

Sno-King School Retirees



January-February 2020

The SKSR Bulletin



A message from your board

What's happening...

by Erma Snook, chair

At a traditional time of renewal and new beginnings and as the new year rings in, we hope you are welcoming 2020 with optimism for a healthy, happy new year ahead. Cheers!

For Sno-King School Retirees, the new year signals our need to be laser focused on the prime purpose for our existence, not our only, but our top concern: the protection and preservation of your pensions and health benefits. As a new Legislative session opens in January, so do our renewed efforts statewide.

It's not very exciting, year-after-year, to focus on the same retirement and health-benefits issues; however, we have had demonstrated to us that without all of us exercising vigilance, and even with our best efforts, erosion can occur.

Issues facing us in the upcoming legislative session

It's in this vein that I want to direct your attention to the issues facing us in the upcoming Washington State Legislative Session.

The State Select Committee on Pension Policy (SCPP) meets monthly to study issues and to prepare to educate and make recommendations to the members of the Washington State Legislature about pension and retirement health-benefits issues. SCPP is an appointed representative body reflective in composition of the groups affected by these issues—us. Our WSSRA Legislative members lobby them regularly to promote our interests. At their November meeting, the SCPP voted overwhelmingly to re-endorse HB139 and SB5400 for the 2020 session. Those pieces of legislation propose a one-time, 3% increase to Plan 1 Pensions on the first \$25,000 of pension income (COLA). Our WSSRA lobby faction, along with two other

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Jim Siscel, Membership/Retirement/Website
Erma Snook, Membership Records
Jo Caldwell, Bulletin Editor

(chair continued on Page 2)

Our next event
by Roberta Hawkins

Getting Stuck in a Sticky Subject—February 27

Save the date. February looks to be a “sweet” month for many reasons. Yes, it is the month of Valentines’ celebrations. Yes, we are pretty well-rested from the busy holiday events of December and, hopefully, we are fully recovered from the new-year’s festivities. Note that all of these activities definitely have something in common: They



all involve things that are sweet—candy, hot chocolate, cookies, decadent desserts.

Our February program is titled *Sticky Subject: The History and Culture of Sugar*. Julia Harrison, from the Humanities Washington Speakers’ Bureau, will discuss how “sugar has its sticky fingers in so many aspects of our contemporary lives.”

An avid traveler and researcher, Harrison’s project includes a multimedia, online map of bakeries, desserts and candy makers around Puget Sound. After receiving an MA in Applied Anthropology from Macquarie University, Julia spent two years studying Material Culture Theory and Methodology at University College London. With these credentials and experiences, she is sure to have us licking our lips in anticipation of

learning more about the light-and-dark of the sugar-and-sweets world.

Mark your calendars and join us on February 27th from 12:00-3:00 pm at the Edmonds School District ESC, 20420 68th Ave. W., Lynnwood, WA 98036. Meet-and-greet with coffee and cookies at noon with news, announcements and brief comments from Edmonds Superintendent Kris McDuffy at 12:30. Our main speaker will start at 1:00.



(chair continued from Page 1)

Plan 1 advocate groups, all testified on this proposal’s behalf. Good success! The SCPP has our Plan 1 Pension’s back, and now we need to help them sell it to all the legislators.

To all of us, this seems like an old saw: Plan 1 COLA. But until the Legislature adopts a permanent solution to Plan 1 COLA, like all the other Washington state pension plans enjoy, we are destined to be proactive on our own behalf. But we did NOT achieve a COLA last year, like the Legislature had supported the year before. It defied logic, but it did not happen, which puts the issue front and center again.

It takes *all members* from all our pension plans to actively advocate for our WSSRA Legislative Plan for us to be successful. We will again need and look forward to your support. Be alert to other important issues as they arise.

What can you do to be ready?

- (1) Be sure you have registered your email with WSSRA to receive the latest alerts. If you have not joined and wish to, go to www.wssra.org and

on the Home Page, pull down the Membership tab and click on Join Our Mailing List.

