

# Sno-King School Retirees



February 2000

## The SKSR Bulletin

A message from our president

### Happy New Year to all of you!

*by Rita Requa, 206-362-5220*

**E**vents occurring during the first two weeks of the millennium may have a significant impact on the future development(s) regarding your pension.

The first two have to deal with the issue of governance, or who has control of the Washington State Pension Systems. At the present time the Joint Committee on Pension Policy has control of the pension systems. This committee is made up of eight Democrat and eight Republican legislators. It's been our (referring to WSRTA) experience that legislation which does not have JCPP approval goes absolutely nowhere in the legislature. Washington is one of only three states where members of the pension system are not represented on the pension boards. Other states have independent boards of trustees.

The January 7 meeting of the Joint Committee on Pension Programs studied Cathy Wolfe's bill from last session. The compromise bill by Cathy Wolfe and Mark Doumit was amended to establish a Pension Oversight Board with eight members from the different retirement systems, both active and retired, two legislators, and state officials from the Office of Financial Management, the Department of Retirement Systems and the State Investment Board. The board would review state pension issues, advise DRS, discharge trust duties and make recommendations on contribution rates. This bill will now be forwarded to the legislature for its consideration. The best way to follow this issue's progress through this legislative session is to call WSRTA's Legislative Hot Line: 1-800-221-1269. If you want to leave a message for your legislator, call the Legislative Hot Line: 1-800-562-6000. E-mail and snail mail addresses for your legislators may be found on the SKSR Website under Legislation (sksr.org).

*continued on page 2*

*Requa, continued from page 1*

Rita Requa, President  
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Gail Bromley, Secretary  
Donna Murrish, Treasurer  
Dave Johnson, Assistant Treasurer  
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Gordon Bowers, Health Services  
Barbara Berg, Members Services  
Phyllis Enger, Retirement Planning  
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An initiative filed by Stan Bianchi of the Whatcom County Retired Teachers Association would eliminate the JCPP and replace it with a Pension Management Board consisting of 14 members (four retired and four active members of PERS, TRS, and LEOFF, three members appointed by governor, three advisory members; Director of the Department of Retirement Systems, Director of Financial Management, and Executive Director of the State Investment Board). WSRTA has not officially endorsed the initiative because the initiative must have the collaborative support of CARE Coalition (WEA, WEA-R, WASP, WASA, PSE). At this time no state group has officially endorsed the initiative. Neither NW-1 Coordinating Council nor SKSR has taken an official position on the initiative. A study with recommendations by an ad hoc committee of the WSRTA State Executive Board will be presented to the January meeting of that board. (This report was not available at press time.) Watch for further details regarding the initiative in WSRTA publications.

**USE THESE NUMBERS DURING THE LEGISLATIVE SESSION**  
 WSRTA Legislative Hot Line: 1-800-221-1269  
 State Legislature Hot Line: 1-800-562-6000

**MARK YOUR DATEBOOK**

**Coming Events for Sno-King School Retirees**  
 Please note new time for general meetings—1:00

February 17..... 1:00 PM  
 Edmonds School District Administration Center  
 20420 68th Avenue West, Edmonds  
 SKSR President-Elect Jack Rogers will give us a legislative update. Then Doug Shadel, an official with AARP, will give a presentation on consumer fraud and how it affects seniors.

Other meetings this year

March 22.....	Luncheon with Overlake,	12:00
April 20.....	Scholarship Luncheon,	12:00
May 18.....	Luncheon with Sno-Isle,	12:00
June 15 .....	General Meeting,	1:00
July 20 .....	Annual Picnic,	12:00

A message from our legislative chair

**Pension plans a focus of this year's legislative session**

by Jack Rogers, 203-367-7153

**S**KSR hosted its second annual legislative breakfast on December 17 at the Lakeview Grill. Legislators from the region attended the buffet breakfast along with about 35 members.

