



The Bulletin



Volume LVI No. 1 The Seattle School Retirees' Association Summer, 2019

From SSRA President Pat Cygan: What's New About 2019-2020's Member-Luncheons?

Let's face it--LIFE sometimes forces us all into changes we'd rather avoid! Such was the case recently faced by SSRA's Executive Board when we were presented new contracts and pricing by Jewel Catering, whose staff has delighted us for the last 5 or so years with delicious buffet choices in one of Seattle's loveliest dining venues featuring a changing array of passing boats and scenes. Our "old normal" at The Canal Restaurant near the Ballard Locks will cost more, though. Like other businesses in King County, Jewel Catering faces additional food costs and \$15 per hour minimum wages for its staff. The catering company wants us to pay more for our meals and the venue we've grown to love for SSRA's member-luncheons. Now we're forced to adapt to these additional costs!

In the "old normal" our luncheon guests paid \$20 per meal and SSRA threw in an extra \$5 for each meal. A week before each SSRA luncheon we used to give Jewel Catering our best estimate of attendees, pay for those, and then make adjustments after our luncheon. We offered members a free lunch in the month of their birthdays plus we gave a free lunch to any member FIRST ATTENDING one of our lunches. Last year, thanks to our parent group (the Washington State School Retirees' Association), we also gave new members who joined our local and state associations \$10 in cash if they signed up during official meetings; thus, they could pay \$10 less for their first year's \$84 membership. NOTE: WSSRA will continue to pay that \$10 instant rebate in 2019-2020 as a membership promotion option!

So what are the changes SSRA will make to this coming year's luncheons-programs? (1) We will offer members/guests excellent lunches and stimulating programs 7 rather than 8 times on September 3rd, October 1st, November 5th and December 3rd of 2019 plus March 3rd, April 14th and May 5th of 2020—BUT NOT IN FEBRUARY (because of snow issues). Those who only attend the programs will still pay nothing. (2) We will now charge attendees \$25 for each lunch and SSRA will pay at least an additional \$5 per meal. [Jewel Catering based their charges on 45 guests per month.] (3) During a member-attendee's birthday month, he or she will now pay \$10 for that lunch. (4) Any member attending our luncheons for the first time will be entitled to a free lunch. NOTE: We sincerely hope you will attend our member-luncheons and the programs I will be scheduling for you. WE VALUE YOUR PRESENCE AND THE COMRADESHIP YOU CREATE at every Canal Restaurant luncheon!

Upcoming Luncheons

The September 3rd Luncheon will feature **Anila Goldie**, former teacher and author of "The Problem Is Not Available," which recounts her teaching and living adventures in Sudan. (Anila Goldie was scheduled to speak at our last February luncheon that was cancelled due to snow.) **RSVP Deadline is Monday, August 26th.** Lunches begin at noon with the program beginning just before one o'clock. The Canal Restaurant is located at 5300 34th Avenue N.W. in the Ballard area. **The October 1st Luncheon** will feature two speakers, **Seattle School Superintendent Denise Juneau** and **WSSRA Executive Director Dr. Alan Burke.**

RSVP Deadline is Monday, September 23rd.

Please email or call ahead to reserve your space: ssra44@juno.com or 206 521-5170.



In Memoriam

It saddens us to learn that the following members have passed away:

Lauren Abernathy, Judith Carpenter, Georgianne Chaffin, Sharon Doman, Jack Duranceau, Bruce Dong, Marianne Gutteridge, Robert Hartley, Joseph Johnson, Larry Kiel, Cherie Kinsey, Lynda Longley, Arthur Lorentzen, Robert McBride, Ruth Norton, Karen Ray, M. Jeanne Shively, Evelyn Swanson, Elizabeth Wigen, Perry Wilkins and Robert Williams.



Marianne Gutteridge
1927-2019

Marianne passed away on March 30th at Swedish Hospital in

Edmonds. She was a woman of many accomplishments including teaching the deaf, participating in the Shoreline Arts Council, and volunteering at senior centers. She taught Language Arts and Drama at Roosevelt as well.

She was also an accomplished pianist and the author of two books, *Still Water Runs Deep* and *Crossed Fingers*. Marianne spent many years volunteering with the Seattle Gilbert and Sullivan Society and helped to earn the group an invitation to perform at the Gilbert and Sullivan Festival in Buxton, England.

She was involved with SSRA for quite some time and chaired SSRA’s Program Committee.

SSRA will miss Marianne.

