*SNO-KING RTA Bulletin *

President: Jim Becker, 284-8313 Editor: Betty Odle, 525-8276 MARCH 1994

President's Message

A GOOD TIME TO LOOK FORWARD BY LOOKING BACK



For years, I have been misquoting T. S. Eliot, saying he wrote that February is the cruellest month - when actually, the line goes: "April is the cruellest month, breeding Lilacs out of the dead land..."

I continue to hold that February is the worst month of the year, giving as example that Groundhog Day is faced with dread, hoping the little fellow will not see his shadow and offer us an early Spring.

There have been years when sudden, heavy snows cause school closures. Annually, Fat Tuesday and Ash Wednesday and the start of Lent offer us the contradictory mix of high celebration and sad reflection.

But, after February comes blustery March and gracious April and sunny May. Enduring February is not so bad. The poet reminds me of the promise of the renewal of Spring:

"And indeed there will be time

To wonder, 'Do I dare?' and, 'Do I dare?"

So, you see, I'm feeling "UP!"

We have much to feel good about and more to look forward to. Our membership is now 947 - expecting to hit 1,000 before the WSRTA Convention in June. We welcome 41 active teacher members from Edmonds this month. There is the promise of a well-attended, successful Retirement Planning Seminar for Edmonds, Everett, Mukilteo, Northshore and Shoreline School District. By the first session on February 22nd, there were 114 registered.

Our Scholarship Fund is over \$14,000 - which means we can increase the stipend to each of graduating seniors from Edmonds, Northshore and Shoreline in 1994 or add a number of scholarship renewals.

Phyllis Enger, Vice President/Program Chair, has arranged a number of interesting meetings which draw more of your members and guests to monthly meetings.

Joanne Dunn, Legislative Chair, has us writing letters to our legislators, communicating our ideas and needs.

Gordon Bowers, Health & Protective Services Chair, has increased our knowledge and awareness of health care programs.

Ruthanne Warren, Membership Expansion Chair, is planning a number of meetings with building faculties in Edmonds for purposes of introducing our Unit's programs and services and recruiting members among active school personnal.

The Scholarship Committee has distributed applications and will soon be selecting 1994 recipients to announce at the April 21st Scholarship Luncheon.

Before May 15th, I will be completing and submitting the WSRTA form for "Unit of Distinction" award to be presented at the WSRTA Delegate Assembly in Longview in June. Units successfully completing 21 to 25 of the desired goals listed during 1993-94 will receive "Unit of Distinction"; units completing 24-25 goals will be awarded "Unit of Highest Distinction."

I am pleased to report that we will be offering evidence of completion of 25 of 25 goals set by WSRTA Awards Committee.

Do we dare? You bet!

Jim Becker, President

COMING EVENTS:

March 9	1:30 PM	Board Meeting at Barbara Berg's , 714 Wandering CR DR, Bothell, 483-2671.	
Warch 17	1:30 PM	Sno-King meeting at Edmonds School District Office, 20420-68th West, Lynnwood - I Barbara Sacksteder share their search for their European "roots" via slides.	Dick and
April 5	9:30 AM	Coordinating Council meeting in Bellingham,	- 44
April 13	1:30 PM	Board Meeting at Ruthanne Warren's, 1720 NE 179th #301, Scattle, 367-0742.	**
April 21	NOON	Scholarship Luncheon - Edmonds Unitarian Church, 8109-224th Ave SW, Edmonds	
May 11	1:30 PM	Board Meeting at Ed Osborn's, 2110 N 171st St, Seattle 364-3523.	
May 19	NOON	Joint Luncheon - hosted by Sno-Isle - details later.	270

HEALTH & PROTECTIVE SERVICES

Gordon Bowers, Chairman, 778-9202



Many of you have written to your Congress members regarding health care hills - long term care, prescription drug coverage, Social Security, budget deficit, etc. Responses from lawmakers have been very positive: House Speaker Foley calls this year's effort to achieve health reform "A watershed in American legislative history"..."It will require a historic hipartisan effort to produce a law that creates health security, insures savings, preserves choice and protects quality while keeping the system safe and efficient."

Senator Murray on health care - "The plan must extend access to quality health care to all U.S. citizens. It must have real cost containment, emphasize primary and preventive care, and provide long term care. You can count on me to be a voice for real people in the health care debate, making it clear that personal health care decisions belong in the hands of individuals and their health care providers, not the insurance industry."

