



WEA-Retired Lobby Day, March 17, 2015

by Lee Ann Prielipp



Seventeen WEA-Retired members joined together to lobby our state legislators regarding the need for a cost of living adjustment (COLA) for Plan 1 members. The day began with the Chinook UniServ Council graciously hosting our meeting. Julie Salvi, WEA Lobbyist, briefed the group on current legislation that affects retirees as well as legislation concerning active members.

Promoting a COLA for Plan 1 has been the top priority as determined by the WEA-Retired Legislative Work Team. Plans 2 and 3 continue to have a built-in COLA while retirees in Plan 1 lost their COLA in 2011 and gainsharing was repealed in 2007. Therefore, Plan 1 retirees have no protection against inflation. The bills addressing this issue are HB 2138 and SB 6017. While action on bills has a cut-off date, our COLA concern can stay alive because it is related to the budget. Adoption of the budget is the last action taken by the legislature.

The retiree lobbyists met with their own district legislators, emphasizing the concern that Plan 1 retirees are on a fixed income with no possible way to increase their monthly benefit, yet health insurance premiums continue

to increase annually and our purchasing power has continued to decrease since retiring.

A few legislators on both sides of the aisle seemed to understand our plight. The primary question raised by many of them dealt with the cost and how could the money be raised, especially in light of their court requirement to meet the McCleary Decision and the passage of I-1351 regarding class size.

Our retirees met with almost fifty legislators and hand delivered a document to every office about the history and need for a Plan 1 COLA. We encourage each of you to contact your legislators and emphasize the need for a COLA. Letting them know about your needs personalizes this issue.

It is crucial that we continue to remind all of our legislators the importance of this COLA. The average Plan 1 retiree gets less than \$25,000 per year. With life expectancy increasing, a person retiring as late as age 65 can expect to live another 15-20 years. These pensions lose more buying power and sustainability with every year. And Plan 1 is the only plan without a COLA!

From the president’s desk2

WSSRA phone calls...the rest of the story?3

Washington Alliance for Retired Americans Convention4

Read Across America in Retirement!5

Why WEA-PAC7

From the president's desk

by WEA-Retired President, Kit Raney

"Row, row, row your boat" ...I will bet that as you read those words, your mind automatically completed the lyrics of this children's' song... "gently down the stream". It's a happy song with it's "merrily, merrily, merrily, merrily, life is but a dream".

In real life, rowing a boat is not necessarily gently, merrily or easy. It can be a way to get from point A to point B. It can be a very strenuous way to exercise. And it can be a very demanding sport, Crew.

I was intrigued when I read an article in Sports Illustrated about the Western Michigan Football Coach, Coach Fleck, who has made "Row the Boat" his team's motto. In fact, he and the university have trademarked Row the Boat, which he relates to a shared sense of responsibility, trust and belief. I thought back to the wonderful book, Boys in the Boat, and the descriptions of what it felt like when everyone was pulling the oars together and the boat was flying across the water. In those moments they were definitely experiencing a shared sense of responsibility, trust and belief.

What if, instead of getting an email like this

...

All of this is about PLAN 1 retirees. What about some help for us PLAN 3 people! My retirement check is \$928/month after 21 years service (I chose to give husband survivor benefits). PLAN 1 is SO MUCH MORE than what I get! What about working to eliminate the 867 hour limit on subbing for retirees? What about changing the 2007 legislation that gave higher benefits to PLAN 3 retirees, but NO SUBBING until age 65??? These

are issues I want to see WEA and WEA Retired working on.

We got an email like this...

I am concerned about Plan 3. What can I do to help pass Legislation that would remove the restrictions on subbing for those of us who retired using the 2008 early retirement factors? I would like to have some talking points to use when I contact my legislators about this.

