



*Skagit-Island-San Juan  
Unit 21  
School Retirees' Association  
June 2020*



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*President's Report*

What a busy spring for all of us. First the Legislature completed their short session. View the Legislative recap by our Legislative Director, Peter Diedrick in your May/June WSSRA Journal or at WSSRA.org under legislative tab. We had several successes during the last legislative session, including: a COLA for Plan 1 retirees, legislation to improve investment options in Plan 3 and the Deferred Compensation program, maintained the \$183 per month Medicare Eligible Healthcare Benefit, and lastly, legislation to lower the monthly out-of-pocket costs for insulin. My thanks to those of you who contacted your legislator this past session. Without your support, I know that we would not have been as successful. Also, it should be noted that your support makes it easier for your lobbyists to make a difference when in Olympia. It is possible that the League of Women Voters and our Unit will hold ZOOM candidate forums this summer. No dates have been set, but I'll email you when more information is available (if you haven't been receiving my legislative updates, this would be a good time to give me your email address). Hopefully, you will join the video forums and make your concerns known, as well as get a better sense of who would best represent you.

Soon after the legislative session ended, we had to cancel our annual Retirement Seminar due to the COVID-19 restrictions. We had about 50 signed up to attend, so rather than leave them in the lurch, we contacted them and let them know of ways to watch videos put out by the State Department of Retirement Systems and the Retirement Benefits Board. These are a good fall back to our seminar, but don't include the information that Bill DeHon was ready to present. He is willing to present at a later date, so stay tuned this coming school year.

On June 1st, a video conference on health care was presented by WSSRA. At that time, WSSRA could only have up to 100 people participate at a time. Because there were many more that wanted to view/participate, WSSRA has now purchased a different ZOOM package which can handle up to 500 participants. David was very knowledgeable and spoke clearly to the questions asked of him. If you were not able to get on, you will soon be able to view it at the WSSRA.org website.

Lastly, a big thank you to our Board as we recently received two state WSSRA awards. One is the Unit of Highest Distinction Award and the second is for us reaching an all-time high membership. Your Unit has had an active and positive year, and as the stay at home mandate has been in effect, they have continued to be in contact and working together via emails and phone. This speaks volumes for their commitment and at the same time should give you some incentive to join them and help share in the experience.

Bruce Boyer, WSSRA, Unit 21 President



*We fondly remember those of our members who have passed away:*

**Mary Call      Thelma Palmer**

**Kathleen Hurn      George Miller      Mike Fankhauser**

A donation has been made to the WSSRA Scholarship Foundation in honor of each of these individuals.

## **Adapting to change**

Things have changed in our world in ways we never dreamed could happen—especially in the academic settings -for all age levels. Unit 21 has received letters from a Superintendent from LaConner, a retiring teacher at Evergreen School and 6th grade students at Samish School in Sedro Woolley. They have shared their feelings and experiences as a way to help us better understand the changes in their lives. Their thoughts offer us an opportunity to "see" what it looks and feels like to teach but not be in school or even see the students. Or to "be in school" but having that school in one own's own home through technology and without the guidance of a teacher to help them. They each offer a new perspective on how the Covid-19 Pandemic has effected life in the Skagit Valley education world.

### ***Dr. Whitney Meissner, La Conner School Superintendent's Perspective:***

The first most important thing we considered was how to strengthen connections with our students and families when we are unable to gather in person. Teachers have done a tremendous job hosting zoom classes, making phone calls, sending countless emails, and even helping provide basic needs for some families. Our secretaries have called every family at least once. Our paraprofessionals have also provided outreach. Counselors and our social worker are doing amazing work continuing support services for every type of need you can imagine.

One of the biggest undertakings has been to provide two meals a day for our students. As of this week, we are feeding about 400 of our 600 students. This has been delightful for our bus drivers and many families have shared that it's the highlight of their children's day to see the bus coming and to get to pick up their meals.

When it became clear that schools would remain closed the rest of the school year, teachers began planning based on the most important, essential standards. Teachers have all updated their web pages and many are using Google Classroom to host lessons and conversations. We've worked hard to ensure every student/family has a technology device available and we have supported about a dozen or so families in accessing internet connections.

Our principals and directors meet with me daily. We have the opportunity to check in on the work we are doing, share questions that we have or that have been shared with us, and collaboration on challenges that arise. Through it all, we've tried to look for the simplest solutions possible.

**We're very blessed to have such a wonderful team of hard-working leaders!**

## ***From the Student's Perspective:***

### **Student in grade**

I am convinced that remote learning is better than going to school and learning. I hope this is the way of the future.

