

Sno-King School Retirees



July-August 2019

The SKSR Bulletin



A message from our president

What's happening...

by Jim Siscel

It has been a hectic year for me, and this will be my last time to write to you. Your nominating committee was unable to find someone to step into the positions of President or President-Elect, so during the next year one of your board members will take responsibility for each month's board meeting and the activity that occurs during that month.

Volunteer to assist

The board members absolutely need your assistance during the months they will be leading YOUR organization. If at the Retreat and Planning meeting we follow our previous year's schedules, here is a list of what could happen each month:

September-Board meeting;

October-Board meeting and luncheon with speaker at Le Bistro;
November-Board meeting and luncheon with speaker at First Lutheran Church;

January-Board Meeting and Kids in Transition Service Project;

February-Board Meeting and General Meeting with speaker;

March-Board Meeting and Field Trip;

April-Board Meeting and Scholarship Luncheon with music at First Lutheran Church;

May-Board meeting and joint meeting with Sno-Isle. They do the planning;

July-Board meeting and Picnic.

We need help in those months that we have to plan additional activities. Please contact me if you are interested in assisting with any of these activity months, and I will put you in contact with the board member who will be leading during that month.

(continued on Page 5)

OFFICERS

Jim Siscel, President
Roberta Hawkins, Vice President
Jan Phillips, Secretary
Tom Hawkins, Treasurer

COMMITTEE CHAIRS

Barbara Berg, Scrapbook
Linda Fitzgerald/Keith Lindaas, Scholarships
Donna Murrish, Health
Marlene Johnson, Hospitality
Evelyn Nordeen, Sunshine
Karen McElliott, Active Member Grants
Rita Requa, Legislative
Jim Siscel, Membership/Retirement/Website
Erma Snook, Membership Records
Jo Caldwell, Bulletin Editor

Our next event

July 18—Annual picnic

by Jim Siscel

Join us on Thursday, July 18, at our annual picnic at the Edmonds City Park, 600 3rd Avenue South.

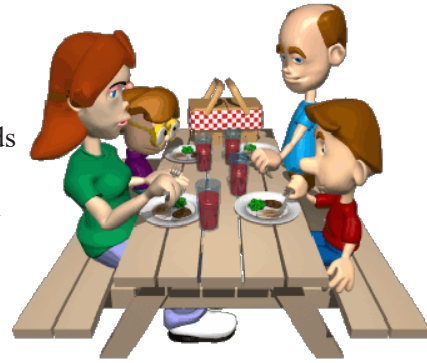
We will “meet and greet” starting at 11:30. Lunch will be served at noon.

New retirees and grant recipients enjoy the event at no cost; the rest of us pay \$5.00.

This event includes Jan’s famous meatballs, salads, dessert and fun in the sun (hopefully).

NW-1 District Representative to the WSSRA Executive Board, Kay Bishop, will be our guest. She will install our new officers. We will hear from our 2017 grant recipients and again enjoy time with fellow colleagues. I encourage you to save the date and come.

Reserve your space now by contacting Erma Snook at 425-776-2067 or egsnook@comcast.net by Friday, July 12. We want to have enough food so no one goes home hungry!



Three SKSR members honored for outstanding service

by Jim Siscel



Linda Fitzgerald was recognized by AARP with its Community Service Award. She was nominated for her service to SKSR as co-chair of the SKSR Scholarship Committee. Along with Keith Lindaas, Linda has held this position for over 20 years. She has taken the lead in several situations, earning outstanding recognition.

The Scholarship Committee tasks span the calendar year from January through September.

First comes notification of the availability of the scholarships, then reading the applications to select the four recipients, awarding the scholarships at our annual luncheon, and tracking and checking the paperwork and transcripts of those requesting renewal of their scholarships. The final task is making sure that payments are made to the appropriate colleges/universities of the recipients.

Linda was also recognized as a Living Legend of the Edmonds School District for her lifelong commitment to student success and her work as a trustee on the Edmonds Foundation Board and chair of the Scholarship Selection Committee.

Evie Nordeen was recognized by the SKSR Board for her 12 years as our Sunshine Committee chair. Evie is dedicated to sending personalized notes of concern with her special, caring touch to our members’ families in need of sympathy after a member’s passing or to a member who has had an illness or operation. Additionally, her support of SKSR as a board member and her attendance at nearly all SKSR program events, NW-1 Coordinating Council meetings and WSSRA conventions is appreciated.