- (2) In the Nov/Dec 2019 *Bulletin*, a “How to Contact your Legislator” list was included. It’s time to have at the ready. Lost it? Go to: www.sksr.org, pull down Menu at the top left of the Home Page, select “Legislation,” scroll down to find Contact Information.
- (3) On page 3 in this issue is an article by Tim Knopf, our regional legislative representative, who is a relentless and savvy advocate for us. Check out his article for a frank, complete report of our plan for 2020.

Of course, we do not live by COLA alone! You will find, within, a monthly description of upcoming SKSR events we hope will spark your interest. We want to encourage you to attend, whenever you can, as a portion of your dues go to support all our programs and to supplement all the catered luncheon events. Thus, you pay only \$5 to dine and enjoy each dining event. Bring your smile and join us. We want and need your participation.

Happy New Year!

Legislative Report

Tim Knopf, WSSRA Legislative Committee member

What's ahead in the 2020 session?

The 2020 Washington State Legislative Session opens on January 13, 2020. This shorter 60-day session is seen as an adjunct to the longer 105-day 2019 session. The 105-day sessions set the parameters of the biennial Washington State Operating, Transportation and Capital Budgets, while the shorter 60-day sessions are mostly fine tuning, but that doesn't mean we can't accomplish great things. The only increase that PERS 1 and TRS 1 members have seen since 2010 was a one-time 1.5% Cost of Living Adjustment (COLA) during 2018's 60-day legislative session.

A long-term WSSRA Legislative goal has been achieving an annual and ongoing COLA for Plan 1 retirees like that enjoyed by all 13 other public pension plans. In that we remain frustrated.

COLA "action" in the 2019 session

Expectations were high for the 2019 session: the state was collecting record-breaking revenue, the financial demands of the McCleary Decision seemed behind us and the supposedly more-generous Democrats controlled the House, Senate and Governor's Office for the first time in years. Even so, our hopes to achieve even the one-time 3% Plan 1 COLA in House Bill 1390 and Senate Bill 5400 were crushed when neither bill progressed beyond the fiscal committee in their houses of origin.

Things looked dark, but since fiscal bills can be revived if deemed "Necessary to Implement the Budget," we still had hope.

Representative Mari Leavitt of the 28th Legislative District and Representative Shelley Kloba of the 1st District wrote a letter to House Speaker Frank Chopp objecting to the inequity of denying Plan 1 members any COLA and urging that a 1.5% COLA be included in the House Budget Proposal for both 2019 and 2020. With inflation rising over 3% from the previous year, and with all other state pension plans receiving an annual and ongoing COLA of at least a 3%, 2018's 1.5% one-time Plan 1 COLA was not enough for our oldest and least-well-paid retirees, the majority of them women, averaging just \$24,000 annually. Thirty-three fellow representatives signed that letter, including Dave Paul of the 10th, Lillian Ortiz-Self of the 21st, Mike Sells of the 38th, Jeff Morris and Debra Lekanoff of the 40th

and John Lovick of the 44th legislative districts.

We owe thanks to these representatives for their concern and courage.

In the end, Speaker Chopp agreed to include a one-time COLA in the House's budget proposal. However, the plan was cut from the final budget during negotiations with Senate leadership.

Though disappointing, 2019 was not a failure

- The PEBB Medical Benefit for retirees aged 65 and older was restored to its original \$183 per month as it was in 2010.
- ESHB 1308, the Plan 2 Default bill, was made law. This won't cost the Legislature any new money, but it will provide a more stable and secure retirement plan for new hires who fail to choose a retirement plan within their first 60 days of employment.
- Retire-Rehire improvements were also made for Retirement Plan 2 and Plan 3 members.

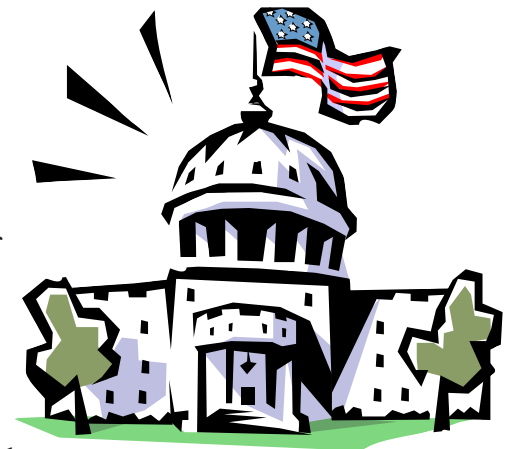
What can we expect in the 2020 session?