SSRA Leadership for 2019-2020

President.....Pat Cygan
President-elect.....Someone New
Immediate Past President.....Sharon Green

Recording Secretary.....Mary Wallon
Treasurer.....Sue Battin

Committee Chairs

Audit Review CommitteeRoxanne Trees
Budget/Finance.....Jim de Jarnatt
Communications/Outreach.....Ron Cygan
Community Services.....Marilynn Miller
Drawings and Baskets.....Marilynn Miller
Health Services.....Myrna Muto
Historian.....Kathy Purcell
Legislative.....Edith Ruby and Mary Wallon
May Luncheon.....Margaret Nelson
Membership.....ALL SSRA MEMBERS
Parliamentarian.....Edith Ruby
Programs.....Pat Cygan
Resolutions/Bylaws.....SSRA’s Board
Retirement Seminar Planning.....John Thorp
Scholarships.....Patricia MacGowan
Burbank Rideout/SEED Grants.....Sharon Green
WSSRA-PAC.....Mary Wallon and Edith Ruby

NOTE: If you are willing to chair our Friendship Committee or become SSRA’s next President or Co-President, please call President Pat Cygan at 425-493-0352.

Thanks, Sharon Green

Seattle Public Schools still puts on a retirement reception honoring new retirees at the end of the school year. On June 20th Superintendent Denise Juneau presented certificates to those attending. One hundred thirty-nine were recognized at the Stanford Center. Sharon Green attended the ceremony and invited recipients to join SSRA!

The Bulletin is published five times per year by the Seattle School Retirees’ Association. **Membership meetings** are held on the first Tuesday from September through May (but not January and February and April on the 2nd Tuesday) with a buffet lunch served at twelve noon; then a meeting and guest speaker/program follow our buffet luncheon at **The Canal Restaurant** located at 5300 34th Ave. N.W. Our SODO office is rarely staffed, but you can reach us at 206 521-5170 and leave a message or by e-mail at ssra44@juno.com.



This Sausage Doesn't Win First Prize

Edith Ruby and Mary Wallon, SSRA Legislative Committee Co-chairs

In our last legislative update we quoted that old saying that the two things you never want to watch being made are sausage and legislation. This seems to describe our state's 2019 budget setting session.

WSSRA focused on three key goals for the session:

- Restoring a COLA for Plan 1 retirees
- Raising Social Security eligible retiree medical benefits to at least the 2010 level
- Providing increased early retirement options for members of Plans 2 & 3

WSSRA's Legislative Team was somewhat optimistic that legislators would approve a onetime Plan 1 COLA. Our state's Select Committee on Pension Policy had voted in November to recommend a 3% increase. With a \$50 billion budget for the next biennium, the \$88 million cost of the COLA seemed a reasonable request. House members voted 94-0 for an amendment adding this amount to the state budget. To our dismay, the Democrats in the Senate, on a straight party line vote, defeated a similar amendment. The result? The buying power of Plan 1 pension will continue to shrink.

Our luck was better with the smaller budget request to increase the Medicare Eligible Healthcare Benefit for those purchasing insurance through the Public Employees Benefit Board (PEBB). The benefit was raised from \$168/month to the \$183/month that we received in 2010. Despite this increase, Uniform Medical premiums will rise from \$313.09/month to \$320.54/month in 2020. Kaiser premiums increase from \$167.91/month to \$174.55/month. So even with this bit of legislative help we will continue to pay more for our medical insurance.

In 2016 WSSRA successfully lobbied for legislation allowing TRS Plans 2 & 3 educators retiring before age 65 to substitute as classroom teachers for up to 867 hours/year without suspension of pension benefits. Legislators this session expanded this permission to all non-administrative positions and eliminated the August 2020 end date for the permission. A bill to reduce full retirement age to 60 did not advance.

For several years a number of senior rights organizations, including WSSRA, have pushed to expand the senior citizen property tax freeze. This session a bill was passed raising the \$40,000 income limit to qualify for the exemption. The limit now varies by county and will go up with the consumer price index. We hope this will help some members concerned about being taxed out of their homes.

It could have been worse. It could have been better. We are concerned that the small gains approved by legislators do not protect retirees from yearly increases in living costs. We urge you to contact the legislators in your district. If your senator is a Democrat (and most in the Seattle area are), tell them how disappointed you are at their refusal to approve the small Plan 1 COLA. Nine years with only one 1.5% pension increase is way too long! Thank your House members for their vote for the COLA and urge them to push their Senate colleagues to support the COLA next year. Tell both House and Senate members that we appreciate the small increase in our medical benefit, but we need far more to continue to afford insurance. The Uniform Medical policy that cost \$162.86 in 2010 will in 2020, even with the \$183 benefit, cost the individual retiree \$320.54.