(Honors and Awards, continued on Page 3)



Legislative Report

Letter to legislators from NW-1 legislative leader

by Tim Knopf, NW-1 Coordinating Council Legislative Representative

The following is an email that I sent to the Senate and House Budget writers:

Congratulations on reaching agreement on the 2019-2021 State Operating Budget and closing this session before midnight. Your tremendously difficult work has resulted in an operating budget that will benefit a great many citizens of Washington State in so many ways.

As a school retiree I celebrate that next fall's new hires, often too overwhelmed by their preparations for the start of school or too unskilled in finance to choose a retirement plan, will, by default, be placed in Plan 2. Thirty years hence they will appreciate Senate Bill 5360.

I also applaud House Bill 1139 that will benefit not only school districts but also Plan 2 and 3 "early retirees" who wish to work part-time after retirement.

I am also pleased to see that eight years after the Legislature slashed retirees' PEBB Medical Benefit by \$33 per month, this budget restores that benefit to its original level of \$183 per month. The 60% of retirees who are PEBB members will certainly benefit.

These are great things. However, as a Plan 1 member I am ferociously disappointed that even the one-time 3% Cost of Living Adjustment for PERS 1

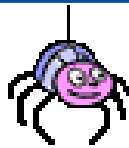
and TRS 1 retirees was not funded.

The inequity created by the PERS 1 and TRS 1 retirement plans

(that are over 70% female) not having an annual COLA like that enjoyed by the other 13 state retirement plans is intolerable.

Plan 1 members deserve a true annual COLA, not just an occasional one-time 1.5% or 3% increase; however, you chose not to fund even that. As the tide of living expenses rises higher this year all 13 other plans, that have COLA's will rise with it, only PERS 1 and TRS 1 will sink a little deeper, again.

Your choice means that next session, and in every future session until Plan 1 receives its COLA, there will be more of us in your offices, in your hallways and at your town halls lobbying more vigorously and more frequently for a Plan 1 COLA. There will be more emails in your inbox, more letters on your desk and more letters to editors. While you may say that you didn't create this inequity, you are entirely responsible for perpetuating it.



Visit us on the web: sksr.org

(Honors and Awards, continued from Page 2)

Michelle Reid, Northshore School District Superintendent, received the 2019 Outstanding Educator Award by the Washington State PTA Board of Directors. In an article in the Everett Herald, Michelle Nims, PTA Board President, recognized Dr. Reid as a "transformative leader who has demonstrated her relentless pursuit of academic excellence for all students, and the importance of authentic family and community engagement." The PTA Outstanding Educator Award recognizes an individual or group who has exhibited continued and dedicated statewide contributions and efforts to enhance educational outcomes for all children and youth.

Pictured: (L) Michelle Nims, PTA Board President and (R) Michelle Reid, Northshore School District Superintendent



Our May event

Joint luncheon with SISR

by Jan Phillips

At the May joint luncheon with Sno-Isle School Retirees, Sno-King School Retirees were treated to an excellent lunch provided by Le Bistro, students in the culinary program at Sno Isle Technical School. Gloria Kawabori told the story of her family's internment during World War II. WSSRA Executive Director Alan Burke briefly updated members on the last legislative session. The legislature increased the amount that they subsidize the Medicare portion of the PEBB health program by \$33 per month, and they changed some of the provisions in the retire/rehire legislation. (Editor's note: see more details about the work of the legislature on page 3.)

"I was born in a stable," a proud five-year-old Gloria told her playmates. Her mother corrected the little girl, but the truth was that her family did spend many months in a stall at the Tanforan Horse Race Track. Gloria Kawabori shared this and other amazing bits of information as she related her family's story to the 60 people from SKSR and SISR at the joint luncheon in May.

Her grandfather was the first to be arrested. He owned a little grocery store in Santa Barbara, CA. Because he helped Japanese immigrants with food and finding places to live, he was considered by the American government to be a leader in the Japanese community. As a result, he was sent what the government called an "Internment Camp." This was an actual prison with inmates, not a camp, in North Dakota. He died later in that prison.

Featured speaker Gloria Kawabori shared the story of her family's WWII experiences because of their Japanese ancestry. Though they were American citizens, they were placed in an internment camp.



Alan Burke, WSSRA Executive Director, tells the audience that WSSRA will not give up its work to secure a COLA for Plan I members. This is the only state retirement plan without a COLA, and it's the one whose membership is primarily women.

