D. Ganvir*

Ravindra Ganvir