Or even better, an email like this ...:

I see on [www.](http://www.OurVoiceWashington.org)

[OurVoiceWashington.org](http://www.OurVoiceWashington.org) that one of WEA's Priority Bills is HB1615/SB1542 which would remove the restrictions on post-retirement employment for those who retire using the 2008 early retirement factors. I have already contacted my Legislators and told them my story. I appreciate all you are doing. Please let me know how else I can help.

Row the Boat. A shared sense of responsibility, trust and belief. Just think of how much we could accomplish if everyone took a hold of an oar.



WEA-Retired President, Kit Raney

WSSRA phone calls...the rest of the story?

by *WEA-Retired President, Kit Raney*

In the last newsletter I chronicled the search for the source of WSSRA's access to retiree contact information. I had talked with George, one of the salespeople contracted with by WSSRA to call, make appointments with retirees to explain the WSSRA benefits and to sign them up for a WSSRA membership. George said that WSSRA gave him the phone numbers he called.

I had also talked with Jake, a VP for the company that WSSRA contracts with. He told me that WSSRA got the contact information of recent retirees from the districts that were "happy to give them this information". And, according to Jake, it is all "totally legal".

As I wrote in the previous article, the RCW for the release of public records, RCW 42.56.250, exempts employee or volunteer "residential addresses, residential telephone numbers, personal wireless telephone numbers, personal electronic mail addresses". So if the school districts are indeed giving out this information, there is a problem.

I visited a local school district to find out more about how WSSRA was getting this contact information. I found that WSSRA was sending a letter to school districts requesting "the names and addresses of your current school year retirees". (I have a copy of the letter.) And that the districts were responding to the letter by supplying those names and addresses to WSSRA.

Contrary to what Jake said about this being "perfectly legal", it is not. The RCW is very clear. With this additional information, I sent a letter to every Superintendent in the state informing them that this practice was not legal. I enclosed both a copy of the WSSRA request letter and the RCW with the letter.

My hope is that the letter sent to the Superintendents will stop this pipeline of contact information to WSSRA as it is not "totally legal."

Premera Cyber Attack

On Jan. 29, 2015, Premera Blue Cross was the target of a sophisticated cyberattack and a notice was sent out to WEA members advising them about it and forwarding a web link where people can sign up for two years of free credit reporting and identity theft protection at www.premeraupdate.com.

In addition to providing health coverage, Premera processes dues collection for many school districts, so you could be affected even if you don't have Premera medical or vision insurance. For this reason, WEA and Premera are encouraging all members to sign up for the two years of free credit reporting and identity theft protection.

Visit the website to sign up for these free services at www.premeraupdate.com and it includes a toll free number if you need to contact them. That number is 800-768-5817, Monday through Friday, between 5 a.m. and 8 p.m. Pacific Time.

Additional questions that have come up from WEA members are addressed on the WEA website at www.washingtonea.org.

Washington Alliance for Retired Americans Convention, Feb. 10, 2015

by Shirley Hickey, Kent WEA-Retired

What a day! A room full of senior activists, clear speakers and presentations, discussions about senior issues, universal healthcare, Medicare, investment fraud, and a call to action focusing on social security. WEA-Retired leaders participated as delegates to the Washington State Alliance for Retired Americans, WSARA, a statewide coalition representing over 100,000 retirees and active workers in affiliated labor organizations and community based advocacy groups.

Rich Fiesta, Executive Director, National Alliance for Retired Americans, NARA, stressed that social security is not underfunded. He and the communications director of Social Security Works, Lacy Crawford, explained false claims by many, including Senator Hatch and Congressman Ryan, are simply repeated often enough that we gradually believe them. 'Fewer workers per retiree' is common sense, but it is not the truth. Americans are not all living longer as many claim. The poor, underserved, working individuals and the vulnerable are not living longer. In contrast, the wealthy and privileged tend to live longer because they can afford to take care of their health over the long term and tend to be the ones who want to privatize social security and gain even more. Social Security funding costs have been, and are projected to be, flat lined while costs related to health care in the U.S. are rising. Social Security is a safety net. There really is enough money and ways for the Social Security trust fund to work.

