

Sno-King School Retirees



November 2000

The SKSR Bulletin

A message from our president

Some future SKSR events

by Jack Rogers, 206-367-7153

Welcome to the beginning of another holiday season. What has always struck me as strange and paradoxical about our society is that a time supposedly dedicated to joy, relaxation and family gathering is also closely associated with stress, overexertion, anxiety and downright panic. It's always hard to schedule or get anything done in December because "you know what is just around the corner." Anyway, December 7 will be a Legislative breakfast at the Ballinger Club House. Please RSVP to me at 206-367-7153 by the first of December. There is no charge for the breakfast. This will be an opportunity for us to meet and hear from our legislators and to convey our priorities and concerns to them. December 14 is our regular meeting; it will be held in the Ballinger Room at the Shoreline Center, 18560 First Ave NE.

NOTE: Our November meeting is one week early—

November 9, at the Edmonds School District Central Office. This is an important meeting for all retirees who have health insurance (hopefully, that is all of us). Glenda Fairchild from the State Health Care Authority will be our speaker. She will bring important new information about recent changes in state health care plans for retirees and an update on the current "open enrollment" period. Many of us have questions about state health care coverage and what the future may bring to this program. Given the turmoil in health maintenance organizations and the shrinking available insurance coverage for the retired, I think this could be our most important meeting of the year.

The law suit against the state of Washington regarding state contribution levels to the pension system is going forward. The estimated cost of litigation is \$20,000 for the first phase. Our state organization will be hard pressed to meet that financial obligation without extra support from local members. Since the outcome of this

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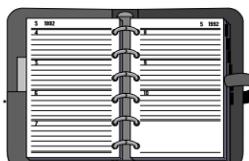
November meeting-date change

Because of our featured speaker's schedule, we will have to meet one week earlier than usual. Our meeting will be Thursday, November 9, 1:00 PM, at the Edmonds School District administrative center. Glenda Fairchild from the Washington State Health Care Authority will be the speaker. She will bring important information about state health care coverage and the open enrollment period. Don't miss it.

PRESIDENT from page 1

litigation will affect all of us, I encourage you to make a donation to the legal defense fund within the next month. If every member of Sno-King could make a commitment to contribute, that Christmas season stress level in our state leadership would be seriously decreased.

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MARK YOUR DATEBOOK

Coming Events for Sno-King School Retirees

November 9	General Meeting, 1:00
Edmonds School District Administrative Center Choices in the State Health Care System	
December 7	Legislative Breakfast
December 14	General Meeting, 1:00
The Shoreline Center Seasonal entertainment	
February 15	Luncheon with Overlake, 12:00
March 15	General Meeting, 1:00
Edmonds School District Administrative Center Legislative Report	
April 19	Scholarship Luncheon
Edmonds Universalist Unitarian Church Debbie DiMitre, "Sarah Borden Denny"	
May 17	Luncheon with Sno-Isle, 12:00
Mill Creek Country Club	
June 21	General Meeting, 1:00
July 19	Annual Picnic, 11:00
Kenmore Park	

The State Retirement System and you

by Orin Fjeran, Sno-Isle School Retirees Association

Over the next several issues I plan to include a series of articles written by fellow school retiree, Orin Fjeran. He is a retired chief financial officer from the public school system, active in our state organization, and understands better than anyone else I have met, the complexities of our state retirement system. I hope you will find his articles helpful in understanding the state teachers retirement system and why we are concerned about its future.

Jack Rogers, SKSR President

The Retirement Program of Yesteryear

(first of four articles)

At the turn of the 20th century teachers did not have any form of a retirement program. They were left to plan for their own support in any form following retirement. It appeared the philosophy of the life existence of farm life at that time prevailed, whereby the younger generation took over the farm and supported the elderly, even though teachers were no longer on the farm.

The first effort by the legislature to provide some form of retirement program occurred in 1913 when they passed a referendum for a self-supporting plan to go to a vote of the people. The populace turned the referendum down, so the teachers were without any form of retirement plan.