Our situation may improve in 2020. At its November meeting, the Select Committee on Pension Policy endorsed a one-time 3% COLA for Plan 1 members for the third time in three years. Private discussions between WSSRA leadership and lobbyists and legislative leaders continue and suggest legislators may take our issues more seriously.

Not only will the Democrats again control the House, Senate and the Governor's mansion in 2020, a new House Speaker, Laurie Jinkins from the 27th Legislative District, takes the helm for the 2020 session. We anticipate that she may be more supportive of our issues than former Speaker Chopp.

What's WSSRA doing?

At its November meeting the WSSRA Board approved a campaign of Facebook political ads supporting the passage of a Plan 1 COLA. Our ad was first released to Facebook users who have "liked"



(legislative continued on Page 4)

Our October event

Lunch at Le Bistro

by Cheryl Bauer

On October 17, 2019, SKSR members were treated to a delicious lunch and a dynamic speaker. The students of the Le Bristro restaurant at the Sno-Isle Tech Center in south Everett prepared two excellent entree choices in addition to soup and dessert. This program is preparing students for jobs in the food industry by teaching them setting up, cooking, serving and cleaning up.

Nikki Leith of the Sanders Law Group in Edmonds spoke about elder law and various aspects of what that entails: estate planning, Health Care Directives, and the need for Powers of Attorney both financial and health. Her comments presented the pros and cons of having a will or a trust. She talked about probate as a way to take care of a person's debts and settling ownership in a timely fashion, and further explained the need for witnesses and notarization to make the will/trust a binding one. She was enthusiastic and energetic, taking comments and questions at the end of her presentation.

Jan Phillips encouraged attendees to sign up for the November 14 brunch where representatives

Speaker Nikki Leith from the Sanders Law Group in Edmonds talks about elder law.

from AARP will speak about "Cyber-crime."

Lastly, Virg Rayton shared information about SKSR's upcoming service project on January 4, 2020. It is called Wash-



ington Kids in Transition and involves stuffing food into bags which are given to homeless kids to have over the weekend. Money was collected to purchase the items that will be packed.

What an opportunity to share time with friends, eat good food, learn new ideas and come away with opportunities for further projects and events!

(Legislative continued from Page 3)

the WSSRA Facebook page. We ran a three-day campaign directed at Facebook accounts being used near the capitol campus.

This first effort reached roughly 6,000 Facebooks users, 1,000 of whom watched the entire video. This program shows promise and may be used more extensively during the 2020 session, putting our issues before the public.

The WSSRA Legislative Committee returns to lobby the Legislature on February 3 through 5 and February 24 through 27. WSSRA's legislative priorities this session are:

- Provide a COLA for TRS & PERS 1 Retirees.
- Maintain Retiree Health Benefits.
- Lower the retirement age in TRS/PERS/SERS Plans 2 and 3.

What can YOU do?

Now is the time to let your legislators know that you are thinking about them. If they signed onto the March 28th Leavitt/Kloba letter in support of a Plan 1 COLA, please thank them and ask for their continued support.

SKSR Calendar Update

The date of the Joint Luncheon with Sno-Isle has been changed to **TUESDAY, MAY 12** at 11:30 at the Le Bistro restaurant.

The speaker will be Art Krull, recounting his experience of being a pilot of a hijacked plane in 1980.

Our November event

Fraud prevention, cybercrime and robo calls!

by Jan Phillips

At our SKSR brunch on Thursday, November 14, two presenters were from AARP: our own Keith Lindaas and Tom Russell, both who have worked for the Fraud Call Center based in Northgate. They spoke about ways to keep us safe from fraud.

Robocalls

Tom Russell said that robocalls are an effective way to separate you from your money. Phone companies have put together a coordinated effort to identify the 5,000 most common numbers. Robo Blocker is a program that can identify and then block those calls; however, you must sign on for it.