This was an opportunity to brief the legislators on our issues and to bring our own members up to speed as well. The legislators then were able to give us their perceptions of what will likely occur in Olympia. Representatives Al O'Brien, Carolyn Edmonds, Ruth Kagi and a representative from Senator Paull Shin's office attended our meeting. Most of the concerns centered on dealing with impacts brought on by the passage of I-695. Their main task will be to pass a supplemental budget during the 60-day session. But, what with cutbacks looming, it is likely there will be a major overhaul of existing state budget. The day before the breakfast, Governor Locke made a preliminary announcement about his budget plans, which include property tax relief for senior citizens, hiring more teachers and security for the schools, and an attempt to give some assistance to cities adversely affected by I-695. According to State Representative Al O'Brien, the governor's intention is to spend up to the maximum allowed and thus reduce any surplus outside the rainy day fund.

A brief discussion was held about the proposed initiative from Whatcom County School Retirees. This initiative, if passed, would establish the Teachers' Retirement Fund as a legal trust managed by a non-political board. This would help to ensure that the pension system is adequately funded and that

participants in the system have some control over its destiny. It would replace the Joint Committee on Pension Planning with a representative board made up of state officials and members of the various retirement groups receiving pension benefits. There are pros and cons to this issue and more will be presented on this in a later edition.

The key issue before the group is to secure retired school employee representation on the state pension board. Legislative sentiment seems in favor of some limited, yet nonvoting, representation. Check the hotline once the session starts in January. As of press time the Joint Committee on Pension Planning (JCPP) has unanimously recommended passage of a bill that would establish an advisory "Pension Oversight Board" made up of four legislators (one from each caucus), four active and four retired participants in the retirement system.

Another issue of the Retired Teachers' Association this session is to establish an annualized sharing of extraordinary gains from pension fund investment. Currently this distribution will only occur every two years. The distribution, which will be added to those eligible for a COLA this July, will be approximately \$1.08 per month for each year of service.

During the session be sure to check the legislative hotline —1-800-562-6000.

**55 Alive**

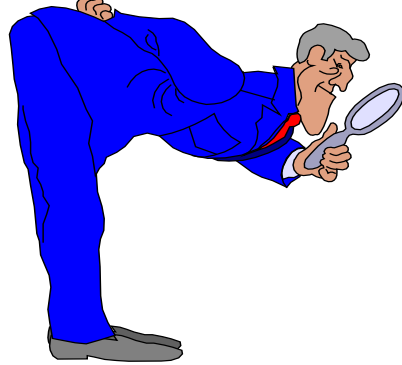
AARP 55 Alive Mature Driving is a refresher course teaching preventive measures that save lives when driving. Pay \$10 materials fee to AARP instructor at class time. Participants register through Edmonds Parks and Recreation, 425-771-0230. Possible discount on auto insurance. Classes meet 9 AM to 1 PM at the Anderson Center, 700 Main Street, Edmonds. For alternate dates and locations call Bob Jones at 425-787-2727.

**WINTER: February 2 & 3—March 1 & 2**  
**SPRING: April 5 & 6—May 3 & 4—June 7 & 8**

Update on your health

## Some tidbits on housework and your health

by Gordon Bowers, Health Chair—425-778-9202



### WHO DOES THE HOUSEWORK?

Even with the huge increase of women in the workforce, there has been little or no increase in men's participation in housework. The average married woman performs 70% of the housework, according to a study reported in the *Journal of Health and Social Behavior* (vol. 40, #1). Men and women who do high levels of household work are more likely to experience anxiety, demoralization and depression. This Hope Heart Institute article advises that sharing housework—cooking, cleaning, grocery shopping, laundry, washing dishes, doing repairs, paying bills and caring for children—is important to the psychological well-being of any couple. GUYS, GET WITH IT!

### MEDICAL COSTS BEYOND MEDICARE

A new report from AARP reveals that Americans 65 and older will pay an average of \$2400 in out-of-pocket expenses for treatment this year. That represents 19% of their income. Prescription drugs, which are not covered by Medicare, will account for the biggest chunk of the expenses, about 17% or

\$413. The out-of-pocket costs a Medicare beneficiary must pay includes a \$45.50 a month Medicare premium as well as deductibles and co-payments.