In 1917 the legislature provided for a permissive self-supporting plan for districts of the first class. There were perhaps 25 to 35 first class school districts (larger cities) in the state at that time among the approximately 2,000 school districts. This law

made it possible for the first class school districts to set up a retirement program using money contributed by the teachers, with some help provided by the school district. By self-supporting, the school district could not use any state money to help fund the program, therefore make it self-supporting between the teachers and the school district. Obviously, some districts that needed teachers entered into the program. However, some did not.

It took until 1923 for the legislature to make it possible for all school districts to enter into this permissive self-supporting retirement program for its teachers. The retirement payments could not exceed \$40 per month. During the next 15 years most of the first class school districts and some of the larger second class districts made some provision for a retirement program for its teachers, using specified contributions from the teachers and from the district to pay for the benefits. The benefits varied from district to district, depending upon how much was to be contributed by the teachers and by the school district. There were no specified benefits for each teacher in the state, which left it up to each district to determine its own retirement plan depending upon its need for teachers.

Finally, in 1937 the legislature enacted the first state retirement joint-contributory plan for all teachers in the state. The teachers contributed 5% of their

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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
 November 1 and 2
 December 6 and 7

Health tips for you

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

KUDOS TO RESEARCH DOCTORS

Rarely have medical researchers, working independently, produced such remarkable achievements as three who were awarded the Nobel Prize in October 2000. They are Drs. Paul Greengard of Rockefeller University, Eric Kandel of Columbia University and Arvid Carlsson of Sweden's University of Gothenburg. Their separate studies began in the 1950's and continue to provide the basis for today's understanding of how the chemicals in brain cell secretions cause the body's molecules and genes to respond in each of the brain's 100 billion interconnected neurons. (Who counted?)

Their research data has made it possible for pharmaceutical companies to design newer drugs to combat brain defects and diseases. For example, Dr. Carlsson showed that when he depleted dopamine supplies in animal brains, the animals lost the ability to make intentional movements. He could restore motor behavior by giving a drug called L-dopa, which the brain converts to dopamine.

Later studies in humans confirmed that the jerky movements and muscle problems of Parkinson's disease were caused by dopamine shortage, and resulted in the production of an effective treatment for Parkinson's disease.

Similarly, Dr. Greengard showed how dopamine and other body chemicals can affect psychotic illnesses, and that a chemical chain reaction of the nerve cells turned tiny switches on and

off, causing unusual behavior in the patient, thus explaining many psychotic problems.

Dr. Kandel focused on chemicals in the brain that were critical to the formation of certain classes of short and long term memory, extremely important in Alzheimer's treatment research. Data from a *Washington Post* article by Rick Weiss, and from the *Seattle Times*.

FLU SHOTS

These will not be in short supply, but the Center for Disease Control (CDC) wants doctors and clinics to give first priority for flu shots to the elderly and chronically ill—groups at highest risk of dying from the flu. The CDC recommends that healthy people wait until supplies are adequate, probably late November. "The problem is largely one of delay in distribution rather than a severe shortage," said Dr. John Modlin, chairman of the CDC panel. Flu season is January to March, but don't wait until then to get your shot.

SHORTAGE OF MEDICAL PLANS

As of October first, Pacific Care/Secure Horizons will no longer accept new members (reached limit). Current members are not affected by this change; also, individuals who are enrolled on other Pacific Care of Washington plans may still be able to enroll in Secure Horizons when they become eligible for Medicare. For more info, call Secure Horizons at 1-800-255-6673, 8AM-5PM.

FREE SCREENING FOR OSTEOPOROSIS

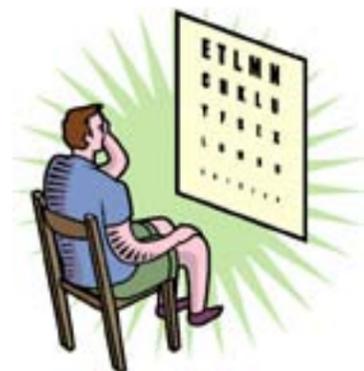
Northwest Hospital is offering bone density screening for women who have not been diagnosed, and are not currently being treated for osteoporosis. For a free bone density screening appointment call 206-633-4636 Mon-Fri, 8AM-4PM.

