

## Wallis, Keri

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**From:** cwoldies@aol.com  
**Sent:** Thursday, August 02, 2012 12:08 AM  
**To:** Office State Actuary, WA; Davis, Randy  
**Subject:** Rule of 90

Good Morning. I am a former high school English teacher who retired last year after 32 years teaching in the State of Washington. It recently has come to my attention that the Select Committee on Pension Policy is in the initial stages of considering the "Rule of 90", allowing Washington State teachers to retire with full benefits when their service credit years and ages equal 90. This would benefit the taxpayers of Washington State in two ways.

First, students would benefit from a younger, more energized teaching force. Currently, the state is facing a hidden crisis in its K-12 system, one that nobody seems to be talking about. There is an entirely unique demographic shift, completely unprecedented, occurring among K-12 faculties across our state. The problem is that the teaching force is aging, and new teachers aren't able to find employment. To illustrate, when I retired following the 2010-2011 school year, there was not one teacher on our faculty of 50+ who was in his/her 20's. As teachers retire from my former school, they are either replaced by other experienced teachers within the school district or the positions go unfilled, greatly increasing class sizes. This next school year, one teacher will retire from my old school. In the following 3-5 years, it is likely that no teachers will retire, as the staff, largely made up of people in their mid 40's to mid 50's and almost entirely Plan 3 individuals, works to age 62. The net result is a steadily aging faculty, with no room for new people to be hired. The State of Washington is looking at a greater number of teachers who will be "hanging on" as they teach progressively larger classes. The effects over the next 5 years on student learning are likely to be dramatic.

The second reason why I hope you will consider the "Rule of 90" is the financial savings for the state. Older, experienced teachers are simply much more expensive than younger, less experienced teachers. Teachers at the end of their careers earn approximately twice what a beginning teacher makes. As faculties across the state continue to age, the costs for employing them continue to rise. The state, in effect, is paying progressively more for potentially less, as without question, many senior teachers, people in their late 50's and early 60's especially, are often fading in terms of performance. On this matter, I speak from personal experience. I wasn't the same teacher, simply in terms of energy, at age 61 that I was at age 41 or younger.

I hope the committee takes these thoughts into consideration and works to establish a true "rule of 90" for Washington teachers. All parties will benefit, teachers, taxpayers, and particularly students.

Conrad Wold