Jeff Johnson, President of the Washington State Labor Council, AFL-CIO, has worked in union work for 29 years and claims that he has never seen the threats like those that unions now have to ward off and the increasing amount of negative federal and state legislation. He recommends that we continue to address income inequality and to bargain together. He also stated that single payer is affordable for states, but that many people are left out of the exchange due to not being able to afford it and so drop out. The loophole for corporations allows them to push many workers into the exchange or Medicaid by limiting worker hours. He cautioned that there will be a bill that would cut the state portion to Medicaid and we need to focus on maintaining the full amount this year and on transparency for out of pocket costs.

A video highlighted common tactics used to scam us—"Phantom Riches," the tactic of dangling the prospect of wealth, "Source Credibility," the tactic of trying to build credibility by claiming to be with a reputable firm, "Social Consensus," the tactic leading you to believe that other savvy investors have already invested, the "Reciprocity," the tactic offering to do a small favor for you in return for a big favor, for example, I'll give you a break on my commission if you buy now, and "Scarcity," the tactic creating a false sense of urgency by claiming limited supply. Tips to counter fraud—end the conversation, turn the tables and ask questions, and talk to someone first. Learn more at SaveAndInvest.org, a free service from the financial authorities at the Financial Industry Regulatory Authority, FINRA, Investor Education Foundation.

The call to action? Tell everyone you know that Social Security is not broke! Tell them not to fall victim to believing that social security will crumble!

Read Across America in Retirement!

by Jeanette J. Marquardt

Hello! I am Jeanette J. Marquardt of Monroe, WA. I have read to students for many years on “Read Across America Day”. While I was working, I would pick an elementary school close to my work site and read during my lunch hour.

After I retired, I dressed up in my “Cat in the Hat” attire and went to Bright Star Kids Academy PreSchool and Childcare in Lynnwood where my Grandson, Jack, attended. There, I read to all the classes except the babies.

I started reading at Totem Falls Elementary School when Jack started Kindergarten and he is now in second grade. On March 2, 2015, I went to Totem Falls Elementary School and read to eight primary level classes. On March 3, 2015, I went to Bright Star Kids Academy PreSchool and Childcare and read to six classes. It gives me great pleasure to read to the students and I hope I can continue reading for many years to come.



Chinook Retired March Gathering

by Stacia Bilisland

Our speaker was attorney C. Scott Kee. His specialty is Elder Law which is a relatively new term in our society. Elder law encompasses anyone 60 years or older. He discussed two paths to estate planning: a will or a trust.

There is no probate for Trusts. If a will needs to be probated, probate in Washington State is quite friendly. The client never appears in court and the attorney appears twice unless there are issues. Probate takes 4 to 6 months.

Money you receive from a will is not taxable unless that money was tax deferred. You pay state estate tax if you inherit \$2 million or more and \$5 million for federal estate taxes.

Medicaid is need based and usually needed for long term care. Washington has a hard and fast 3 years look back and at the federal level it is a 5 year look back in terms of determining eligibility for Medicaid. This means they will look back at your finances when determining eligibility. If you “give away” money during that time frame, it delays eligibility.

Beneficiary designation trumps a will. This occurs when one tells an institution what you want done. The most common examples: bank accounts, Life insurance, 401K and annuities. Be careful of this. If your intent is for all the beneficiaries to share equally, the person you have designated as beneficiary is not bound by law to share.

Back in the Day ... the conclusion

taken by Nancy M. Miller from a WEA historical pamphlet, Legacy

Aberdeen was the location of the first K-12 teacher's strike in Washington. Issues still on the table included class size, teacher aides, salary, planning time and medical insurance – the heart and soul of compensation and working conditions. After three days, a judge issued a back-to-work order and the teachers, under protest, returned to their classrooms. But the airing of the issue got Republican Gov. Dan Evans to appoint a 'blue ribbon panel' to make recommendations. Negotiations then continued to a settlement.