Her father was a Methodist minister of a church with a Japanese congregation. The family was told to get ready to go to an internment camp with very little time to sell their goods; however, Gloria's mother was able to save some of her kimonos. Her family lived in a stable while they were waiting for the camp to be built. Flooring had been put down over raw manure; the smell permeated everything. They were given large bags and hay, which they stuffed into the bags to serve as their bedding.

After barracks were hastily constructed in Utah, the family was sent to live there. Gloria was born at this camp. The buildings did not have floor-to-ceiling walls, so the sounds carried throughout. The room they lived in measured 20 x 20 feet. Barbed wire and guard stations with armed soldiers surrounded the camp. The Japanese were told the camp was built to protect them, but the guard stations pointed toward the camp not toward the outside. One older gentleman was killed because he came too close to the barbed wire.

Over 120,000 Japanese were interred in 10 of these camps. Two-thirds were American citizens; none was a spy. Bainbridge Island was home for some of the first evacuees. A memorial there warns, "Let it not happen again."

Gloria worked in the Edmonds School District for 35 years with the Blind and Visually Impaired K-6 program. She taught Braille, reading, writing and math.

Gloria said, "Sharing my family's story about the Japanese Internment Camps is rather emotional and not easy for me to do, but I feel a responsibility to share this story with the hope that it will not happen again."

Scholarship report

Winnie Smith Scholarships assist students continuing their education

by Keith Lindaas



Ashley is a student at Western Washington University and plans on applying to the Woodring School of Education at the end of this year. She is focused on taking classes associated with mathematics and education. Her goal is “to discover how I teach and understand what works and what doesn’t work for the students I will be helping and to improve my skills in teaching.”

Freya is also a student at WWU and has decided that she will major in Early Childhood

Ashley Aversano, Shorecrest HS; **Freya Bloomberg**, Meadowdale HS; **Justin Doyle**, Shorecrest HS; and **Joanna Schroeder**, Edmonds-Woodway HS, are receiving their first Winnie Smith Memorial Scholarships; her memorial funds the final three years of the students’ scholarships. These scholarships are awarded to students who previously received SKSR scholarships and are continuing to successfully pursue degrees in an education field.

Education and will apply to that school in the spring of 2020. Freya continues with her math classes and will start taking classes required for Early Childhood Education. During fall quarter she had a very meaningful class, *The Scholarship of Teaching and Learning*, which helped her solidify wanting to become a teacher.

Justin is currently enrolled at Central Washington University and is still perusing his major in education. For next year he has the great opportunity to be in a Living Learning Community in the education department. During the fall quarter

Justin earned excellent grades. He thanks us for this scholarship and our continued support.

Joanna is attending WWU and planning to become a secondary education teacher with a Math major and a minor in French. For the past four years she has been a TA in summer school, She said, “The students were an inspiration to me and I want to continue being a support in their lives—I love helping people and watching them grow and succeed. I want to pay forward the service that my teachers performed for me.”

(president, continued from Page 1)

Come to our Retreat and Planning meeting

I invite all to come to our annual Retreat and Planning meeting on Thursday, August 8, at Lynndale Elementary School, 19030 72nd Ave W, Lynnwood, WA, 9:00 to 2:00. We will be providing an excellent Panera Bread box lunch for all attendees. Please let me know by Friday, August 2, if you are coming, 425-778-7202 or asjs68@earthlink.net.

Volunteer needed for Legislative position

We are in need of a person to fill the Legislative position on our board. This position requires coordinating with the other three units in NW-1 Coordinating Council to get the most up-to-date information about what is happening in the legislature. You will need to take this information and write an article for the issues of our *Bulletin*. You will make contact with our area legislators to keep them aware of our concerns.

Enjoy your summer!

Member Information Updates**New Members**

Baumgartner, Robert J*	Moellenberndt, Kathleen
Carlson, Monica L*	Schultz, Susan E*
Fraley, Gwen E	Wendt, Gloria
Lytle, Terry	*=active member

Deceased

Bernie Ackerman, 4/2019
Retired from Northshore, 25-year member
Lois Hacker, 4/2019
Retired from Northshore, 22-year member
Victor Scarpelli, 6/2019
Retired from Shoreline, 8-year member
Adirenne Underwood, 4/2019
5-year member

WSSRA Convention/Delegate Assembly

SKSR well represented at state convention*by Aaron Feik*

The 72nd WSSRA annual convention was held in Yakima, June 3-5. The impressive opening ceremonies featured the colors presented by the Yakama Nation Warriors Color Guard. Convention business items included rules, bylaw changes, reports, adoption of budgets, Legislative update and the WSSR-Foundation report.

