From: jan Hemingway <hibiscus911@hotmail.com>

Sent: Monday, November 8, 2021 11:26 AM **To:** Office State Actuary, WA; jan Hemingway

Subject: In support of a PERS 1 COLA

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My name is Janis Hemingway and I am a member of Retired Public Employees Council Chapter 46 in King County. My 33-year public service career was in Public Safety Communications which began with City of Yakima in 1974, included City of Moses Lake from 1975 till 1979 and continued until I retired from City of Bellevue in 2007.

I understood that working in the public sector meant accepting lower wages in exchange for a defined benefit pension in retirement. Towards the end of that career, I would attend periodic retirement planning sessions and was consistently informed that a yearly cost of living increase would be applied once I reached the age of 66. That turned out not to be the case, as PERS 1 cost of living increases were not automatic.

I am a homeowner, live in the King County portion of Bothell and pay my taxes via my mortgage. I know property and other taxes collected from King County residents are shared throughout the state. My taxes would increase each year and I would make adjustments in spending to compensate for that.

I live in the Northshore School District, which is one of the districts contributing to funding public schools in other districts because of the McCleary Decision. I am an Air Force brat and believe in the concept of "paying forward". That was done for me, as my family moved around the country and I had a quality education as a result. I support the idea of helping districts educate all the children in Washington state.

In 2018, because of the McCleary decision, my mortgage increased \$150 per month. This was a shock and I am reaching the end of minor adjustments I can make in spending.

I believe that Legislators understand the decisions made in Olympia effect every person who lives in Washington. I am asking the Select Committee on Pension Policy to support a **permanent**, **consistent and substantial COLA for PERS 1 retirees.**

Respectfully Submitted,

Janis Hemingway hibiscus911@hotmail.com Retired City of Bellevue RPEC Chapter 46

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