SSRA's Committee Reports

- [Health Services Committee](#)

[Myrna Muto, Chair](#)**Ways Hearing Aids Can Improve Your Life**

The latest hearing devices have huge benefits when it comes to improving your health and well-being. Research from the Johns Hopkins University School of Medicine found that even mild hearing loss can triple your risk of falling. People who can't hear well are less aware of what's going on around them, which makes them more likely to collide with a passerby or get tripped by a family pet. Balance requires brain power. People with hearing loss use more gray matter to hear, leaving fewer mental resources to help one stay upright. Hearing disorders are associated with depression. A survey by the National Council on Aging found that those with untreated hearing loss are more likely to battle depression and anxiety than those who use hearing aids.

People who are hearing impaired are less likely to participate in social activities. Isolation leads to loneliness which leads to depression. The use of hearing aids can help improve brain function and working memory. A research team from the University of Maryland followed 35 older adults with mild-to-moderate hearing loss who had never worn hearing aids. One group was given hearing aids to wear over six months; the other group went without. Those who wore hearing aids showed improved memory, as well as an improvement in the way the brain processed sound. When you have hearing loss, the signals coming in through your ears and getting sent to your brain are degraded. The brain has a finite amount of energy. At some point, it's going to have to pull energy from other places, such as memory, thinking and concentration. When you are able to hear, it frees up resources in the brain that can be used for cognitive functions. Older adults with hearing loss may be more likely to develop dementia than those who retain their hearing.

Untreated hearing loss can affect your bank account as well. A survey of more than 40,000 households found that people with hearing loss who don't wear hearing aids lose as much as \$12,000 in income annually, depending on the degree of impairment. Those suffering from severe hearing loss have unemployment rates that are double that of the normal-hearing population, and nearly double that of those who've opted to wear aids. Also, those who are hospitalized have shorter stays. Older adults who have untreated hearing loss have much higher health care costs compared to those who don't.

Information from Barbara Stepko, "Seven Amazing Ways Hearing Aids Can Improve Your Life," *AARP*, May 6, 2019

- [Scholarship Committee](#)

[Patricia MacGowan, Chair](#)**Seattle Public Schools Scholarship Award Ceremony:**

The Seattle School District scholarship awards were presented on May 9th at the John Stanford Center for Educational Excellence. Superintendent Denise Juneau presented the scholarships to the students, along with Leslie Harris, President of the Seattle School Board of Directors, and high school counselors who nominated the students. SSRA members, Eleanor Toews and Myrna Muto, are Trustees of the Scholarship Fund. SSRA Board member Patricia MacGowan represented the SSRA Board at the event. SSRA provided \$12,250 of support for the fund in 2019. This year 26 scholarships of \$3500 each were provided to select high school seniors from the sixteen Seattle Public schools.

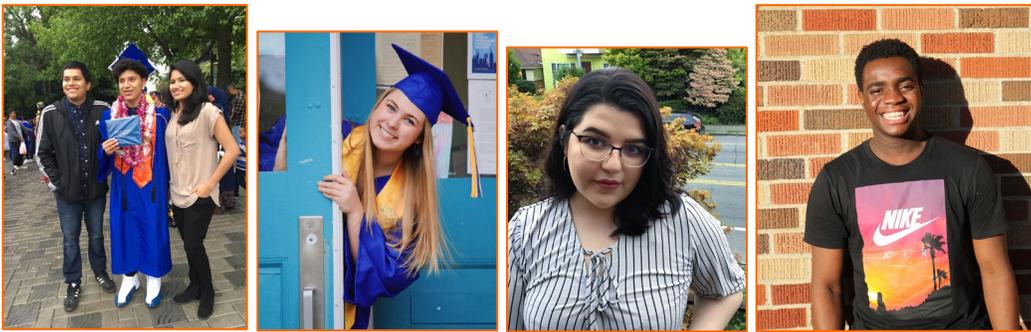
(Scholarship Committee article continued)

Congratulations to Our Lynn Fuller Scholars:

The 2019 Lynn Fuller Scholars are Jonathan Barrera, Rainier Beach HS and Marlee Bennett, West Seattle HS. These \$2500 scholarships support student's tuition, books, lab fees or other education-related expenses. Jonathan will attend Seattle Pacific University and looks forward to teaching students in South Seattle where he grew up. Marlee will attend the University of Portland and has started a journal with all of her favorite lesson plans. She believes she was meant to be an elementary teacher.