### THYROID DISORDERS

Although approximately 22 million Americans have some type of thyroid disease, a high percentage may not be aware of the problem, according to a report by the Thyroid Society for Education and Research in Houston. Thyroid disorders are far more common in women than in men. Symptoms of hypothyroidism can include feeling slow or tired, feeling cold, feeling drowsy during the day even after sleeping well all night, having a slow heart rate of less than 60 beats a minute, elevated blood pressure, poor memory, difficulty concentrating, muscle cramps and numb arms and legs, weight gain, husky hoarse voice, puffy face (especially under the eyes), thinning hair, dry skin, etc. Treatment for thyroid disorders is usually simple: a pill taken daily, usually for the rest of a person's life, and dosages for this under-active thyroid should be re-evaluated each year. A blood test is all that is needed—ask your doctor. Data is from the *Baltimore Sun* and *Everett Herald*, January 4, 2000.

### SOCIAL SECURITY AND YOU

Retirement at an early age is great, but one of the cautions is that your Social Security benefits and those of your dependents are based on your earnings averaged over most of your working career. Higher lifetime earnings

result in higher benefits. This becomes more complicated for those who retire earlier than age 60 for women and 62 for men. To avoid surprises, Social Security will give you a personalized benefit estimate—call 1-800-772-1213, ask for form 7004. Within four to six weeks after you return the form, you will receive a statement of your earnings record and estimates of your Social Security benefits for early retirement, full retirement, benefits payable to your spouse and other eligible members due to your retirement, disability or death. The same information can be found on SSA's website at [www.ssa.gov](http://www.ssa.gov). Allow four weeks. Also, pamphlets on retirement and survivors are available at the Lynnwood Social Security office, 18905 33rd Ave W, across from DSHS offices.

### FREE BARGAINS

- Medicare allows one mammogram per year, PLEASE DO!
- The Northwest Prostate Institute at NW Hospital has a research project for men age 50 and above—a new form of PSA. Your appointment will include a prostate exam, blood sample and notification of any abnormal results. Call 1-800-633-4636.
- Advice from the Hope Heart Institute—walk 30 minutes a day as per public health guidelines. Walk as though you had to get there

### WHAT'S YOUR REAL AGE?

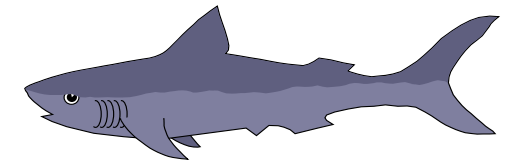
Please read for fun—*Readers' Digest*, January 2000, page 33.

*A patient went to a doctor about a weight problem. The doctor asked, "What was your lowest weight?" The patient answered, "Seven pounds, two ounces."*

Travel information

## Traveling in the Pacific Rim

by Terri Malinowski, travel chair—425-483-8344



Three couples who recently toured Hong Kong, China and Macau called it "the trip of a lifetime." The travelers, all Edmonds School District retirees, were Earl and Betty Garrison, Bill and Margie Borgert, and John and Sharon Samples. Their November journey, accompanied by a local tour person who had planned the trip, took them via a Northwest Airlines 747 from Seattle to Tokyo, where they changed planes. Arriving at Hong Kong's new airport, they found it quite fine and user-friendly. The six were greeted there by a courteous tour company representative, who escorted them to the five-star hotel which was their base for the one-week visit.

After a good night's sleep, they spent their first day exploring Hong Kong Island. Stops included the historic Stanley Market where busy stalls staffed by aggressive shop owners offered Chinese art, silk collectibles and curios. They visited Victoria Peak for a panoramic vista, although the many skyscrapers nearly blot the view of the harbor full of sampans and ships. The next day, it was off to mainland China, where the passage through immigration facilities led to a modern freeway flanked by new construction in all directions. There were modern high-rise buildings and many of the so-called "sweat shops" where clothing and other export articles were being manufactured, according to Earl Garrison.

On another day, the six took

a ferry to Macau on the southern tip of mainland China. The former Portuguese colony reverted to Chinese rule in December, but it remains rich in Portuguese culture and history.

The group's free days in Hong Kong were reserved for "serious shopping," Garrison said. "The Jade Market is a mecca for collectors from all over the world and displays everything from rare pieces to small, inexpensive trinkets." Tempel Street Night Market is Hong Kong's most famous open-air market and offers a wide array of watches. Side attractions include opera singers, fortune tellers and sweatshop clothing. Traveling to Kowloon, the six also visited a diamond market.