There are things we all can do to take charge of this problem. One is to have caller ID. If you don't recognize the number, don't answer the call. Let it go to voicemail. You can also put that number into the blocked calls' section of your phone.

Keith Lindaas informed us that over 1,600 reports of robocalls have been filed during the first six months of this year. The result is the loss of 12.3 million dollars, and that's only the reported amount! The actual amount could be much higher. He said that these calls used to have a somewhat positive spin but now have gone to inducing fear to get someone to send money.

Prevention

1) Do not give out any numbers such as Social

Speakers Tom Russell and Keith Lindaas informed attendees about fraud "opportunities" to be aware of and how to avoid being conned..



Security, bank accounts or any other personal ID information

- 2) Monitor all financial statements at a minimum of once a month. Keith does his every 3-4 days.
- 3) Check your credit report and then freeze it. There is no cost to this.

A scammer who was helping at the Fraud Call Center told them that the philosophy was, "If you have someone on the phone you have a chance." Don't stay on the phone. Have a good exit strategy to get off, whether it is using a whistle or simply hanging up the phone.

A member of the group indicated that "Hello" is a target word that triggers the robocall to leave a message if they are going to. His suggestion was to change your greeting.

Member Information Updates

New Members

Pamela Bailey*	Erica J. Morgan*
Kathy Batson*	John Ondriezek
Laura Brandon*	Margaret Sloane
Jeanne MacDonald	Carol Smith
Jean C. Marty*	Sally Turnell
Stephen Moeck	Don Wuepper*

Deceased

John Hunter, 12/2019
Northshore Member since 1981,
SKSR Past President 1989-91

• denotes active educator

Grants update

Grants Awarded to Active SKSR Members

by Karen McElliott

Each fall SKSR's active members are invited to apply for grants of up to \$250 to facilitate special projects which will enrich their students' educational experience (e.g., fieldtrips, guest speakers, materials for integrated units of study) or to provide materials/equipment to augment their students' learning (e.g., noise-cancelling headphones). Since the program was started in 1998, over \$92,000 has been distributed. SKSR is proud to recognize the efforts of our active colleagues by providing these additional resources.

SKSR members have started to make presentations to grant recipients at staff meetings.

Congratulations to the following recipients:

EDMONDS

Brier Terrace MS

Ellen Winningham

College Place Elementary

Jean Marty, Erica Morgan

Hilltop Elementary

Sarah Allsop-Fine, Lisa Reid

Lynndale Elementary

Sarah Fell

NORTHSHORE

Canyon Creek Elementary

Bruce Denton, Jennifer Ross

SHORELINE

Brirarcrest Elementary

Carrie Wandler

Echo Lake Elementary

Allan Rand, Joe Wack

Lake Forest Park Elementary

Kimberly Clasen, Frank Kleyn,

Riley Kruetzer, Rhonda Okazaki,

Tamara Thompson

Syre Elementary

Julie Anneberg, Michelle Carroll,

Maggie Dunleavy



Help us count the hours

by Roberta Hawkins

Calling on all SKSR members to help our unit. WSSRA established a goal for this year to “count our volunteer hours.”

We know you all contribute to your communities in a variety of ways. WSSRA wants to get a general count of those “volunteer hours” from across the state. The purpose of this goal is to make the legislators aware of and perhaps surprised by the thousands of hours contributed annually by our members.

While we know the result may not be an exact figure, it will be a significant indication of our involvement in the welfare of our communities. It will help show the legislators that we do far more than just ask them for money.

Help our unit complete our part of the “count” by recalling the volunteering you have done from June of 2019 and will do through May of 2020. Con-

sider it by month, for example. Then multiply by the number of months during which you do those volunteer sessions. You will arrive at a “ball-park” number of hours you generally contribute each year.

You can use the form posted on our SKSR website under the Volunteer Activities area or simply send the yearly total to Roberta Hawkins at rlhawkins@aol.com.

Thanks for your help and for all the volunteering that you do.