FREE PROSTATE SCREENING

For men 50 and older, Northwest Prostate Institute is still offering this service; call 800-633-4636 or 206-633-4636 for an appointment. The October 2000 *Mayo Health Letter* issued a special eight-page supplement on prostate cancer with special advice: If cancer is caught early and confined to the prostate, the survival rate is almost 100%. A prostate Specific Antigen blood test reading is the best screening tool available for detecting prostate cancer in its early stages. Data from *Mayo Health Medical Essay*, October 2000.

BLEPHAROPLASTY

This is a type of eyelid surgery that may make it easier for you to see and it may also enhance your appearance. This procedure is often done on an outpatient basis, usually in about an hour's time. Anyway, thought you would enjoy the word.



Traveling with Terri

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

Donna Murrish, who has kept Sno-King Retirees in financial shape for several years, applies her expertise to seeking good travel bargains, too. Earlier this fall, she joined a National Parks tour offered by Vantage Travel of Boston.

The two-week coach trip started in Bozeman, Montana, where Donna joined other people from across the country. The first stop was Yellowstone in nearby Wyoming, followed by the Grand Tetons. After absorbing the natural wonders of geysers, hot springs and incredible mountain peaks, the group headed for Monument Valley, Utah.

A trip down the swirling Colorado River took the tour into the natural culmination, Grand Canyon National Park. Moving northward, Donna and her fellow travelers sampled the beauties of Bryce and Zion parks in southern Utah. They departed their coach near Bryce to enjoy a Conestoga wagon ride, followed by an open-air chuckwagon dinner. "These extras are what made the trip special," Donna said. "The two weeks didn't just feature one park after another; we had diversions like the wagon ride. The trip price included all breakfasts, plus some lunches and dinners."

And just to give the trip an extra fillip, the group enjoyed a stop in Las Vegas, where they in-

dulged in a night out on the town with dinner and a show.

* * * * *

A friend of ours is a fan of Explore Travel, an Australian travel company that has an agent in Emeryville, CA. He suggests we request the company's catalogue by calling the California agent at 800/227-8747. According to our friend, "Explore tours are small, consistently good quality, not cushy, but with accommodations probably in the three-star category." Our friend Pete recently spent 17 days on such a tour, exploring Cairo, the Sinai, Valley of the Kings, and the Egyptian Nile from Luxor almost to Sudan.

"This included a climb of Mt. Sinai, which was climbed (with a vengeance!) by a 70-year-old German woman in our group. It is a fair challenge for most, but most of us did it," Pete related. "Our boat cruise (four days) from Aswan to Luxor was on a small, classic 1950's Nile cruise boat, with 11 air-conditioned staterooms. The facilities on board include a restaurant, plunge pool, large sun deck and lounge area. The boat is regularly chartered by Explore, so we felt safe and comfortable. On the river, we were surrounded by big, 200-stateroom cruising 'warehouses,' loaded with swarming travelers. I suspect

many wished they could be with our group. Our intimate, sumptuous, sit-down dinners were a real highlight.

"Our group had 21 travelers, nearly all of whom had done at least one Explore trip. It seemed to be a given that their next two or three trips would also be with Explore," Pete added. "Several had done the Morocco cities tour with Explore and were very complimentary of the handling of that tour. Others had done Explore's Vietnam, Thailand and Cambodia tours, and some had done the lower Africa tours which include Zimbabwe, Tanzania and South Africa.

"All of them were thoughtful, cheerful, roll-with-the-punches travelers who were great travel companions. Six of the 21 people were in their 60s, while the rest ranged from age 19 to their 50s."

I would have asked Pete for the tour price, but he's off on another trip now. Knowing Pete, however, I suspect the rate is reasonable because he travels cheap and light. He also is energetic and adventuresome, so the Explore tours appeal to him. I've decided it wouldn't hurt to get a catalogue, at least.