Congratulations to Our Phil Konkel Scholars:

The 2019 Phil Konkel Scholars are Diana Rodriquez Valenzuela from Franklin High School and Clifford Chery from West Seattle High School. Diana will attend Seattle Central College and, as a Mexican immigrant, looks forward to supporting students who have faced similar challenges. Clifford will attend the University of Washington-Bothell, and is a survivor of the 2010 earthquake in Haiti. He looks forward to using his multilingual skills to help English language learners communicate effectively.



Jonathan Barrera

Marlee Bennett

Diana Rodriquez Valenzuela

Clifford Chery

- **Seattle Educational Enhancement Dividend (S.E.E.D.) Committee** Sharon Green, Chair

Last year SSRA granted over 30 requests for funds to support student learning either during the school year or in after school or summer school programs. This represented a doubling of requests from the previous year.

This school year **the grant application period will be from September 1, 2019 until April 30, 2019. The application is on the SSRA website (www.seattlesra.org)**. A request for a school or personal email has been added in the event of questions about the application.

Applications received after April 30th will not be honored. Funding by SSRA is limited so apply as early as possible to ensure that S.E.E.D. funds are still available.

SSRA ACTIVES may request up to \$500 per year. Non-members may request up to \$200 one time only. Membership is only \$84 per year and may be deducted from your pay warrant at \$7 per month. All Seattle Public Schools employees are eligible to join.

Some recent grant requests included the following: classroom art supplies, registration fees for competition/leadership camps, classroom carpet squares/rugs for reading areas, sensory items for classroom instruction, rainy day games, puzzles, art and craft kits, a classroom set of headphones, “wobble” chairs, snacks/prizes/incentives and field trip admissions.

If you have questions please contact Sharon Green at greensh123@comcast.net.

(Committee Reports Continue on Next Page)

Drawings and Baskets

Marilynn Miller, Chair

- Last year was quite successful in fundraising. Remember that funds raised from these drawings help in providing SSRA scholarships as well as S.E.E.D. Grants. We are looking forward to your continued support in the coming year.

Community Services

Marilynn Miller, Chair

- Please continue to bring non-perishable food items along with new white socks and other wearing apparel which we will donate to the West Seattle Food Bank or to The Compass Center. There seem to be more people in need than ever before.

May Luncheon

Margaret Nelson, Chair

- The SSRA Board again approved providing a free lunch and special gift to SSRA members who are 85 or older for the May luncheon. Stay tuned for more information to follow.

Program Committee

Pat Cygan, Chair

- As you can see on the front page, we have arranged to have Anila Goldie speak for the September 3rd luncheon. Anila was scheduled to speak at the luncheon for last February but the luncheon was cancelled due to weather conditions. Weather shouldn't be a problem for September so make sure and make a reservation to hear her. Ms. Goldie's talk will focus primarily on the time she spent in Sudan as well as the experiences she discussed in her book. She will also give an update on issues in that region of Africa. For the October luncheon we are featuring Seattle School Superintendent Denise Juneau who can bring us up-to-date on the latest challenges and successes of Seattle Public Schools. We will also have Dr. Alan Burke, WSSRA Executive Director, as a speaker who will explain issues of importance to our members. (Please see Alan's article on Page 7 about our concerns with the COLA and the state legislature.) These will include the legislature's recent expansion of a senior citizen property tax "freeze." (See the article on the legislature on Page 3.) We can ask Alan more about how this will affect members who own property in the Seattle area. Additional programs will be announced once they are finalized.

A Special Thanks from SSRA

The Scholarship Committee would like to thank the following for their generous donations to the SSRA Scholarship Fund:

Sue Battin and Bruce Jackson in memory of Nell Bannister,
Kathryn Kuhns, Nancy Bush and Andrea Smith in memory of Bob Williams,
husband of retired Seattle teacher Lori Williams,
Robert and Deborah Isgur in memory of Stella Bass and
Marianne Linvingstone and the Beta Chapter of Delta Gamma International Society
(a society of women educators that promotes the professional and personal growth of
women educators and excellence in education).

"We may well go to the moon, but that's not very far. The greatest distance we have to cover still lies within us." Charles de Gaulle, French statesman

Editorial on Your TRS Plan-One Benefits and the Recent Legislature

by Dr. Alan Burke, Executive Director of WSSRA

At the conclusion of the Washington Legislature's recent session, leaders of both houses claimed victory. State Representative Timm Ormsby and Senator Christine Rolfes, Democratic Chairs of the respective fiscal committees, proudly stated that the budget "puts people first and reflects the values of Washingtonians."

