Sno-King School Retirees



October 2000

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The SKSR Bulletin

A message from our president

WSSRA to file suit against the state

by Jack Rogers, 206-367-7153

Recently, the State Executive Board of the School Retirees Association voted to begin legal proceedings against the State of Washington. The lawsuit, when filed, will resemble one filed back in 1972 when Dan Evans was governor. The state passed a budget which significantly reduced its contribution rate to the pension system. The state maintains that because of well-managed gains coming into the system from investments, it does not need to contribute state dollars to the system at the traditional rates of the past. Unfortunately for us, this reduction removes any "safety net" on the pension fund realized from extraordinary investment earnings. This also diminishes the likelihood for pension fund improvements in the future. Such improvements might have included lowering the eligibility age for cost of living adjustments. The court ruled in 1972 in favor of the retirees stating that a vested right in the pension system is the right to a stable, dependable and systematic process for funding retirement benefits. This is why the state takes 50% of any extraordinary gains from pension investments and uses them to help repay the system for the unfunded liability incurred in 1972.

The State School Retirees Association will likely be joined in the suit by the Retired Public Employees Council. This can help in sharing the significant legal expenses that will occur. Our state organization is setting up a Pension Defense Fund and hoping that individual members will see fit to contribute. See the September-October WSSRA *Journal* regarding this matter.

In other matters—don't forget to attend our Scholarship Luncheon on October 19 at the Edmonds Unitarian Church. Some of you may be getting calls to bring food for the lunch. There is a \$5 contribution asked which goes to the Scholarship Fund for aspiring high school graduates planning to enter teaching. This year Sno-King

see PRESIDENT on page 9

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Get out the Vote!

The American Association of Retired Persons (AARP) is engaged in a *Get Out the Vote* campaign for the coming general election. This year's election is very important for the future of Social Security and Medicare as well as the issues of long-term care and patient protections in managed care.

While AARP does not endorse individual candidates, or tell members who to vote for, in their bulletins they do inform members of candidate positions and ballot issues. AARP needs volunteers to follow up the mailings by calling these same members and reminding them to vote.

Volunteers will need to attend a one hour orientation during the week of October 16 at the AARP office at Northgate. Volunteers can choose the hours to work between 9 AM and 4 PM Monday-Friday beginning the week of October 23 and lasting until election day. If you can spare a shift of two hours to help, it would be greatly appreciated. Contact the AARP West Region Office, 9750 Third Avenue NE, Suite 400, Seattle, 206-526-7918.

MARK YOUR DATEBOOK
Coming Events for Sno-King School Retirees
October 19Scholarship Luncheon, 12:00 Edmonds Universalist Unitarian Church 8109 224th SW, Edmonds
Musical entertainment
November 9General Meeting, 1:00
Choices in the State Health Care
December 7 (?)Legislative Breakfast
December 14General Meeting, 1:00
The Shoreline Center
Seasonal entertainment
February 15 Luncheon with Overlake, 12:00
March 15General Meeting, 1:00
Edmonds School District Administrative Center Legislative Report
April 19Scholarship Luncheon
Edmonds Universalist Unitarian Church
Debbie DiMitre, "Sarah Borden Denny"
May 17Luncheon with Sno-Isle, 12:00
Mill Creek Country Club
June 21General Meeting, 1:00
July 19 Annual Picnic 11.00

Kenmore Park

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Insurance benefits update—Health Care Authority 2001 PEBB Open Enrollment Quick Reference Guide

by Rita Requa, past president

Open Enrollment Period October 23, 2000, through November 30, 2000 Effective Date of Change January 1, 2001

Important Changes for 2001

Medical Plan Changes

This year we have only one plan/product that will not be offered in 2001–Aetna Medicare Golden Plan. Please remember—if someone is currently enrolled in the Aetna Medicare Golden plan, they will automatically be transitioned into Aetna US Healthcare of Washington, Inc., plan. This plan will coordinate benefits with Medicare; however, since it is no longer a Medicare + Choice plan, the premium will be considerably higher than the 2000 Medicare Golden Plan rate.