Rep. Cantwell - "Effective health care reform should slow the rapid increase in health care costs and lack of access for the consumer. I want to assure you that I will work toward that end. As the plan moves through Congress and continues to be changed, I will keep your support for long term care in mind."

Senator Gorton - "As you may know, the President's budget that passed last summer contained a 70% tax bike on Social Security benefits. I wanted to let you know what I am doing to try to restore some fairness for senior citizens hurt by this tax."..."I do not believe we should look at the Social Security System as a cash cow to fund other government programs. It is true that Social Security has a surplus today. But that is by design. The system will need that surplus money in the future to offset projected reductions in revenue."

If you receive any other responses, please send to me to include in future newsletters.

55-ALIVE-MATURE DRIVING CLASSES

Betty Puckett, COMMUNITY SERVICE COMMITTEE CHAIR, announces the schedule for Spring and Summer Classes in 55-ALIVE. They are scheduled for March 9-10, April 27-28, May 11-12, June 8-9, and July 13-14. Classes will be the held at Edmonds Park and Recreation Center. 700 Main, Edmonds. Phone 771-0230 to register.

Classes meet from 9 a.m. to 1:30 p.m. each day for the two successive days. Bring a snack if you wish. Material fee is \$\\$\\$8.00\$, payable to AARP. You must register in advance through Edmonds Recreation. Class is limited to 20. Call Betty Puckett, \$\\$\\$522-8921 if you have any questions.

SHARE YOUR SPECIAL TEACHING EXPERIENCE STORIES

We continue to receive several more stories each month - but we need more to make it worthwhile to put together in a little book. Remember when we print the stories they will be sold to benefit our Scholarship Fund. Everyone must have some interesting, or amusing stories to share - they could be about you, or your students. Most of the stories so far are about younger children - surely some interesting things happened at the Junior High or High School level.

Send your stories to Betty Odle, 2137 N 86th ST, Seattle, WA 98103. Thanks!!!

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FACTS ONE MUST KNOW

In Wilbur, Washington, it's against the law for a person to ride on the streets on an ugly horse.

No one over age 88 in Idaho Falls, Idaho may ride a motorcycle.

The California penal code prohibits the shooting of any animal, except a whale, from an automobile.

LEGISLATIVE NEWS - Joanne Dunn, Chair 363-7843

(Please call WSRTA Hotline, 1-800-221-1269 daily until end of session March 10. Bills are moving too fast for phone tree to be of use.)

The final days of this Legislature may bring some surprises for retirees. Already, there is the much-larger-thananticipated revenue for the state. Legislators had been expecting \$100 million more revenue than had been projected when the budget was written last year. The latest projection now raises this amount to \$160 million. Most of the talk as of this writing is about tax cuts, most of which will probably benefit businesses.

We must urge legislators to use some of this gain to improve the COLA for Plan 1 retirees. We know that our retirees are hurting much more than business is hurting. The increased revenue is caused by the improvement of the economy. Business is already better off.

It is up to us to point this out to legislators. The message is simple:

State revenue forecasts are up because business is doing better.

Plan 1 retirees are not doing better.

Some of the increased revenue must be used to improve the Plan 1 COLA for former educational employees.

Retired educational employees deserve some of this windfall.

Contact your legislators, Rep. Helen Sommers (Chair, JCPP, Chair, House Appropriations), and Sen. Nita Rinehart (Chair, Senate Ways and Means).

YOUR LEGISLATORS (Olympia, WA 98504)

1st District:

Sen. Rosemary McAuliffe 402A Cherberg Bldg.

786-7600

Rep. Barbara Cothem 305 John L. O'Brien Bldg

786-7928

Rep. Linda Johnson

304 John L. O'Brien Bldg.

786-7900

1st District:

en. Gary Nelson 106-A Institutions Bldg.

786-7640

Rep. Paul Shin

405 John L. O'Brien Bidg.

786-7972

Rep. Jeannette Wood 415 Legislative Bldg.

786-7950

32nd District:

Sen. Al Williams 401-A Legislative Bldg.

786-7910

Rep. Grace Cole

341 John L. O'Brien Bldg.

786-7910

Rep. Nancy Rust

407 John L. O'Brien Bldg.

786-7880

44th District:

Sen. Tim Erwin 109A Institutions Bldg.

786-7686

Rep. Jim Johanson 437 John L. O'Brien Bldg.

786-7892

Rep. Jeanine Long * 415 John L. O'Brien Bldg.