Visit us on the web: www.sksr.org

New scholarship for active members

by Jim Siscel

We are still looking for active and retired members for a committee for a new program for our active (currently employed) members. We would like to provide \$2,000 each year to an active member who is pursuing National Board Certification or advanced degree/study.

Our goal is to start this new program in the 2020-2021 school year. We think some time should be taken this school year, starting in February or March, to develop the basic paperwork and procedures for implementing this new program.

If you would be interested in serving on this committee, which

would meet after the school day, please contact

our vice-president, Roberta Hawkins, at 206-546-2556 or rlhawkins@aol.com.



Keith Lindaas recognized



In October, Edmonds-Woodway High School inducted 32 superstars into the Edmonds-Woodway Athletic Hall of Fame. SKSR member Keith Lindaas, assistant coach of the 1988 Woodway Boys' Basketball Team, was inducted with the team members and other coaches. The team, with a 25-2 overall record, won the Wesco District-One Title and took third in the State Tournament. This was the highest basketball finish for an EHS/WHS/EWHS boys' basketball team.

2020 Retirement Seminar Schedule

The Edmonds School District and the Sno-King School Retirees are providing the 2020 Retirement Seminars for Edmonds, Mukilteo, Northshore and Shoreline school districts. These sessions are provided for employees and spouses at no cost, and registration is NOT required.

WHERE: Edmonds School District Administration Building (ESC)
20420 68th Ave. West Lynnwood, WA 98036

SESSION 1

Thursday, February 27	Boardroom A/B
5:00 – 5:20 pm	Welcome
5:30 – 6:00 pm	The Emotional Side of Retirement, EAP
6:10 – 6:30 pm	Retirement Planning, Sno-King School Retirees

SESSION 2

Thursday, March 5	Boardroom A/B
5:00 – 5:30 pm	VEBA
5:40 – 7:00 pm	State Medical & Dental Plans, PEBB

SESSION 3

Thursday, March 12	Boardroom A/B
Washington State Retirement System	
5:00 – 6:20 pm	TRS 3/SERS 3/ PERS 3
6:30 – 7:00 pm	Deferred Compensation
7:10 – 8:30 pm	TRS 2/SERS 2/ PERS 2

SESSION 4

Thursday, March 19	Boardroom A/B
4:15 – 5:15 pm	Social Security & Medicare
5:30 – 7:00 pm	Solving the Retirement Income Puzzle, D.A. Davidson & Co.

Health News

CBD oil—Why so much talk about it?

by Donna Murrish

Cannabidiol (CBD) is a non-intoxicating extract from the *Cannabis sativa* family of plants, which includes hemp and marijuana. It is one of a family of chemicals known as the cannabinoids, shown to have anti-inflammatory, antipsychotic, anti-anxiety and anticonvulsant properties, as well as homeostatic properties, meaning it maintains healthy balance in cells.

CBD oil is not psychoactive and doesn't create a "high," an effect caused by THC, another cannabinoid.

What are cannabinoids?

According to the National Cancer Institute, cannabinoids are active chemicals in cannabis that cause drug-like effects throughout the body.

They are made in small amounts in the human body; every cell in the body has receptors for cannabinoids and they adjust the genes involved with healthy balance and metabolism (turning food into energy). In turn, this impacts inflammation, immune function, appetite, pain-sensation, mood, memory and brain function, and development.

Potential benefits of cannabinoids and CBD oil products

Research in this area is in an early stage, but results are promising.

- **Cancer:** The National Cancer Institute explains that cannabinoids may inhibit tumor growth while protecting normal cells, and improve effectiveness of chemotherapy.
- **Epilepsy and neurological disorders:** It has been found that CBD decreased the frequency of seizures in a severe form of drug-resistant epilepsy (Dravet syndrome) but increased the risk of sleepiness and increased liver enzymes. Other studies have found the risks to be minimal in comparison to anti-epileptic drugs.



- **Anxiety:** One study in *Neurotherapeutics* showed that pre-clinical evidence conclusively demonstrates CBD's effect in reducing anxiety behaviors...including generalized anxiety disorder, panic disorder, post-traumatic disorder and obsessive-compulsive disorder...with a lack

of anxiety-producing effects, minimal sedative effects and an excellent safety profile.