Prescription Drug Benefit Changes *Managed Care Plans*

Retail pharmacy benefit

All plans will allow members to purchase up to a 3-month supply of prescription drugs at a retail pharmacy. The appropriate copay will be charged for each month supply (3 month supply for 3 copays) All plans are required to offer formulary insulin at \$10 copay for a 30-day supply.

Mail order pharmacy benefit

Up to a 90-supply in 2001, rather than the current 100-day supply.

Uniform Medical Plan

Pharmacy Deductible

\$100 per individual, \$300 per family for retail and mail order drugs. (This is in addition to the \$200 per individual, \$600 per family medical deductible.) Once pharmacy deductible has been met, UMP members will pay no more than \$75 per prescription.

Eligibility Changes (effective January 1, 2001)

Employees may waive PEBB health coverage at the time of retirement if they have other comprehensive employer-sponsored health coverage and return to PEBB coverage within 60 days of loss of other coverage. Proof of loss of other continuous coverage will be required at enrollment. Retirees may enroll in COBRA coverage within 60 days after their employment ends and then enroll in PEBB retiree coverage once they begin collecting a pension (as long as the COBRA coverage has not been exhausted before they begin collection a pension). PEBB coverage will be extended to same-sex domestic partners in 2001.

Service Area Changes

For 2001, there will be few changes in service areas. The final service areas will be submitted to

see INSURANCE on page 9

55 Alive

AARP's 55 Alive Mature Driving Class 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. Note that the class is a two-consecutive-days class, which can be selected during the month of your choice.



Fall 2000 Classes
October 4 and 5
November 1 and 2
December 6 and 7

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Health tips for you

by Gordon Bowers, health chair, 425-778-9202

OSTEOPOROSIS

A massive study was done on osteoporosis that affects 15-20 million American women older than age 45. Researchers for the Journal of Bone and Joint Surgery looked at the health insurance records of more than three million and found that 1,162 women ages 55 or older had wrist fractures. The study indicated that a bone fracture is usually the first symptom of osteoporosis, yet doctors fail to test or treat postmenopausal women with wrist or other types of fractures.

A followup study showed that even six months after a fracture, only 2.8 percent of these women had a bone-mineral density scan, though odds were that all should have been given the scan and perscriptions for same if necessary. The National Osteoporosis Foundation (NOF) recommends that postmenopausal women who've fractured any bone be tested for osteoporosis.

In your 50's?

That is the optimum time to investigate Long-Term Care insurance.

Know someone needing care?

Then you know why financial planning beforehand is essential.

For comparative quotes, contact

Don Denton

(425) 787-7881, dondenton@jps.net

Acceptance of this paid ad does not imply Sno-King School Retirees endorsement In defense of doctors, Dr. C. Conrad Johnson, MD, Indiana University College of Medicine, writing in the *New England Journal of Medicine Health News* (September 2000, page 3) points out that effective drug treatment for osteoporosis has been available only five years, and accurate bone density tests have only been available for fifteen years, and only the last few years have these been dependable

Dr. Johnson advises, "Every woman over age 35 to 40 who suffers a fracture should be tested, and those with confirmed osteoporosis should be treated with one of the approved medications."

Of the many tests available, he recommends the Dual Energy XRAY Absorptiometry (DXR). This test measurement of the hipbone can predict risk for future fractures of the hip and other bones. Dr. Johnson is also president of the National Osteoporosis Foundation.

GOOD NEWS! NEW TREATMENT FOR MACULAR DEGENERATION

Though lasers have been used on a limited basis on this age related eye disorder the new procedure combines a drug, visudyne, which is injected in the arm by an IV. After a few minutes the drug reaches the blood vessels of the eye, and a low beam laser is used on the abnormal blood vessels to destroy the damaged areas without damaging the retina.

The Food & Drug Administration cautions that this therapy

is not a cure, but it can slow retinal damage and help some people to continue functioning well enough to live independently. The disease robs patients of the central vision needed for reading, driving and the ability to care for themselves. This treatment is FDA approved only for the "wet type" of macular degeneration; the "dry type" is caused by scar tissue buildup over the retina and there is still no treatment for it. Data is from Knight Ridder by Carolyn Poirot. Dr. Gary Cowan, Retinal Consultants of Fort Worth directed the study. Also, there was a Seattle Times article September 3, 2000.

