
From: SKIP KULLE <seattleskip@comcast.net>
Sent: Monday, November 14, 2022 4:01 PM
To: Office State Actuary, WA
Subject: COLA - Plan 1

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To Whom It May Concern:

Thank you for providing an opportunity for me to express my concerns re COLA Plan 1. I was a Washington state public school teacher for thirty years retiring in June 1991. At the time, thirty years was the maximum time allowed to accrue retirement credit.

I retired with nearly eight years of college credit and a master's degree, surpassing the maximum for salary increases. As the time of my retirement approached, I took on extra responsibilities such as supervising the safety patrol and critiquing teacher applications at the district central office during spring break - all with the intent of maximizing my pension. In addition, I took numerous district sponsored workshops in order to keep up to date in the field of education.

When I retired, my salary was in the neighborhood of \$45,000. I was fully credited to receive 60% of the average of my two highest consecutive salaries. As I took the survivor benefit, that was lowered to 50%.

Today, starting teachers with no extra college credits are earning nearly twice as much as my salary at retirement. Much has been done to increase teacher salaries over the years for those in Plan 2 and Plan 3. My daughter who has been a teacher for many years is earning a salary in the six figures. This is well and good, but there are times I feel we octogenarians and nonagenarians are being forgotten. As you know, the cost of living has increased exponentially forcing those in Plan 1 to cut back on many things. Our health insurance now costs us nearly \$10,000 yearly. Our property taxes are sky high. Food prices have soared.

Over our many years in education, I believe we have impacted countless lives and have given much. Many of us paid for classroom materials out of our pockets to give our students the best we could. Will you please strongly consider our need for a greater COLA for Plan 1 to see us through the years we have left? We would be greatly appreciative.

Thanks in advance for your consideration,

Carlton D. Kulle, Jr.
11610 19th Ave. SW
Burien, WA 98146

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