Sno-King School Retirees were well represented by President Jim Siscel and members Cheryl Bauer, Barbara Berg, Aaron Feik, Tom and Roberta Hawkins, Evie Nordeen, Jan Phillips and Virg Rayton.

The second day we had a special Celebration of Life, which was a remembrance of 512 of our friends and colleagues who died this past year, April 1, 2018, to March 31, 2019. This was a moving ceremony with

more names added who were colleagues I knew and worked with.

The major disappointment of the convention was the failure of the Legislature to restore a COLA for TRS 1 and PERS 1. There were over five billion new dollars in the budget, yet 50 million, or 1%, was not used for COLAs for our retired members. With 15 public pension plans in the state, only two do not have a COLA. Last year four legislators (one senator and three representatives) spoke at our convention, this year only one. The report was given by WSSRA Legislative Director Peter Diedrick and Lobbyists Fred Yancey and Michael Moran. They were not happy and felt that they were not told the truth by the Democratic leadership. They suggested things members can do to keep the pressure on the legislators.

They said that it is time to join the WSSR-PAC. You can also help by contacting your legislators and telling them what you value. The legislators need to hear your stories and how the lack of a COLA has impacted you. There were some positive changes this legislative session: maintenance of COLA for Plans 2 and 3; PEBB Medicare subsidy improvement; not limiting work hours for retirees without losing money; making Plan 2 the preferred plan option for new employees; and keeping the retirement funds funded.

Interesting note: Legislators apparently believe the notion that the Plan 1 Teacher and Public Employee retirement systems are the Cadillac of state-run pension plans and therefore don't need adjusting. In the eight years of a 3% COLA, your retirement lost over \$6,402/year or \$534 per month. So instead of getting over \$30,600 per year, you still get \$24,000. Of the 15 public pension plans in Washington state, only two have no cost-of-living adjustment, and they are PERS 1 and TRS 1, known collectively as Plan 1.

SKSR received a Unit of Distinction Award and Consecutive All-Time High for six years Membership Award 1,428 members.

The new WSSRA President for 2019/20 is Pam Francis.



SKSR convention delegates enjoy a meal together. L to R: Evie Nordeen, Barb Berg, Virg Rayton, Jan Phillips, Cheryl Bauer, Roberta Hawkins, Jim Siscel, Tom Hawkins, Aaron Feik

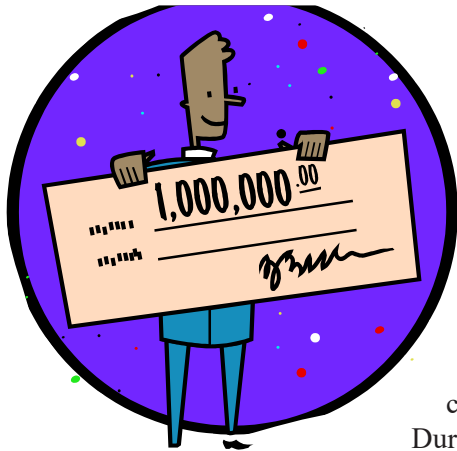
Washington State School Retirees Association
4726 Pacific Ave SE, Lacey, WA 98503
1-360-413-5496



SKSR grants to active teachers

Changes in grant criteria, eligibility, applications, awards and scoring

by Karen McElliott



This September when active SKSR members apply for the unit's grants, they will notice a number of changes.

During the past several months, the board examined its grant process. After each member determined what s/he valued in the grants, the board reached a consensus about these values and made changes where necessary in the grant directions, application forms, and scoring criteria to reflect those preferences. Part of the revision is a greater specificity in these three areas. Changes include the following:

1. **Grant criteria**—The board decided to be more specific about the grant proposals it would fund. Applications now need to meet at least one of the following criteria: enrich students' classroom experience, promote active student involvement, provide experiences that students may otherwise be unlikely to have or augment existing curriculum.
2. **Applicant eligibility**—The board has clarified its policy about how many grants an active member may receive. Please see the website for specifics about applicant eligibility.
3. **Application form**—Some of the new information requested is a result of questions that grant committee members frequently ask (e.g., the number of students involved). The most significant change is that we are now requesting a formal budget with the application.
4. **Monetary award**—The board no longer will award partial grants; therefore, each grant recipient will receive the full requested amount (up to \$250). It felt that applicants should be given the entire amount needed to accomplish their proposed plans. As a result, it is highly likely that fewer grants will be awarded annually. For example, if all the grants requested the maximum amount available, 36 grants could be awarded. Compare that to last fall when 56 members received full or partial grants.
5. **Scoring criteria**—Because the number of applications submitted each year has been increasing coupled with the decision to award fewer grants, the board elaborated on the scoring criteria used to make its selections. The new scoring traits are listed in the grant information.

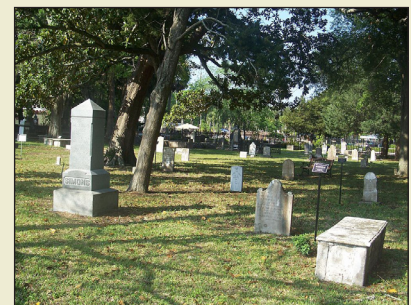
By the time you receive this issue, the new directions and application form will be posted on the SKSR website.

A Walk Back in Time

The walk will be on Thursday, July 25, 2019, at 11:00 am at the Edmonds Memorial Cemetery, located on the corner of 100th Ave. W., and 15th St. SW, Edmonds 98020, just north of the Westgate Shopping Center. Chats will be held at the gravesites of the following former Edmonds School District #15 educators: Robert B. Anderson, Ed Aliverti, Ellie and Gus Bonanno, Bill Hamilton and Heine Sorenson.

Friends, family, colleagues and former students are especially invited to attend and perhaps share a memory. Research suggests that 30 or more educators dating back to the very first teacher are buried in the cemetery.

For comfort, bring an umbrella for shade or rain or to use as a walking stick. Be prepared to walk on uneven ground. The tour will last about one hour. For additional information or questions: call Dale Hoggins at 425-776-1543 or email Carrie.Haslam@edmondswa.gov.



Health News

Melanoma Warning

by Donna Murrish

Source: Centers for Disease Control & Prevention, and National Cancer Institute

According to data collected by the Centers for Disease Control & Prevention and the National Cancer Institute, a troubling trend between the years 2005-2015 showed nearly all the states seeing an increase in their annual rate of new cases of melanoma. Melanoma is a potentially life-threatening type of skin cancer. It arises when pigment-producing cells mutate and become cancerous. Most pigment cells are found in the skin, but melanoma can also occur in the eyes (ocular melanoma) and other parts of the body.

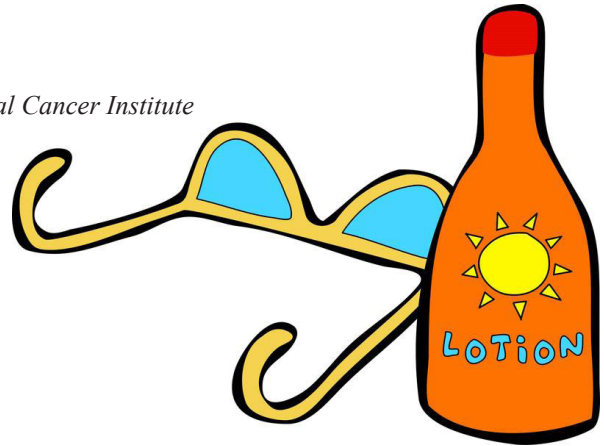
Surprisingly, states with plenty of sunshine don't always have higher rates; for instance, hot-and-sunny Texas has one of the lowest rates of new melanomas. Recreational sun exposure, tanning-bed use, ethnicity and increased detection may all contribute to a state's case rate.

"To help lower your risk, cover up or stay in the shade when ultraviolet rays are strongest (from 10 am to 2 pm). Wear sunscreen whenever you're in the sun. Conduct regular skin checks. Melanomas can develop anywhere on the body and are likely to spread to other parts of the body if not caught early, so it's important to see a doctor as soon as you spot anything out of the ordinary."