786-7982

*Member, JCPP

CONTINUING UP-TO-DATE INFORMATION

To leave messages for Legislators (State Legislative Hotline) - 1-800-562-600 To leave messages for Legislators (Senior Citizens Lobby) - 1-800-562-6000 To get up-to-date information (WSRTA Legislative Message Center) - 1-800-221-1269 WSRTA Office - 1-800-544-5219

STATUS OF BILLS CURRENTLY IN THE LEGISLATURE - 2/27/94

B 6605 - Health Care Benefits. Senator Nita Rinehart's bill improves health care benefits for K-12 retirees. Although he Legislature provided a deferred benefit in the form of a subsidy for retiree health benefits last session, the premiums are so high that retirees have to pay much more than they did prior to last session. K-12 retirees pay \$100 to over \$200 more than other groups for the same plans. This bill gives the Health Care Authority the ability to encourage competition among providers and to require comparable premiums for all risk pools for similar benefits. This bill passed Senate Ways and Means and is now in the Senate.

LEGISLATIVE REPORT, CONT'D

SB 6568 - Pension Improvement Account. Takes S25 million earmarked in the budget for pensions out of t. stabilization account and puts it into a special account. This action protects these funds from the effect of Initiative 601 which does away with the stabilization account and would leave the \$25 million in the general fund, without being earmarked for pensions. The bill has passed the Senate (47 to 0) and was heard by House Appropriations.

SB 6141 - PEBB Appointments. Permits the appointment of active and retired school district employees as soon as the bill is signed, rather than waiting until January 1995. PEBB is the Public Employee Benefits Board which designs and approves our insurance plans. This bill has passed the Senate (48 to 0) and is now in Rules.

HB 2905 - "Age 65" Plan 1 COLA simplification. Currently, the eligibility for each individual is calculated. This bill provides that when the youngest over-65 person qualifies for a COLA, everyone that age and older would automatically qualify. This bill also makes the February COLA permanent. The bill was recommended by the JCPP (Joint Committee on Pension Policy), has passed the House and has been heard by Senate Ways and Means.

ESHB 1182 - Substitute Days. Increases the number of days a retiree can substitute from 75 to 90. This bill has passed the House and Senate Education and is in Rules.

Please, contact your representatives and thank them for voting for the bills noted as having passed one house.

OTHER LEGISLATIVE ISSUES

Minimum COLA Simplification - Currently, the 3% COLA on the "minimum benefit" amounts to only 2.6% because it is figured only on the employer contribution rather than the whole benefit. The JCPP has looked at a proposal to apply the 3% to the entire benefit but has not yet recommended it. This would raise the minimum benefit from \$17.25 to \$22.33. The cost would be \$300,000 for the second year of this biennium, \$800,000 for the 1995-97 biennium.

"Age 70 Restriction" - A retiree had to be age 70 by July I, 1993, to qualify for the ad hoc Cola. Retirees should qual" upon reaching age 70. The cost - \$400,000 for the biennium, \$200,00 for 1994 - could be taken from the \$25 million the Pension Improvement Account.

HOW TO DETERMINE THE REAL VALUE OF YOUR PENSION

You can use the CPI table on the right to figure how much your pension is	_	PARTMENT OF		
worth today. Then, call or write your legislators giving them the information.	S	YSTEMS CPI FA	CTOR	TABLE
World today. Then, can of write your registators giving them the unermanent	YEAR	INDEX FACTOR	YEAR	INDEX FACTOR
The table is used by the DRS to calculate the 40% loss of purchasing power	1937	0.0435	1967	0.1000
COLA	1938	0.0448	1968	0.1041
(from age 65) required in order to qualify for a 3% COLA.	1939	0.0461	1969	0.1092
	1940	0.0475	1970	0.1143
The fall of the 1000 CDI value (0.1000) by the CIP of the year	1941	0.0469	1971	0.1164
To use the table, divide the 1992 CPI value (0.4032) by the CIP of the year	1942	0.0504	1972	0.1197
you retired. For example, the 1978 CPI is 0.1936000. That gives you	1943	0.0519	1973	0.1275
the second state of the second	1944	0.0535	1974	0.1415
2.0826. Multiply 2.0826 by your retirement benefit which, we'll say, was \$800	1945	0.0551	1975	0.1558
per month. That gives you \$1666.12, the amount you should be getting in	1946	0.0568	1976	0.1645
order to have the same buying power you had in 1978. You can calculate			-==-	
your percentage loss by subtracting \$800 from \$1686.12 and dividing that	1947	0.0643	1977	0.1776
your percentage loss by subtracting good from proceding and divising	1948	0.0693	1970	0.1936
result by \$1666.12 and multiplying by 100. (The foregoing and the table are	1949	0.0703	1979	0.2146
from an article by Worth Gurley in "Happenings", newsletter of the Pierce	1950	0.0757	1960	0.2491
	1951	0.0776	1981	0.2761
County Retired Teachers' Association.)	1952	0.0786	1982	0.2940
	1953	0.0786	1983	0.2932
	1954	0.0790	1984	0.3028
The result? 52% loss as of 1992. This means your pension was worth	1955	0.0800	1985	0.3091
\$384 by 1992.	1956		1986	0.3113
4004 by 1002.	1957	0.0833		
	1958	0.0652	1987	0.3156
If you retired in 1978 at age 55, you would have reached age 65 in 1988.	1959	0.0668	1988	0.3291
i you fetter it 1070 at age 00, you would have reaction age 00 it	1960	0.0879	1989	0.7445
By that time, you would have lost 41% of the purchasing power of you	1961	0.0893	1990	0 0
pension. When you lose 40% of the purchasing power you had at age 65	1962	0.0906	1991	0. 74
pension. When you lose 40% of the purchasing power you had at age of	1963		1992	0.4032
you will qualify for a 3% COLA! On your \$800 pension, that will give you	1964		1992	0.0000
	1965		1994	0.0000
an additional \$24!	1966		1995	0-0000