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Our membership chair speaks Defense Fund

by Don Denton, 425-787-7881

This month, I am taking a break from my usual message related to increasing our membership. Rather than discussing an ongoing need, I call your attention to an immediate need, funding the WSSRA Pension Defense Fund.

I hope you read the articles in the last *WSSRA Journal* related to the Pension Defense Fund and our shared lawsuit against the state to restore full funding to both the TRS and PERS retirement funds. Among other things, a decreased level of funding by the state will mean less money in the fund from which the "gains sharing" is distributed to fund our age 66+ cola.

Joanne and I gave \$50 to the fund. I am asking you to send \$10 or \$20 or \$30 or whatever you think is appropriate to help fund our lawsuit. It is imperative that each member makes some kind of contribution. Checks made out to the **WSSRA Pension Defense Fund** may be sent directly to the WSSRA office at 4726 Pacific Ave. SE, Lacey, WA 98503-1216.

When shopping for Long Term Care insurance, look at more than one plan.

As an independent agent, I can show you products from 4 major companies and compare them to other quotes you have received.

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SKSR BULLETIN BOARD

HELP THE SCHOLARSHIP FUND AND DO YOURSELF A FAVOR AT THE SAME TIME

How would you like to save money while helping the Sno-King Scholarship Fund increase its funds at the same time? Purchase a 2001 Entertainment Book and you will! The Entertainment Book is packed cover to cover with two-for-one and 50% discounts on everything you love to do including:

- * Dining - no matter what you're hungry for, you'll save with discounts on everything from fine dining to casual favorites and even take-out pizza!
- * Attractions - catch the latest movies, live show, concerts, sporting events, theme parks, art museums, and much more - all with special discounts. Plus, enjoy special savings of favorite hobbies like golf, bowling, skiing, etc.
- * Travel - continuous 50% savings at thousands of hotels worldwide.
- * Local Services - save on everyday needs including car washes, dry cleaning, video rentals, photo processing, and more!
- * Like to visit wineries? There are several in the book offering 20% discounts on regular wine purchases.

The book quickly pays for itself and you've helped support a great cause! To purchase a book, select one of the following methods:

- * Send \$40.00 (check made payable to Sno-King Scholarship Fund) to Treasurer at PO Box 33962, Seattle 98133-0962
- * OR call Donna at 206-363-5753
- * OR send an e-mail to dmurrish@aol.com
- * OR visit www.entertainment.com If you do it this way, be sure to

SKSR MEMBERSHIP DIRECTORY

Along with this issue of the Sno-King Bulletin you will find a copy of the latest directory of members. From now on, this will most likely become a biennial publication with a supplement published in the odd-numbered years. Budgetary considerations are causing this change, as we can save about \$3,000 per year in printing and mailing costs.

SUNSHINE REPORT

Nancy Smuck, long time Shoreline teacher had back surgery and is feeling kind of low at the moment so might appreciate a note or a phone call.

Gayle Bromley's father-in-law passed away recently. She and Chuck both worked for the Shoreline District for many years.

If you see someone bounding up the hills in Edmonds, you'll know it's one of our members, Jan Kirkpatrick. Her goal is to walk 1000 miles this year, and as of October 12, she has walked 963 miles. Hats off to you, Jan! What an achievement!

SKSR WEBSITE

Be sure you visit the SKSR website. We want your reaction to the con-

www.sksr.org

Remembering . . .

Rosella O. Larson passed away September 4, 2000, at the Tacoma Lutheran Home, where she had resided since 1994.

She was born on a farm near Fort Ransom, North Dakota, in 1915, and attended rural schools, graduating from Fort Ransom High School in 1934 with a class of 11.

After attending college in Valley City, North Dakota, she taught in small schools in North Dakota before moving to Seattle.

She received her baccalaureate degree from Seattle Pacific and then taught briefly in Auburn. The majority of her career was in the Edmonds School District, from which she retired in 1974, having taught the previous

11 years at Snoline Elementary. She married Otto G. Larson in 1949, who preceded her in death in 1981. They had no children. Other survivors include her brother, Carlton Opgaard, a long-time Edmonds School District administrator and later a community college executive.