Hong Kong is sub-tropical, and the group found November weather called for short sleeves. The week was over too soon, and the six went winging home on Thanksgiving Day, arriving home the same day, due to the dateline and time zone changes.

\* \* \*

Other November travelers in the Pacific were Lois Champion, retired Shoreline and Snohomish school nurse, and her husband. After enjoying a "repositioning cruise" on the Norwegian Crown which visited 10 ports in 13 days, Lois returned in time to head out again. In December, she and her eight-year-old grandson, Tyler, journeyed to the Galapagos Islands, where "we spent Christmas at the equator."

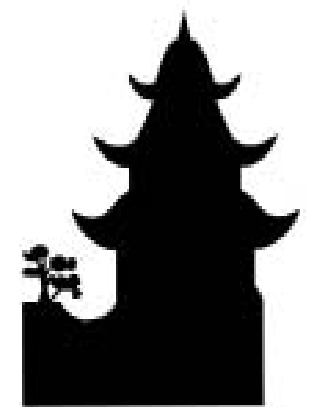
\* \* \*

Edmonds retiree Adell

Swanson went in the opposite direction—a one-week tour to the Holy Land last summer. She traveled with 30 others on the trip, which was sponsored by Pacific Lutheran University through the Good Shepherd Tours. Their journey was highlighted by stops in Rome, Pompeii, Istanbul and Jerusalem. "The date palms and banana plants were beautiful because they were irrigated in the hot desert land," she reported. "White limestone dotted the desert landscape, accounting for all the marble." Other observations from Adell: "Everyone wears leather shoes because Turkey makes wonderful leather goods. The hotel buffets were laden with yogurt, diced vegetables of every color, and the best rolls and breads in the world! The heat was unbearable and caused sore, hot feet, but I wouldn't have missed the trip for anything."

For contributions or questions, call Terri Malinowski, (425) 483-8344 or e-mail her at

[terrim@accessone.com](mailto:terrim@accessone.com)



## ESD 189 teacher of the year is Edmonds SKSR member

by Ellie Bonnano

Congratulations to Cheri Schuricht, one of our active members, who was named "Teacher of the Year" by the Office of Superintendent of Public Instruction and the Educational Services District.

Cheri has taught at Westgate Elementary School since 1987 and has taught fourth, fifth and sixth grades. Some of her sixth graders have been lucky enough to stay in her class since fourth grade.

Cheri feels she owes her success to the Edmonds School district due to its "outstanding support for continuing education for teachers." Her special interest has been the Math Project, as she feels it has changed all aspects of her teaching.

One of her daughters will marry a middle school math teacher in April, and her other daughter is doing her student teaching at the Maplewood Co-op in Edmonds.

### LONG TERM CARE INSURANCE

I provide comparative quotes from four major companies. Call or email for no-hassle information.

**DON DENTON**  
(425) 787-7881  
dondenton@jps.net

Acceptance of this paid ad does not imply Sno-King endorsement

## SKSR BULLETIN BOARD

### WHAT-CHA DOIN', VOLUNTEERS?

Volunteers don't seem to "toot their own horns." However, we still need to know what you are doing. Many units in the state are telling how much, where and what their volunteers do. We have no clue what you are doing. Sno-King would like to be able to "show & tell" what we are doing. There is a kind of a contest both state and nationwide. The State Community Service Committee is interested in entering. This is a unit entry compiled of what each person does, so everything counts. Rewards and recognition isn't fully revealed yet. More to come later. Please tell us what you do for kids, schools, hospitals, your church, tutoring, other groups, etc. No matter if it is one hour a day, a week or a whole month; it all adds up. Tell Bob Jones at 425-787-2727 (not long distance from 206), e-mail bobjones@premier1.net, or inform Rita Requa at 206-362-5220, e-mail rrequa19@idit.net.

Bob Jones, Communty Service Chair

### ENTERTAINMENT 2000 UPDATE

Once again our Entertainment book fund-raiser was a successful project which profited \$480 for our scholarship fund. I would like to thank all of you who purchased books, and I hope you'll keep Sno-King in mind next year when it comes time to get a new one. I trust you're remembering to use your book. I know it's easy to set aside and forget about it, but if you've looked through it at all you know there are some excellent values if you take advantage of them. It takes only one or two to more than pay for the cost of the book. If the schedule goes the same for the 2001 books, they'll probably be available by the first of September. Look for announcements in the Bulletin next fall, and in the meantime, enjoy your book.

