



Bits & Pieces

IN-PERSON
LUNCHEONS ARE
CANCELED
UNTIL
FURTHER NOTICE!

www.wssra-units.org/thurstoncounty/

March 2022

Unit 28 of the Washington State School Retirees' Association

Serving retired and active school employees and our community.

THE STATE OF WASHINGTON PROCLAMATION

WHEREAS, the Washington State School Retirees' Association (WSSRA) recognizes all retired school employees; and

WHEREAS, the WSSRA educates and assists retirees in meeting the special challenges retirement brings and works to improve their general welfare; and

WHEREAS, the WSSRA aids in advancing education by supporting high educational standards; and

WHEREAS, the WSSRA promotes group and individual involvement in charitable projects and activities, sponsors scholarships, and maintains interest and participation in educational and community activities; and

WHEREAS, the WSSRA supports and encourages retired educators to remain active in the education profession through volunteer activities associated with learning;

NOW, THEREFORE, I, Jay Inslee, Governor of the State of Washington, do hereby proclaim March 21-27, 2022, as

School Retirees Appreciation Week

in Washington, and I encourage all people in our state to join me in this special observance.

Signed this 15th day of December 2021
Governor Jay Inslee

All of the members of the Thurston County School Retirees' Association (TCSRA), both actively working in school districts and those of us who are retired, chose a career path that ultimately makes a difference in lives. There is no role in the field of education that is easy, but all roles in the field of education are important and never more challenging than now. Retirees are looking for safe ways to be involved in our communities and to support our active members, while those actively working with young people deal with the daily challenges of the current health crisis. The days are a bit easier when

we are all acknowledged and appreciated for what we do. WSSRA is an organization that strives to encourage and support all of us! Thank you for all you have done and are doing. Thank you, Governor Inslee and the State of Washington, for the appreciation and the recognition.

Pat Slosson, TCSRA President

[Please go to the "About Us" page on the TCSRA website to view a scanned copy of Governor Inslee's Proclamation. — Editor]



COMMUNITY SERVICE

Use it up. . .Wear it out. . .Make it do. . .Or do without

Last month, I introduced this topic by pointing out that today's version of this Great Depression mantra is *Reduce, Reuse, Recycle* and by suggesting ways to reduce waste. This month, we move on to reusing and recycling.

REUSING is easy if you are willing to research local charities and deliver your donations. For example, books can go to the Friends of the Library at any local TRL branch; children's books go to the South Sound Reading Foundation. Good saleable items—including clothing, toys, books, household items, furniture and small appliances—are accepted at the Seattle Children's Bargain Boutique at Harrison Avenue and Division Street. Habitat for Humanity takes tools, furniture, large appliances in working condition, and building materials. There are numerous homeless shelters that need warm clothing, coats, blankets, sleeping bags, tents, tarps, and personal hygiene items. Among these are the Union Gospel Mission, the First Christian Church, and the City Gates Ministry.

As for RECYCLING, be sure to take full advantage of whatever your disposal service takes—usually

(Continued on page 2. See "COMMUNITY SERVICE.")

COMMUNITY SERVICE *(Continued from page 1.)*

paper, cardboard, aluminum and tin cans, some plastic, and sometimes glass. Try composting organic material such as kitchen scraps and plant material. Styrofoam can be recycled at the Thurston County landfill. Value Village accepts fabric for recycling—think worn, stained, torn, or hopelessly-out-of-style clothing and linens.

Thriftiness is not a highly-valued attribute these days, especially among the younger generation, but isn't it just highly *under-rated*?

