Hello Committee Members,

I am a third grade teacher working in Sunriver, Oregon and a OPSRP PERS member. I became a teacher, because this job challenges me like no other and I love being a part of the process of growing young minds. To be the best teacher I can be, I must be willing to put in long hours (50-60 hours/week), be vigilant in monitoring my students' learning, communicate with families, be willing to spend my own money on supplies and resources, and be available to guide with compassion and consistency. I didn't choose this job for the income, but that doesn't mean that I will allow myself, and thousands of other educators, to be taken advantage of by our legislators. I chose this job, because it demands the best of me in every way. Demanding the best of myself means that I demand the best of my legislators to hold up their end of the bargain when it comes to PERS. Cuts to my retirement benefit would mean that I can't afford to retire when I had planned or support myself during retirement based on my careful budgeting. SB 1049 harms my retirement security by making unaffordable cuts to my individual account program. According to PERS analysis, my IAP would be cut by 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 and hurt working people like me. I show up to work every day and do my job. I have kept my end of the deal. 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 and my school will lose qualified teachers who would be difficult to replace, which ultimately impacts our students.

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. It is already hard to recruit and retain qualified educators when wages in Washington are 20% more than the Portland metro area and earn 22% PER WEEK less than private sector according to recent analysis by the Oregon Center for Public Policy. Many of us have second jobs just to make ends meet. Teachers pay for supplies out of pocket and are dealing with some of the largest classroom sizes in the country. We do this work because we believe in our students and want to be there for them. We have accepted lower salaries and difficult working conditions and last week you saw us turnout in force not for ourselves, but for our students. But in exchange for lower salaries, we were promised a secure retirement and over the past 20 years that has been chipped away. Now you are asking us to take a further reduction. This is simply NOT OKAY! Your job is find a solution to fund PERS that doesn't result in harming educators and other public employees. I trust you will do your job.

Thank you for hearing us loud and clear and making the responsible and fair choice by voting NO on SB 1049. Keep your promise to public employees!

Sincerely,

Rebecca Fender Third Grade Teacher Three Rivers K-8 School 541.355.3080

> "You can find magic wherever you look. Sit back and relax, all you need is a book." ~ Dr. Seuss