Donna Murrish 206-363-5753, e-mail dmurrish@aol.com

### CONSUMER ISSUES

To get the latest information about consumer issues from the attorney general of Washington, call the CONSUMERLINE: 1-800-692-5082 or in the Seattle area 206-464-6811. It is suggested that you have a pencil and paper ready when calling. This line has 125 recorded messages on consumer protection topics from automotive, credit, landlord/tenant, lemon law to warranties. Copies of the scripts are available from the attorney general's office.

### SKSR WEBSITE

The website is open: Visit SKSR.org. We hope you will find the information helpful. Besides general information about SKSR, there is an information-packed legislative page with information about how to communicate with state legislators, congressional representatives, and other government officials. Don't forget to check out the links to other web pages.

### VOLUNTEERS NEEDED

SKSR needs volunteers for our committees for this year and next. If you have an interest in local committees-program(s), legislation, retirement planning, health issues, community service-please let Rita Requa (206-362-5220) or Jack Rogers (206-367-7153) know. We will also be looking for people for officers, delegates to WSRTA Assembly in June and state committee members. Commitment to volunteer can be for one time to monthly to year-long, as you desire.

A moving experience

## More changes for your SKSR directory

by Donna Murrish-206-363-5753

We continue to have folks on the move, so to keep you up-to-date, here are some changes to make in your directory.

### CHANGES

- 5 Jane Blaylock-change to: 17701 17th Ave NW, Shoreline 98177-3311
- 10 Lloyd Cleven-change to: P.O. Box 3623, Silverdale, WA 98383-3623
- 12 Katherine Cumming-change to: 6312 California SW #101, Seattle 98136
- 15 Patricia Eddy-change to: 113 Sherborne Dr, Spartansburg, SC 29307
- 20 Janice Grandon-change to: 10519 E Villa Monte Dr, Mukilteo 98275
- 23 Dorothy Heuchert-change to: 305 NW Richmond Bch Rd #107, Shoreline 98177
- 26 Thomas James-change to: 21403 31st Ave SE, Bothell 98021-7872
- 31 Susan Lee-change to: 22917 84th Ave W, Edmonds 98026-8425
- 38 Linda Morse-change to: PO Box 1871, Kingston, WA 98346, 360-297-7737
- 39 Karen Murphy-change to: 16337 19th Ave SE, Mill Creek 98012-8058
- 39 Pamela Nagel-change to: 2201 192nd St SE, #S105, Bothell 98012
- 39 May I Nelson-change to: 11501 15th Ave NE, #209 Seattle 98125-6330
- 41 Grace B Park-change to: 900 University St, #9K Seattle 98109
- 55 Christopher Tracy III-change to: Kenmore 98028
- 56 Wayne Trull-change to: 7805 Lake Alice Rd SE, Fall City, WA 98024

### ADDITIONS

- 9 Pat M Chandler-22407 41st Pl W, Mountlake Terrace 98043
- 12 Neil A Cummings-5323 136th Pl SW, Edmonds 98026-3437
- 17 Carolyn R Francis-4130 100th Ave SE, Mercer Island 98040
- 21 Carolyn K Hanson-525 N 72nd St, Seattle 98103-5130
- 24 William B Hornell-15320 SE 48th Dr, Bellevue 98006-3645
- 24 Joyce E Houser-12516 NE 183rd St #524, Bothell 98011
- 27 Patricia A Johnson-528 Pine St, #4, Edmonds 98020
- 28 Kyle D Kinoshita-1123 NW 196th St, Shoreline 98177-2634
- 33 Ronald F Lucas-16304 84th Ave NE, Bothell 98011-1627
- 33 Bruce B MacDougall-361 NW 137th St, Seattle 98177-3929
- 34 Craig A Madsen-1529 S Lk Stickney Dr, Lynnwood 98037
- 36 Cora M McMurry-9724 Bent Brook Dr, Montgomery, AL 36117-7437
- 40 Thomas H Nielsen-5718 96th St SW, Mukilteo 98275-3509
- 41 Roger L Ottmar-739 Maple St, Edmonds 98020-3509
- 50 Kathleen H Sherwood-7511 242nd Pl SW, Edmonds 98026-8539
- 55 Dana L Thumlert-7310 188th St SE, Snohomish 98296-8329
- 57 Susan M Venable-23729 107th Pl W, Edmonds 98020
- 58 Renee Wass-7248 28th Ave NE, Seattle 98115-5848