Sally Jones, Community Service Chair



LEGISLATIVE REPORT



The 2022 Washington State Legislative Session is drawing to a close. It's a short session, scheduled to end March 10. The WSSRA legislative team is working on four issues right now: the Plan 1 COLA, protecting retiree medical benefits, increasing the number of hours retirees can work in schools, and equalizing PEBB benefits between retirement plans 2 and 3. Our bills are:

- **The Plan 1 COLA.** House Bill 1721 and Senate Bill 5676 are the SCPP recommended COLA bills. They would provide a 3% increase on the first \$44,000 in pension income. At the time of print, SB 5676 has passed the Senate 47-0, and HB 1721 is waiting for a vote by the full House of Representatives. It is unknown which would be the final version.
- **The Medicare Eligible Healthcare Benefit**—the \$183 discount on PEBB Medicare supplemental insurance. This is completed through the state budget. We won't have bill numbers until the end of the legislative session.
- **Increasing Retiree Work Hours.** HB 1699 would temporarily increase the number of hours that retirees can work in schools without losing any pension benefits. Allowed hours would increase from 867 to 1040, and the bill would expire in 2025. HB 1699 passed the House of Representatives 93-3 and was transferred to the Senate.
- **Equalizing PEBB Health Benefits.** House Bill 1911 would give TRS/SERS 2 members the same PEBB deferral rights as TRS/SERS 3 members. Currently, Plan 3 members can defer their insurance if they are retirement eligible but separate from service without drawing a pension at age 55. A Plan 2 member would get locked out of PEBB in that same situation. The most recent update is that HB 1911 is ready for a floor vote in the House. The

senate version (SB 5700) did not receive a public hearing and died in committee.

Please ask your legislators to support these bills. Contact information for legislators is readily available at www.leg.wa.gov, or you can always call the WSSRA office (360-413-5496, extension 117) to get the information you need.

Peter Diedrick, WSSRA Legislative Director



EMERGING TEACHERS FACE A TSUNAMI OF DEBT

"I am overloaded and struggling. It's terrifying." "I feel like I'll be making the last payment from my grave." Those were some comments I saw in a national Teacher Student Debt survey.



Our colleagues face the rising cost of higher ed and increasing reliance on loans to pay for it, amid calls to improve 'teacher quality.' Nationally, pay is fairly anemic compared to other professions that require as much certification and ongoing training.

Public school teachers traditionally have had undergraduate degrees in education. But over the past decade, K-12 teachers have had a growing economic incentive to earn a master's degree and sometimes are required to do so. According to the Economic Policy Institute, teachers earn 17 percent less than similarly educated workers in other fields. **In 1994, that gap was just 1.8 percent.**

Graduate degree tuition grew an average of 28 percent in 10 years. Then there's the staggering price of texts. Starting in 2006, the feds created a student loan for graduate students with essentially no limit. Taken together, rising tuition and higher loan limits mean that ⅓ of teachers who get a master's degree take loans to pay for them. Piled on top of undergraduate loans, this leads to growing debt.

Teachers can have loans forgiven 3 ways, but all teachers are not treated equally:

1. If you work in a low-income school or teach "critical needs" subjects, you may get the total balance forgiven in 5 years.
2. Stafford loans: You may get up to \$17,500 of loans forgiven, but only if you teach math, science, or special education.
3. Public Service Loan Forgiveness: For the last decade, all loans may be forgiven after 10 years in a public school or a qualifying nonprofit private

(Continued on page 4. See "EDUCATION.")

Each month we will randomly draw the name of one of our “active” (not-yet-retired) members, who will receive a Starbucks gift card in the mail.



This month's winner is:



Sarah Haseman
Tumwater School District

Check this box each month to see if YOU are the lucky member.



THE WISDOM OF THE HEART AND MIND: READING THICH NHAT HANH

When Thich Nhat Hanh was asked, "What do we most need to do to save our world?" His answer was: "What we most need to do is to hear within us the sounds of the Earth crying."

In honor of this beloved Buddhist teacher's passing on January 22, 2022, his *Ten Love Letters to the Earth* were posted on February 3, 2022, at dailygood.org. He begins: "Dear Mother Earth, I bow my head before you as I look deeply and recognize that you are present in me and that I'm a part of you. I was born from you, and you are always present, offering me everything I need for my nourishment and growth. My mother, my father, and all my ancestors are also your children. We breathe your fresh air. We drink your clear water. We eat your nourishing food. Your herbs heal us when we're sick . . . I promise to keep the awareness alive . . . that your health and well-being is my own health and well-being . . . for us both to be peaceful, happy, healthy, and strong."