TIDBITS OF WISDOM

Tuft University researchers advise that their studies show: the stronger a woman becomes through exercise and diet, the younger she stays, no matter what her age. The result–strong women stay young!

Also from Tuft University's *Health & Nutrition Letter* (September 2000, page 2) gingko biloba is being widely touted as an aid to memory and concentration. Beware. It's primarily a blood thinner, not something to take with other blood thinners like aspirin, vitamin E, garlic, ginger, etc. It could result in excessive bleeding.

FREE

Northwest Hospital, Seattle, is still offering free prostate screening for men 50 and older, part of a research study on prostate specific antigen (PSA). The Northwest Prostate Institute

see HEALTH on page 7

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Traveling with Terri

By Terri Malinowski, travel chair, 425-483-8344

hen January rolls around after the holidays, and the grey skies of winter seem endless, sunny climes often beckon—that's when Hawaii seems exotic, and Arizona sounds warm and dry. But if you're looking for a different direction this year, why not try the Florida Keys?

The Keys are a long, irregular string of sandy, palm-treed islands linked by U.S. Highway #1, otherwise known as the Overseas Highway. The Keys stretch from Key Largo southward for more than 100 miles into the Gulf of Mexico and Atlantic Ocean. There are dozens of isles, some with lush resorts and others with small, cozy cottages for rent.

Key West, at the southwestern extreme, is the largest city, with about 25,000. It is located at Mile Marker (MM) 1 and is probably best-known for Ernest Hemingway, Jimmy Buffett and his song, "Margueritaville," and the proximity to Cuba, 90 miles away. Duck Key is about halfway up Highway #1 at MM 61. And the town of Key Largo on the largest island (30 miles long) is at MM 106, where Highway #1 swings onto the mainland. Other smaller towns scattered along the string include Marathon, Big Pine and Islamorada.

The names of the Keys are a jumble of romantic origins. Florida's Spanish heritage is reflected in Vaca, Rodriguez, Fiesta and Largo. The Seminole Indians contributed Matecumbe, while less-imaginative geographers must have christened Little Pine,

Grassy, Fat Deer and Dog Tooth Keys.

Nature lovers have an over-flowing plate of treasures to explore throughout the Keys. Bahia Honda State Park is a paradise of white sand. Crocodile Lake National Wildlife Refuge has a huge concentration of the reptiles. John Pennekemp Coral Reef State Park is a haven for divers, and the Dolphin Research Center on Grassy Key is an easy visit.

There are unusual sights, too: the highly recognizable steamboat from the classic film, "The African Queen," is displayed at MM 100. San Pedro Underwater Archeological Park at Islamorada is the final resting place of 21 treasure-laden Spanish galleons that sank in a 1733 hurricane. Also at Islamor-ada is Lignumvitae State Botanical Site, the highest spot in the Keys at 18 feet above sea level. And in the town of Marathon, the Turtle Hospital cares for injured turtles and fish in a motel's former saltwater swimming pool!

Learn about the shrimping and sponge-fishing industries, go deep-sea fishing, enjoy the 200-year-old history of the Keys and wallow in the seafood menus everywhere. Close at hand lie the magnificent Everglades, the "River of Grass" that flows southward from Lake Okeechobee, blending into the northern boundary of the Florida Keys. This national park has several points of entry and offers airboat, electric tram and boat tours for close-up views of alligators, exotic birds and the thick stands of sawgrass. We deemed

the Everglades one of Florida's top attractions.

Begin with an airline flight from Seattle to Miami or Fort Lauderdale. Pick up a rental car and head south on I-95/395, or switch slightly west to the Florida Turnpike, or move eastward toward the coast and follow U.S. Highway 1. About an hour later, Key Largo looms on the horizon. Proceeding south, you'll encounter 42 bridges linking the 126 miles of Keys, a leisurely jaunt along some of America's most beautiful coastland.

Here are some helpful phone numbers and websites to obtain information and locate lodging ideas. Enjoy that sun!