That is a great sound bite or Twitter hashtag, but sadly, the reality is that the budget puts some people and values first at the continued expense of other groups, notably retired state and school personnel. Retirees apparently don't matter much to the legislative leadership.

I believe the average Washingtonian would be surprised and disheartened to know that many of those people who taught them or their children, who drove them to school, fed them and helped them in the classrooms are living day to day struggling to maintain a dignified retirement.

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. Nothing could be further from the truth. Most Plan 1 pensioners retired in the 1970's or 80's when salaries were far lower than they are today. Without a cost-of-living adjustment, they lose purchasing power every year—with most down 20% or more over the years.

Some brief facts about Washington's oldest teachers:

- TRS 1 is the teachers' retirement system, a defined benefit retirement program, that closed to new enrollees in 1977. PERS 1 is the public employees retirement system, a defined benefit retirement program that includes state employees and school classified employees such as custodians, classroom assistants, bus drivers and cooks. It also closed in 1977.
- The average age of an individual retiree in these plans is 76—making their 80,000+ members among the oldest of state retirees.
- According to the Department of Retirement Systems (DRS) the majority of Plan 1 members are women (60%) and have an annual pension under \$24,000.
- Of the 15 public pension plans in Washington state, only two have no cost-of-living adjustment for retirees to protect their standard of living from being continually eroded by inflation—PERS 1 and TRS 1 (known collectively as Plan 1).

For the first 25 years of existence, just like other state plans, Plan 1 retirees received a total of 13 one-time increases—most of which were for 3%. However, as part of budget saving during the great recession, the Legislature eliminated the Plan 1 COLA in 2011. Until last year, Plan 1 members had not received any adjustment to their pensions since 2010.

Without a COLA, Plan 1 retirees have no way to keep up with skyrocketing health care costs, groceries and basic living expenses. The State Actuary found that someone who retired in 1980 has lost over 30% of their pensions purchasing power.

A modest one-time COLA for Plan 1 members is an important step to remedy this inequality and keep seniors from falling into public welfare programs that are far more costly to government than a COLA.

The 2018 Legislature granted a 1.5% one-time increase. It was the first time Plan 1 retirees received a COLA in nearly a decade and while appreciated, it was insufficient. Medical deductibles and co-payments for all of Medicare supplement plans alone have dramatically increased. The premiums for the Uniform Medical Plan, which covers 60% of retirees, have more than doubled since 2010.

The Select Committee on Pension Policy, a legislatively mandated board charged with supervision of the pension system, has recommended that the Legislature grant a 3% COLA to these members. The Legislature has so far chosen to ignore the request.

Retirees are frustrated and angry over their treatment by the Legislature. Their needs are ignored beyond any token gesture. Yes, a 3% COLA would cost \$25 million, but that is less than one-half of 1% of the five billion dollars in new money that was included in the 2019-2021 budget that the governor just signed. And putting a bit of money in seniors' pockets is far less expensive than the additional DSHS budgeting that will be required as more and more retirees fall into poverty and access state welfare services.

This is a smart fix that will help seniors in their homes, provide income for their expenses, and affirm a collective responsibility to fairly fund their pensions after decades of service to citizens of Washington State.

What do these older retirees need? They need to be a legislative priority. That's putting people first. That's value that we all should share.

Is the Legislature putting people first? Look up your former school teacher or bus driver and ask how they are doing. It's long past time for the state to take responsibility for addressing this issue.

(Originally Published in Crosscut—May 30, 2019)



Seattle School Retirees' Association
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SSRA Scholarship and/or S.E.E.D. Grant Fund Donation Form

Date _____

Enclosed is my gift for:

SCHOLARSHIP FUND



Helps provide scholarships for post-secondary education and training for graduates of Seattle Public Schools.

BURBANK RIDEOUT SEED FUND



Seattle Education Enhancement Dividend provides mini-grants to school employees for special classroom projects.

If a box is not checked above, your donation will be placed where the need is greatest.

Amount enclosed: \$ _____

Person or family (and address) to be notified of my gift:

In honor of _____

or

In memory of _____

My name _____

Please make checks payable to SSRA Scholarship and Grant Fund

Mail to: SSRA, 151 S. Lander St. (Suite C) Seattle, WA 98134

Donations are tax deductible as a charitable contribution to the extent allowed by law. You may double your gift by enclosing a matching donor form from your (or your spouse's) employer. Please check here if you would like information about including the Scholarship and/or Burbank Rideout SEED Fund in your estate planning.