LEGISLATIVE REPORT, CONT'D

A TYPICAL EXAMPLE OF THE 3% PLAN | COLA

The average age at which a TRS Plan I employee retires is 59. A person retiring in 1980, at age 59 with over 30 years of service would have a pension of \$16,000 a year. This assumes the person retired from a First Class School District with an above average salary schedule. This retiree would qualify for a COLA in 1999 at age 78. By this time, the individual would have lost 63,4% of the value of the pension. \$16,000 would have shrunk to \$5,863. The 3% COLA would total \$480 a year. This is the benefit of the current 3% COLA!

NEWS ABOUT OUR MEMBERS

By the time you read this **Georgianna Young** will have returned from a trip to Disneyland. Her four year old granddaughter was the recipient of a trip funded by the "Make a Wish Foundation". Georgie was asked by her daughter to join the family for this adventure.

On January 13 Lois Grasmick took a really bad fall that ended up with a torn Achilles tendon. She was operated on January 18th and has been recuperating at home. On February 18 Lois will be able to get around better with a walking cast. We wish to see her back at her normal activities soon and able to hop, skip, and jump.

June McMasters reports improved health from cancer.

Elbert Honeycutt had a heart attack February 11 - in Northwest Hospital for four days, then to Providence for an angiogram and then angioplasty to unblock one artery. He returned home February 20 and is doing well.

Ruthanne Warren and son Scott had a wonderful trip to Pasadena, CA attending a family wedding. Brother Don, a Presbyterian minister from Philadelphia officiated. Another brother and wife flew from Atlanta so it was quite a reunion and warm, sunny weathert

One of our members, *Oliver LaFreniere*, is one of the nominees for the 1994 Jefferson Award. His nomination states that "LaFeniere is a retired teacher who introduced chess to thousands of Washington students. He has been a tireless organizer, tournament director and chess promoter for more than 30 years.

The American flag that flies over Terrace High School was the flag that was on the casket of our member, *Paul Weaver*. It was donated to the school by his wife, *Frances*.











LOOKING FOR ANCESTERS AND THINGS ALONG THE WAY

Dick and Barbara Sacksteder will show slides of their latest trip to Europe at the March 17 Sno-King meeting at Edmonds School District Office. They were there to research Barbara's Swedish heritage and Dick's French roots. If you have never witnessed one of Dick's "slide shows" you are in for a treat! Bring your friends as we travel 7000 miles through Amsterdam, Stockholm, Belgium, France and Italy, and 6000 miles back and forth across the U.S.

See you at 1:30 p.m. on March 17!

News deadline for February Bulletin is February 20. Send to Betty Odle, 2137 N 86th, Seattle 98103. Phone: 525-8276. Please send us news about other members as well as about your activities. If you know of any illness, please contact our Sunshine Chair, Barbara Berg - 483-2671 or President Jim Becker - 284-8313, or Editor Betty Odle - 525-8276.

Sno-King Retired Teachers' Assn. P. O. Box 5253 Lynnwood, WA 98046-5253

FORWARD AND ADDRESS CORRECTION BULK MAIL U.S.POSTAGE PAID Lynnwood, WA PERMIT #277



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