Keys accommodations: (800) 416-9693. Florida Keys Visitor Center: (800) 822-1088. Key West Information Center: (888) 245-5397. Marathon Visitor Center: (800) 403-2154. visitor@reefnet.com. www.greatlocations.com. www.pigeonkey.com

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Scholarship Luncheon October 19

he Edmonds Universalist Unitarian Church will again be the setting for the annual fall scholarship luncheon on Thursday, October 19. Food, music and friendship will be in abundance as we get together to help provide assistance to our scholarship fund (\$5 meal donation).

Please mark your calendar and plan to attend this luncheon. It will start at noon at the Edmonds Universalist Unitarian Church, 8109 224th SW, Edmonds. If you're not familiar with it, it's located just west of Highway 99 on 224th SW (K-Mart).

Head west from the light at 224th and Highway 99, go through the blinking red light and continue about a mile. The driveway will be on the right, and the church sets down below the road. If you get to the next stop sign, you missed it—turn around and go back!



Scholarship contributions welcome

While we will be accepting scholarship contributions at our luncheon, you can feel free to send in scholarship monies at any time. Simply fill out the form below and mail it to SKSR. We'll process the funds and acknowledge your contributions.

SKSR SCHOLARSHIP FUND The purpose of the SKSR Scholarship Fund is to assist carefully selected graduating seniors majoring in education from Edmonds, Northshore and Shoreline School Districts in reaching their goals. Contributions are tax deductible.					
Enclosed is a contribution of \$As a special gift					
OR in memory of					
OR in honor of					
on the occasion of					
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Mail to Sno-King School Retirees PO Box 33962 Seattle WA 98133-0962					

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is just a phone call away.

I have several Edmonds district employees as references.

John Casebeer 425-672-7087

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Attention ACTIVE Members!

GRANTS APPLICATION DUE OCTOBER 20

ould you use some extra funds to pay the cost of a special project, materials, etc.? Sno-King School Retirees has a grant program that could be the answer! Grant applications, up to \$300, are now being accepted.

We know you are busy, so the process is simple. NO long, lofty objectives needed here. Just a paragraph or two. Include the following: your name, grade level or subject, school, district, school phone number, your email address if applicable, the amount of money you are asking for, what you will use the money for and how your students will benefit.

Deadline is October 20, 2000. Grants will be awarded by November 1.

Send to Rita Requa, 19121 Ballinger, #102 Lake Forest Park, 98155 or email to: rrequa19@idt.net. This SKSR program has been so popular that the total budget for grants was increased to \$1400 this year!

HEALTH from page 4

gives the screening that includes a prostate exam and a small blood sample. Participants will be notified of results—PSA reading and suggestions. It takes only a few minutes, call (800) 633-4636 or (206) 633-4636 for appointment.

READING ASSIGNMENT

Please read "Is Your Life Worth 30 Minutes A Day?"—
Readers 'Digest, October 2000, pages 44-48. It will help you learn more about the effects of exercise, heart, mental condition, cancer and many other important health conditions.

Part time Northshore opening

Do you have the management, organizational, and people skills that we are looking for? The Northshore School District is hiring a Project Director and a Site Coordinator to manage the Swing Shift afterschool program for fifth through eighth graders at two junior high sites in Bothell.

A three-year 21st Century Community Learning Centers grant will provide academic and recreational activities for students Monday through Thursday from 2:30-5:30 PM during the school year. Students can also attend a four-week summer school session to be held in July.

The salary range is \$28.86 to \$34.65, depending on experience, for up to 660 hours per year. If you are interested, please call Evie Shoeman at 425-489-6208 to request an applica-

Remembering . . .

Justin "Gus" Bonnanno

passed away September 1, 2000, after a lengthy illness.

Gus was born in New York city on August 16, 1922, and resided in Edmonds most of his life.

He served as a medic in World War II and was taken prisoner by the Nazis two weeks after the invasion of Normandy. He was held captive for nine months in Ger-

Gus was the first psychologist hired by the Edmonds School District. He also worked in private practice and at Children's Orthopedic Hospital in Seattle.

He is survived by his wife, Eleanor—an active member of the SKSR Board; his daughter, Janet Habowski; his sons Jeff, Mark, Rick and David, and several grandchildren.