Consumer Reports (July 2019) rated 31 sunscreen lotions with chemical-active ingredients and recommended four: LaRoche-Posay anthelios 60 Melt-in Sunscreen milk; BullFrog Land Sport Quik Gel SPF 50; Coppertone Ultra Guard Lotion SPF 70; and Equate (Walmart) Ultra Lotion SPF 50. The FDA is bringing a new level of scrutiny to ingredients in sunscreens, but proposals have not yet been finalized. The updated rules are aimed at correcting some issues such as the accuracy of a sunscreen's listed SPF and the safety of spray sunscreens. Under consideration is SPF claims will be capped at 60+. The FDA says there is no data showing that SPF's higher than 60 are any more protective.

Sunscreen Language

SPF—Sun Protection Factor. It measures only how well the sunscreen protects from UVB rays, the ones primarily responsible for sunburn.



Broad Spectrum—Means the product contains ingredients that help to shield the skin from ultraviolet A and B rays.

Water-Resistant—Means the sunscreen has been tested and will maintain its SPF level for 40 minutes while swimming or sweating. "Very water resistant" means it maintains its SPF for 80 minutes.

Protects Against Aging and Skin Cancer—Not a regulated term but it's safe to say that if used properly any broad-spectrum sunscreen with an SPF of 30 or higher will help protect you from skin aging and skin cancer.

Sport—The term is not regulated by the FDA but it is on products marketed to people who want a sunscreen that stays put during vigorous outdoor activity.

Baby or Kid—There are many sunscreens that manufacturers say are designed just for babies and kids, but there is no FDA regulation that governs who can use these terms and how. Sometimes this label is on sunscreens designed to be less irritating to young skin by virtue of containing only mineral active ingredients (zinc oxide and titanium dioxide).

Dermatologist Tested or Approved—A marketing term that is unregulated and mostly meaningless. A dermatologist may have been consulted, but there is no way for the consumer to know what, if any, kind of testing was performed.

Some DOs and DON'Ts

Use enough—You need a teaspoon-sized blob to properly cover your face and neck.

Don't count on moisturizers or makeup with SPF—You probably don't apply enough of either to protect your skin.

Reapply—Sunscreens need to be reapplied every two hours to continue to be effective.



Toss This. Not That.

Your guide to post tax-filing record retention

Tax season is over and yet another tax return has been sent off to the government. But before you close that tax file, there is still some work to do. If the IRS or state revenue department selects your return for review, you will need to be prepared. Here is what you need to know:

1. Keep a copy of your Form 1040 indefinitely. Do not toss or destroy any of your 1040s. You may need them to correct historic Social Security earnings statements or to prove that you filed a tax return.
2. Supporting documents need to be retained for three years. Records to support your tax return (i.e., W-2s, 1099s, K-1s, receipts, canceled checks, bank statements and mileage logs) should be kept for a minimum of three years from the later of the tax filing due date, the date you filed your taxes, or the date you paid your tax in full. This approach ensures that your records are available for a potential IRS audit.
3. Property and investment records need to be held longer. To prove your cost/basis and taxable gain or loss, all records relating to property that you own (your home, rental properties, stocks bonds and other investments) need to be kept for at least three years after it's sold or disposed.
4. Be mindful of other record retention requirements. The three-year period is the federal guidance for standard returns. There are other factors that should be considered, including:
 - State record retention requirements (often six months to one year longer)
 - Requirements for insurance, banking or estate management
 - Additional federal requirements for tax returns including unreported income (six years), worthless securities (seven years) or bad debt (seven years)
 - No audit time limit for fraudulent returns
5. A specific filing system is not required, but organization is key. The ability to easily find your documents in the event of an audit will make the process much simpler. Here are some tips:
 - File records by year rather than income or deduction type.
 - Within the file, order your records to match the flow of the Form 1040.
 - Consider scanning your files to create a digital file as a backup.
 - Create 2019 files now to save documents for current year.
 - Shred old documents; don't just throw them away.

If you are unsure whether to retain or shred something, keep it unless you know the document can be replaced."

*This information is courtesy of:
Nancy Ekrem
DME CPA Group, 425-640-8660, www.dmecpa.com*



Help us with the *Bulletin*

The deadline items for the next *Bulletin* is **August 13**.

Please send changes in your mailing address, telephone number, or e-mail address to

Erma Snook, egsnook@comcast.net, or call 425-776-2067.

If you know of illness, please call Sunshine Chair Evie Nordeen, 425-775-1127.

To help with mailing our next *Bulletin* **September 3**, contact Robin Randles, 206-542-6428 or Robinrandles@cmug.com