HELP US WITH INFORMATION TO PUT IN THE BULLETIN

The deadline for the next newsletter is Monday, November 13.

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

Please send us news about other members as well as about your activities.

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

To help with mailing our next Bulletin on Tuesday, November 28, call Betty Odle (206-525-8276), Ellie Bonnano (425-778-0751) or Ruthann Warren (206-367-0742).

Remember why you became a teacher? So do we.

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Retired teachers and state employees sue state

by Dave Thurman, NW-1

On the 30th of August, the WSSRA Executive Board unanimously voted to join the Retired Public Employee's Council in a lawsuit to force the state to adequately fund TRS-1 and PERS-1. As with most public sector responses, this action came after years of trying to obtain fair treatment from the legislature. Twelve years ago, Stayner Brighton produced a study on the lack of progress in pension reform. One recommendation was to move to stronger measures because after years of negotiating for pension improvements, our gains were small. Since the study, the WSRTA/WSSRA has continued to say that we will give the state one more year to do right by us. Unfortunately, each time the legislature has acted, we have received only small crumbs while the state has had its way with our so-called "Trust Funds."

Filing a common suit means is that the teacher and other retired public employees have lost our fear of retaliatory actions by the legislature. It has been asked, "What more they could do to us?" The state contribution rate to TRS-1 and PERS-1 was cut and is to be cut again, while active Plan 1 members still have to pay six percent of their gross income. The net result is that benefits being currently paid out to recipients each month are larger than the combined contributions. This has forced the sale of assets to pay the difference. Worse yet, the much heralded Gains Sharing increase to the age 66 COLA has produced only an average 38-cent or an \$11.40 a month increase to your pension. At the same time,

the state's share of Gains Sharing has skimmed TRS-1 and PERS-1 of just less than one billion dollars! The state received the money up front. That is just the opposite of the typical COLA recipient who is already 77-78 years old and will not have much to show for our share of Gains Sharing.

The combination of reduced contributions and skimming the profits from TRS-1 and PERS-1 has resulted in another anomaly. The state's share of Gains Sharing has not resulted in the expected reduction of the state's debts to TRS-1 and PERS-11. By skimming contributions and investment profits, the funds are less healthy, therefore, requiring more to pay the debt to us.

A five-layered strategy is developing. 1) The actives have submitted Initiative 732 to the voters. 1-732 guarantees a real annual COLA for all school employees. 2) The educational and public employee retirees are suing over the viability of our funds. 3) The PERS-1 group already wants to sue to regain the state's share of the Gains Sharing. 4) Stan Bianchi is going to re-file an amended version of his Pension Trustee Initiative. 5) A bill version of the Initiative is slated to be introduced at the January 2001 legislative session.

Martin Luther King said, "Free at last! Free at Last!" More than 30 years later his famous quote applies to both active and retired state employees. When the actives placed Initiative 732 on the ballot and we decided to sue, we lost our fear.

SYSTEM *from page 3*

pay to the plan, and the state provided what was necessary to pay the benefits. The teachers earned a pension of 1/30 of \$40 per month for each year of service with a maximum of \$40 per month. If a teacher worked longer than 30 years, it did not increase the benefit. The requirement at that time was 60 years of age and at least 30 years of service. If the teacher retired earlier than 60 years of age, or with less than 30 years of experience, the pension was actuarially reduced.

It took another 10 years (1947) before the age factor was changed, and the maximum payment increased to \$100 per month. The 30 years of service remained in effect, but the 60 years of age eligibility was eliminated once the 30 years of service was at-

tained. At this time the 5% contribution was maxed at 5% of \$3,600 annual salary.

During this period of time the Teachers Retirement System had its own Board of Trustees, staff and actuary. The Board, with the help of the staff and actuary, determined what additional funds above the teachers' contributions were necessary to pay for the benefit limitations set by the legislature, and negotiated with the legislature for state funding every two years. There was not a set amount the legislature contributed during this period of time, and the Board had not authority to alter the benefits.

Look for more information about our retirement system in future issues.