### E-MAIL

- 63 Rachel Lake-should be rk-lake@msn.com
- 63 David Gow-kig@cmc.n
- 64 Linda Morse-dlmorse@worldnet.att.net
- 64 Loren Saxby-dlsax@iuno.co

### SNOWBIRDS

- 65 Bill and Carolyn Vickery-should be: 8265
- 65 Barbara Berg-10058 Lancaster Dr, Sun City, AZ 85351 (Jan-March)

## NW-1 REPORT

Six members of the SKSR executive Board attended the January 10 meeting of the NW-1 Coordinating Council in Mount Vernon. The Council approved the following goals for NW-1 Coordinating Council:

1. To review criteria for WSRTA lobbyist to insure that WSRTA needs are met. Rationale: a. The lobbyist must be interested and sympathetic to the needs of retired teachers. b. Loyalty to the needs of retired teachers. The objectives should be education and a split time lobbyist may not accomplish this. c. Ability to access legislators.
2. To amend the by-laws to allow delegates the right to initiate and act upon by-law amendments at the same assembly. Rationale: a. The Delegate Assembly represents all members. b. The Delegate Assembly should be empowered to carry out the wishes of the membership. c. The by-laws would be more responsive to the Delegate Assembly.

3. District representatives must discuss relevant issues with their membership and take Coordinating Council issues to the executive board. Rationale: a. A district representative speaks to issues and concerns of the Coordinating Council and presents the identified concerns to the executive board of WSRTA and reports back to the Coordinating Council. b. Representatives own biases and opinions must be identified as such and not take precedence. c. The district representative's task is to improve communication between units, coordinating council and the Executive Board. Personal agendas must be identified.

\* \* \*

Also on the agenda were reports by Orin Fjeran (13th month pay proposal), Executive Director Pat Hoban's legislative report covering issues for this legislative session, President-Elect Jane Carter's asking for state committee volunteers and committee reports. The next NW-1 meeting is March 7th.



*Sno-King School Retirees*  
*P. O. Box 33962*  
*Seattle WA 98133-0962*

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**HELP US WITH INFORMATION TO PUT IN THE BULLETIN**

The deadline for the next newsletter is Thursday, February 10.

Send news and other materials to

Jo or Bruce Caldwell, PO Box 1117, Edmonds WA 98020, WMEAoffice@aol.com. fax 425-776-1795, phone 425-778-9390.  
Please send TRAVEL news to Terri Malinowski, 15341 158th Ave NE, Woodinville WA 98072, terrim@accessone.com, 425-483-8344.  
Please send us news about other members as well as about your activities.

If you know of illness, please call Sunshine Co-Chairs, Gayle Bromley (206-364-1314)  
or Frances Peters (206-361-8594) or call president Rita Requa (206-362-5220).

To help with mailing our next Bulletin on Tuesday, February 29, call Betty Odle (206-525-8276),  
Ellie Bonnano (425-778-0751) or Ruthann Warren (206-367-0742).



**PRE-RETIREMENT  
PLANNING SESSIONS**

Although the snowy weather on January 12 forced the cancellation of our first pre-retirement planning session, the other sessions will all go on with the same programs as originally scheduled. *Glenda Fairchild* from the Health Care Authority will be rescheduled for another date. **That reschedule date will be announced at one or more of the other sessions.**

*Submitted by Phyllis Enger*

**SUNSHINE COMMITTEE**

We are saddened to report the passing of *Margaret Rowe* on November 29, 1999, from ovarian cancer. Both Margaret and her husband, Warren, were teachers in the Edmonds School District. Our sympathy is extended to Warren and the family.

On a happier note, *Walt Dawson* is recovering from triple by-pass surgery before Thanksgiving. He is walking now and beginning rehab.

*Submitted by Ellie Bonnano*