For one thing, I have been able to focus more on the work. I am able to sit in a room by myself and get a lot of work done. I am easily distracted at school and lose focus. It shows that I am doing better because of my grades.

Some people argue that they miss school and friends and I agree to a point, but I would take remote learning over school.

All things considered, I would like to do remote learning more in our lives. I'm wondering if education will change for kids like me in the future.

### **Student in grade**

Some public school students found out that they like doing school at home but I don't. Being at school is better because the teachers are there with you to help. School at home is hard because your parents become your teacher. Therefore I like doing school on campus.

The first reason I like doing school on campus is because having help from your teacher is a lot easier when they are with you.

Second, if we don't go to school we miss out on going to Camp Orkila, Mountain School and going on field trips.

Thirdly, school chores, for instance, helping the lunch lady serve lunch to the kids, or spirit count, are much better and more fun than chores at home like cleaning your room, washing the dishes, or taking out the trash or doing the laundry.

### **Student in grade**

Remote learning during Covid 19 has quickly become my new favorite things. A lot of students would suggest that remote learning causes a disadvantage to our education because we are not physically in a classroom with our teacher. While I see the disadvantage of not being in a classroom, I personally like the idea of remote learning through google classroom and Zoom meetings.

My biggest reason for liking remote learning is there are no where near as many distractions as there are in a classroom. During the time I've been remote learning, my teacher has mentioned that my quality of work turned in has greatly improved.

Another reason I agree with remote learning is the flexibility. I like the idea of not having to wake up at 6 a.m. every weekday to get ready and then head to school. My favorite thing about the flexibility of remote learning is being able to do my schoolwork while on the couch in my comfy pjs.

My last reasoning for agreeing with remote learning would be having my family deeply involved with my education. I enjoy having my mom and dad involved in my day to day schoolwork. It allows me to ask questions during one on one interaction and that is something you can't get during class time.

## **Retirement Planning**

Many of you are "actives" meaning that you are currently working. Our annual retirement seminar is meant to be a bridge to help in your planning for retirement. This is for those that are just getting started as well as the veteran school employees. This seminar is equally important for everyone. As an attempt to help you in this regard, we are giving you the links to both the State Department of Retirement System (DRS) and the Health Care System . The health care site contains videos that strongly resemble the power point presentation that they give at our retirement seminars.

### **Public Employee Benefits Board (Health Care)**

1. 2020 PEBB Retiree Presentation: <https://youtu.be/NZVSeMkcvk8>
2. The recording is also posted at [hca.wa.gov/pebb-retirees](http://hca.wa.gov/pebb-retirees)
3. PEBB retiree specialists are available at 1-800-200-1004 or you can view at: [hca.wa.gov/pebb-retirees](http://hca.wa.gov/pebb-retirees).
4. 2020 PEBB Retiree Enrollment Guide: <https://www.hca.wa.gov/assets/pebb/51-205-retiree-enrollment-guide-2020.pdf>

### **Department of Retirement (DRS)**

On the financial planning side of things, we have this composite to share (May4, 2020 By **Will Englund** Washington Post):