- **Diabetes:** A 2016 animal study found that CBD oil reduced inflammation in Type-1 diabetes.
- **Acne:** Some manufacturers produce creams and lotions containing CBD. Research shows that CBD oil products have

numerous skin benefits.

- **Pain relief:** The National Institutes of Health are researching the role of cannabinoids in pain management in a variety of conditions, including arthritis, cancer, chronic-pain syndromes, MS, muscle pain and spinal-cord injuries.

Potential side effects of CBD oil

Research has shown that CBD is well tolerated across a wide range of doses. Most common symptoms include tiredness, diarrhea and a change in appetite or weight. Drug interactions may occur, so always check with your doctor or pharmacy before starting CBD.

How to use CBD oil

CBD is extracted from hemp or marijuana and then formulated into an oil, powder, paste, creams or capsules and taken orally or applied to skin. CBD oil production is not standardized, so look for products that have high-farming and -manufacturing standards.

Source: August 2019 issue of *Environmental Nutrition* and adapted from universityhealthnews.com

Night driving

by Jim Siscel with information from AAA

Statistics show more serious, including fatal, accidents occur at night. There are several factors to consider when driving at night: The driver can only rely on the headlights for lighting the roadway, and eyes are unable to process the conditions effectively in dark conditions. This creates eye strain and can impair vision.

Pre-trip inspection

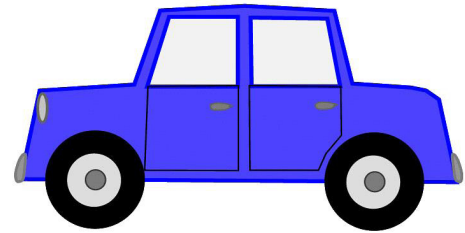
A pre-trip inspection is smart and can eliminate possible problems. Before leaving, check the following:

- Windshields and other windows are clean inside and out to improve visibility.
- Headlight covers are not “foggy.” Inexpensive cleaners are available at automotive service stores.
- Headlights, brake lights, turn signals and other lights are working properly and not burned out.
- Tires have proper pressure and there is significant tread.

Night-driving techniques

Road conditions and road surfaces can be hidden due to the darkness. Safe-driving practices should be used, such as increased braking distances, and viewing other vehicles’ headlights and taillights. Good driving techniques to practice while night driving:

- Do not overdrive the headlights.
- Reduce speed at night.
- Lower high beams when approaching oncoming vehicles.
- Drive with the weather and road conditions.
- Tap on the brake lights to alert vehicles in the rear.
- Take curves carefully and plan for blind spots.
- Signal intentions early with turn signals and brake lights.



Be prepared

It is more difficult to judge distances and driving conditions at night. Eyesight is reduced and can be affected by fatigue. Always pay attention to the road and the conditions that exist.

Sno-King Board celebrates holidays

by Erma Snook



The Sno-King Board gathered on December 12th at the Edmonds Pancake Haus to celebrate their dedication and hard work, meeting over lunch to celebrate the holidays and each other with, for a change, minimal business and lots of conversation.

After lunch each received a gift of an ornament. Inside each ornament was a conversation prompt around the theme *Your Education Career*. Questions included: Did you receive mentor support your first year in education? What age level of student was your favorite? How did discipline evolve over your years in education? Were you ever on strike? Did your first contract break \$5,000? They all learned a lot about each other’s experiences during the conversations that followed.

The time provided a great walk down memory lane and a holiday celebration of the SKSR Board’s dedication.

Left side, front to back: Barbara Berg, Virg Rayton, Tom Hawkins, Karen McElliott, Evie Nordeen, Cheryl Bauer, Jim Siscel **Right side, front to back:** David Johnson, Marlene Johnson, Roberta Hawkins, Erma Snook, Rita Requa, Robin Randles, Linda Fitzgerald, Keith Lindaas

Be our Valentine!



Help us with the *Bulletin*

The deadline items for the next *Bulletin* is **February 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* **March 2**,
contact Robin Randles, 206-542-6428 or Robinrandles@cmug.com