

From: [Laura Gemignani](#)
To: [JWMCC Exhibits](#)
Subject: PERS
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I am a science teacher, working in public high school, and a OPSRP PERS member. In the last 10 years I have been promised increases in salary and voted these increases away in order to avoid cutting staff and increasing class sizes. Time and time again, I spent my own money for classroom supplies, ink for my personal printer that I purchased for my classroom, and in the last few years even PAPER! On average I work 15 extra hours per week that are NOT in my contract. This is the only way to get the work done that I need to do to serve over 200 students per day! And even though I put in these extra hours I still don't feel like I am giving my students my best, as there are just so many of them! In return for these sacrifices, I was promised a secure retirement, the ability to retire at 67, which is plenty old to be in the classroom, trust me on this. I have sacrificed my health, my relationships/marriage, my time with my family in order to serve our children, and now you are asking me to sacrifice my retirement too! People like me hired after OPSRP was created are not the cause of the state's pension debt. The 2003 system was designed to be sustainable and it is. But now you are asking me to take a cut to pay a debt I had nothing to do with creating!! How is this at all fair?

Already in Oregon most new teachers can not afford to live in the communities they serve, because they have one of the lowest salaries in the country AND are paying back students loans at 8% interest. Buying a home for these new teachers is completely out of reach, and many even struggle to make ends meet so they work several jobs in addition to teaching full time. This is shameful! Why does Oregon continue to devalue education? When your rent is \$1500 per month and you only make \$2700 per month, it is impossible to survive let alone get ahead and save for retirement!

As a teacher educator (which I do as a second job myself), I have seen a huge decline in teacher preparation program enrollment. It is hard enough to recruit people to the teaching profession already and SB104 will make it even more difficult. SB 1049 harms my retirement security by making unaffordable cuts to my individual account program. If this passes, I am not sure I will be able to retire by 77, let alone 67!

According to PERS analysis, my IAP would be cut 7.1%. This is, in essence, a tax on my retirement benefits to pay the state's obligation to retirees. These cuts are unfair and illegal! I show up to work every day and do my job. I have kept my end of the deal. Why aren't you doing YOUR JOB, unless this ridiculous bill is brought to the table? I urge you to vote NO on SB 1049 and keep your promise to people like me. 30% of my colleagues are eligible to retire today. If SB 1049 passes, we will have a rush of retirements which with the current teacher shortage will make finding quality educators very difficult. High turn over and inconsistencies each year is hard on students, staff and school culture and makes it easier for students to fall through the cracks. Don't our kids deserve better? Do the right thing for educators. VOTE NO on SB 1049!

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