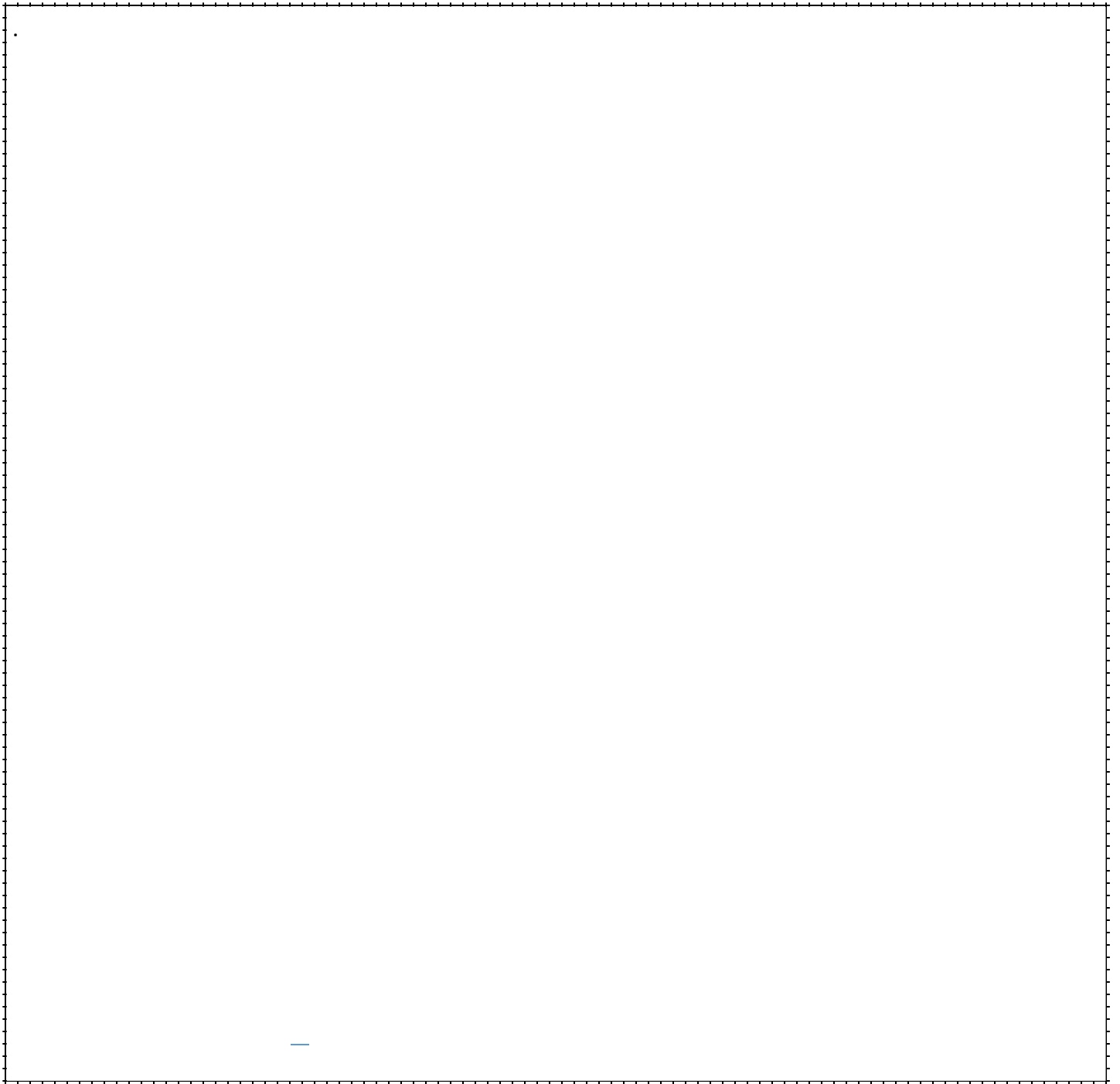
Only about **31 percent of American workers** participate in an employer-sponsored retirement plan. According to the Bureau of Labor Statistics, 16 percent take part in a traditional pension plan; there is some overlap between those numbers. (We are lucky, we have a state retirement plan, take advantage of it, and if you can, contribute to your own retirement savings account.

A study by the Center for Retirement Research at Boston College found that a typical retirement savings account for people aged 55 to 64 is about a quarter of a million dollars less than it would have been if contributions began at age 25 and continued uninterrupted. Student loan debt is a major deterrent to saving for retirement early in a career, but experts say that putting even a small amount aside when young can make a big difference.

### **Other retirement thoughts in no particular order:**

1. You can retire from the public school system, but don't have to start drawing on your pension. This is a way to get what you have without penalties.
2. Annuities from the State of Washington are available to employees **before** they retire. You can't get one after retiring.
3. The rate that you pay for an annuity through the State can't be matched by private carriers when cost and benefits are compared.
4. For those in TRS and PERS Plans 3, actively manage/check on your State account. If you are in Plan 2, consider doing more outside of your state plan.
5. People who sell financial packages get their money from your purchase, one way or the other through upfront fees, loads, etc.
6. Study now and have your questions ready for our next retirement seminar.

*Bruce Boyer, WSSRA Unit 21 Legislative Representative*



## **Membership Notes:**

### **Help Wanted!**

As you read through the newsletter please consider joining us in the activities your board is involved in. We would welcome some new faces and ideas as we work to protect and improve your retirement benefits and our community involvement that goes beyond legislative endeavors and reaches into schools and communities in a variety of ways. We fund scholarships, mini-grants, food banks, and local social services. We need new people who are willing to become involved in these activities. Come join us at one of the meetings listed below—we would love to have your new ideas, fresh thoughts, and energetic enthusiasm.



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Skagit-Island-San Juan Unit 21  
WSSRA School Retirees'  
5024 324th St NW  
Stanwood, WA 98292



Nothing stops WSSRA Unit 21 Board Members. Not even a Covid-19 Pandemic. Come join them as they work for you.