Nettie Godlove Preston

passed away on August 16, 2000, one day after her 97th birthday.

Born in Waterville in 1903, she graduated from Waterville High School and went on to receive her teacher training from Bellingham Normal (now Western Washington University).

After teaching briefly in Waterville, she moved to Edmonds and married John Preston.

She taught for two years at Alderwood Elementary and returned later to complete a 25-year teaching career at Edmonds Grade School, now the site of the Frances Anderson Center.

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Our membership chair speaks A bargain for you! by Don Denton, 425-787-7881

ecent retiree nonmembers: this complementary copy of our Bulletin is another reminder that we would like you to join us in working to improve our retirements. If you haven't already done so, please complete the membership form found on this page and mail it to our PO box address. Or call me and I'll send you a stamped return envelope!

Remember that our very affordable \$4.00 dues support our state and local efforts to improve retirement benefits. Those over 66 now receive the ever increasing COLA, and all of us under 65 with a PEBB medical plan are subsidized by over \$135 per month, each. Yes, it could be worse! And, the Medicare subsidy is now increasing annually. We are currently working to receive a more equitable portion of the excess earnings from "our" state retirement fund.

Current Members: Bring a non-member recruit to our October Scholarship Luncheon and you both eat FREE! If his/her name isn't in the directory, he/she probably isn't a member. For recent retirees, call Donna Murrish (206-363-5753) or me for an up-to-date status.



SKSR BULLETIN BOARD

EDUCATION RELATED INITIATIVES ON THE NOVEMBER BALLOT

I-732—COST OF LIVING

The Teacher and School Employee Cost-of-Living Initiative will allow school employees salaries to keep up with inflation. Want more info? Call 1-800-622-3393, X 7221

I-729—CHARTER SCHOOLS

Allows for establishment of 20 charter public schools for the first four years, which does not include conventional public schools, electing to become charter schools. A great summary was given by the Education Committee in the WSSRA Journal, August 2000 issue, p. 4.

I-728—K-12 2000

This initiative would reduce K-4 class size, address K-12 and higher education construction funding needs, offer extended learning opportunities to students, etc. For more information, call 206-283-5549.

ENTERTAINMENT BOOKS

It's time to order your 2000-2001 Entertainment Book. Get yours early—the closing date is December 15. You can now order your book over the internet if that would be easier for you. Go to entertainment.com and enter this code: 131164. Our unit will get credit when you enter this number. We are committed to selling at least 50 books this year so let your friends know they can purchase their books through you. Remember, also, that you can purchase books for other states. Proceeds from these Entertainment Books go to help fund the Sno-King Scholarship Fund. Last year we earned \$400 for the fund. Let's do even better this year! If you'd rather order your book the old-fashioned way, call Donna Murrish at 206-363-5753 or e-mail her at dmurrish@aol.com.

DUES DEDUCTION AUTHORIZATION FORM WASHINGTON STATE SCHOOL RETIREES ASSOCIATION A 724 Posific Aug S. F. Lagary WA 08502 1214

Please Print or Type	4726 Pacific Ave S.E., Lacey, WA 98503-1216						
Name	Local Unit No.						
(LAST) Address	(FIRST)	(INITIAL)					
Retirement Plan: (CIRCLE)_	TRS-1_TRS	-2 TRS-3 Phone					
Month/Year of Retirement	S. S	. Number					
Name of Local UnitLeg. DistCong. DistI authorize the Washington State Department of Retirement Systems to deduct the following dues and any future increasees as voted by the membership from my monthly retirement allowance and to pay such deduction to the Washingotn State School Retirees Association. Should I wish to cancel ensuing deductions I will send a written notification of cancellation to Washington State Department of Retirement Systems and WSSRA.							
DUES: State	_Local	Total	pe	r month			
DateS	Signature						

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INSURANCE from page 3

Dental Plan Changes

There are no dental plan changes for 2001. The Delta Care Dental Plan, Regence Blue Shield Columbia Dental Plan and Uniform Dental Plan remain the three plans offered by PEBB.

Benefits Fair Schedule

If you'd like to find out more about PEBB health plans, visit a benefits fair in your area. The times and places are listed below. For more information on the PEBB program, changes to your coverage in 2001, and increasing health care costs, you'll want to attend a retiree session, as noted with asterisk (*).