Acclaimed scholar, peace activist, poet, and Buddhist master, and revered by people of all faiths, Thich Nhat Hanh (pronounced tik nyaht hahn) inspired millions worldwide with his insight into the human heart and mind. He wrote over 100 books in English and lived to be 95 years old.

Thich Nhat Han, also called Thay (pronounced tie), or teacher, continued his reflections on how we can respond to the crises of ecological destruction and climate breakdown, in *Zen and the Art of Saving the Planet*, a 2021 collection of his teachings on deep ecology, engaged action, community-building, and collective awakening. "Thay gives voice to a very practical, everyday ethic that can guide our decisions and action, transform the everyday habits that hold us back, and help us touch joy and meaning right in the heart of each moment," says

Sister True Dedication, a Zen Buddhist nun who edited this book.

Thay was born in Hue, Vietnam, and came to the U.S. in the 1960s to study at Princeton Theological Seminary and later to lecture at Cornell and Columbia. He influenced the American peace movement with his opposition to the Vietnam War.

Thay founded the Plum Village Monastery in southwest France. He is called the "Father of Mindfulness" and regarded as one of the main teachers who brought Buddhism to the West. He promoted deep listening as a nonviolent solution to conflict and sought to raise awareness of the interconnectedness of all elements in nature.

Pat McLachlan, Member and Health Services

In Memoriam

We note the passing of **Arlene Anderson**, **Lemuel Elway**, and **Raymond Kycek**. We offer sincere condolences to their families and friends.

THINKING ABOUT RETIREMENT?

**Pre-Retirement Webinars
Sponsored by WSSRA**

For certificated and classified employees within 1–5 years of retirement:

**Tuesday, March 15, 2022
4:30 to 6:30 p.m., via Zoom**

Webinar Presentation:

- WA State Department of Retirement Systems (DRS)—Plan 2 and Plan 3
- WA State Health Care Authority (PEBB)—medical and dental insurance options

**Tuesday, March 22, 2022
4:30 to 6:30 p.m., via Zoom**

Webinar Presentation:

- Social Security and Medicare
- VEBA—sick leave buyout options

**To Register for these Webinars, please email:
tara@wssra.org**

An agenda with Zoom instructions will be sent out before each event.

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Thinking About Retirement?

If you are a certificated or classified employee within 1–5 years of retirement, you may be interested in WSSRA's upcoming Pre-Retirement Webinars.

See page 3 for details!

EDUCATION *(Continued from page 2.)*

school. Along with no maximum, there are no rules about the subject or the setting you teach in.

This is a confusing array of repayment options. It can be so hard to determine eligibility. Then there's this:

If I were teaching history today, not science or math, I would get only \$5,000 off my Stafford loans, even though I'm teaching the same low-income kids. The loan forgiveness programs aren't equal. Is history less valuable to society? Is music or the arts?

For-profit companies often handle the repayment of federal student loans, but one of the largest student-loan service firms was sued in January by a federal watchdog agency and by our own Attorney General, Bob Ferguson, alleging that the firm gave bad customer service and broke the law by repeatedly giving customers the wrong information, misallocating payments, and enrolling them in the wrong payment plans.

"So what?" you might ask. As loans and debt climb higher, many qualified persons will opt out of our profession or be made to choose not to get married,

buy houses, and save for retirement. If you don't want that for future teachers, schools, and students, then convey that message to your members of Congress.

Gery Gerst, Education Co-chair



School Retiree Appreciation Week
March 21 - 27, 2022

Thank you for all your years of service in schools, whether you worked on buses, in lunchrooms, on playgrounds, in offices, or in the classrooms.

See page 1 for more information!

BITS & PIECES, the newsletter of the Thurston County School Retirees' Association, is published nine times a year, September through May, as a membership service. Editor: Sharon Dennis, 360-438-5351. **Information for the April 2022 issue is due by March 16.** Please email copy to bitsandpieces-editor@hotmail.com.