Next it was Evergreen SD's turn, where the issues included a RIF proposal, class size, planning time, specialists, salary, and benefits including leave. The board refused all the teachers' proposals. With but one dissenting vote, EEA teachers 'hit the bricks'. A long two weeks followed, made more tense when a judge handed down a back-to-work order. EEA president Fred Ensmann and Action Committee chair Dick Johnson refused to ask their members to return to work, and were jailed by the judge, soon to be followed by interim president John Zavodsky. The second interim president, Betty Colwell, also refusing to lead the teachers back in, was not jailed – because she was a woman, or because the entire local membership had marched into the courtroom to surrender?

The judge ordered the board to negotiate in good faith and a federal mediator and OSPI staff were brought in; settlement was reached on May 25. The judge released Ensmann, Johnson and Zavodsky to finish the school year and again while the NEA convention met in Portland over fourth of July weekend. Otherwise they were jailed, denied normal visitation privileges, and were to be incarcerated until they repudiated their refusals to follow his order. Ensmann and Johnson spent 45 days in jail and Zavodsky spent 43. Evergreen's strike had an effect on statewide bargaining. Negotiations became a serious matter. Federal Way SD hired strikebreakers, but the nearly indelible ill will in the district that followed warned most other districts away from that model.

Supported by the WEA, in January 1976, Washington State's Educational Employment Relations Act took effect. It neither allowed nor prohibited strikes. A law that expanded bargaining rights to community colleges passed in 1987.

Because of the persistence and courage of these teachers and their locals, today's teachers have contracts which prohibit discrimination; include leaves for maternity, emergencies, and bereavement; define class sizes, evaluation procedures, fair layoff and recall; establishes procedures for grievances; sets salary, stipends, and extra compensation; and includes benefits such as medical, dental insurances; and many others. These important elements were not a gift, but are a result of continuing commitment and hard work.

It is a long way from 1974's nine major strikes to the collaborative bargaining that exists in many districts. But new developments such as the McCleary decision and the new class reduction initiative are the next items that will shape Washington's schools. We stood and stand on the shoulders of past teachers whose leadership, strength, and resolve have built the quality of Washington's schools and teacher corps and provided excellence to Washington's students and communities. Part of the gift of our retirement should be to protect our legacy by continuing an active support in our communities of the education association's efforts to exert their professionalism and sustain the quality of Washington's schools.

Why WEA-PAC?

by Jean Savidge

Retirees are in danger of having pension benefits cut and having cuts in medical and/or higher premiums. Social Security and Medicare are also in danger of cuts.

Join WEA-PAC and NEA Fund for Children and Public Education (NEAFCPE). Since retirees do not have payroll deduction, you can have dues taken out of your bank account each month or charged to your credit card. WEA-PAC is \$1.25 a month and NEAFCPE can be as low as \$1.00 a month.

Go to www.WashingtonEA.org/retired. You will find the enrollment form there. This is a small price to pay to protect your benefits!

What's going on in your retired chapter?

Visit www.WashingtonEA.org/Retired for updated information about meetings and events in your area.

Published by Washington Education Association-Retired six times per year. We invite your comments and contributions.

Website:

www.WashingtonEA.org/Retired

Mailing address:

P.O. Box 9100, Federal Way, WA 98063-9100

Send to:

Editor: Nancy Miller

editor.WE.Too@hotmail.com

Editorial Board: Lee Ann Prielipp, Kit Raney, Jean Savidge, Sandy Kokko and Stacia Bilisland

Contact Information:

WEARetired@washingtonea.org or raneyk@aol.com



WEA-Retired Newsletter
P.O. Box 9100
Federal Way, WA 98063-9100



Non-Profit
Organization
U.S. Postage
PAID
Seattle WA
Permit #6907

The only retired organization affiliated with WEA and NEA