Everett–Nov 7, 2000, 12-3 PM, Everett Community College, Jackson Center, 801 Wetmore Ave, *1- 2 PM, Multipurpose Room

Kirkland-November 3, 2000, 12-2 PM, Lake Washington Technical College, 11605 132nd Ave NE, Room W401, *12 to 1 PM, W404 A&B, Theatre

Seattle-October 31, 2000, 10 AM-4 PM, University of Washington, Harborview Medical Center, Harborview Hall Auditorium, 325 Ninth Avenue, Seattle

Seattle–Nov. 1, 2000, 10 AM to 4 PM, University of Washington Medical Center, 1959 NE Pacific, Health Sciences Lobbies

Seattle–Nov. 2, 2000, 10 AM to 4 PM, University of Washington, HUB West Ballroom, *2 to 3 PM, HUB 108

Seattle–Nov 21, 2000, 10 AM to 3 PM, South Seattle Community College, 6000 16th Ave. SW, *1 to 2 PM PRESIDENT from page 1 hopes to give one additional scholarship of \$1,000 for a total of four such awards. There will be live entertainment, a raffle for prizes and Entertainment books for sale. All proceeds go to the Scholarship fund.

If you know Sno-King members who are still teaching, remind them of our classroom grant program. Grants for classroom purchases ranging from \$100 to \$300 are awarded annually by our organization. Just a written paragraph about a project is required for application. Submit the paragraph to Rita Requa via email or letter. But hurry, the deadline of October 20 is near.

Remember why you became a teacher? So do we.

Good teachers needed! You love to teach. And at Sylvan, that's just what you get to do. Right now, we have after-school employment opportunities in communities throughout the Snohomish area for certified teachers of all grades. Our programs were developed by educators, and our 3:1 student-to-teacher ratio allows you to give each student personalized attention. The results speak for themselves. Last year, Sylvan helped more than 175,000 students dramatically improve their reading or math skills. Find out more. Call today.

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Email:sylvan218@sylvannw.com

Telephone: (425) 774-3922
Fax: (425) 775-6475
Email:sylvan202@sylvannw.com
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ADDRESS SERVICE REQUESTED



HELP US WITH INFORMATION TO PUT IN THE BULLETIN

The deadline for the next newsletter is Monday. October 16.

Send news and other materials to

Jo or Bruce Caldwell, PO Box 1117, Edmonds WA 98020, sksr@wmea.org. 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 past president Rita Requa (206-362-5220).

To help with mailing our next Bulletin on <u>Thursday, October 26</u>, call Betty Odle (206-525-8276), Ellie Bonnano (425-778-0751) or Ruthann Warren (206-367-0742).

New Members

Gordon K Bartol–8821 202nd Pl SW, Edmonds, 98026 *R Bill Carlstrom*–1842 E. Foliage St, Freeland, 98249, 206-200-4219

Allen G Johnston–14320 23rd Pl NE, Seattle 98125-3331, 206-365-6343

Kenneth H Knappe–10709 Marine View Dr, Mukilteo 98275, 425-355-6760

Linda M Marcuse–2153 E Shelby St, Seattle 98112-2027, 206-325-2541

Janet I Patrick–15252 NE 195th St, Woodinville 98072 Changes in Address George "Judd" Aetzel—4336 Leavelle St NW, Olympia 98502-3639

George Cox–PO Box 622, Bothell, 98041-0622 *Ellen D. Cooke*–12439 NE Totem Lk Wy #213, Kirkland

98034, 425-825-5893

Janet Dionne–5302 195th Ave E, Bonney Lake, 98390 Toni A Janus–11006 Villa Rosa Ln, Mukilteo, 98275-4886

Kyle Kinoshita–1444 NW 197th St, Shoreline, 98177-2712

G. Denise Merrill–13003 NE 182nd Pl, #A, Bothell, 98011-3114

Jim Miller–5520 S. Myrtle Ave, Freeland, 98249, 360-331-7437

Patricia A Roberts-1220 Hatter Creek Rd, Princeton,