

## Konrad Jackson

---

**From:** Dan Polta <danpolta@dbbsd.org>  
**Sent:** Wednesday, March 29, 2023 11:34 AM  
**To:** Senate Labor and Commerce  
**Subject:** Testimony on SB88 - from Dan Polta, Superintendent, Denali Borough School District.  
**Attachments:** Dan Polta Testimony Supporting SB88.pdf

29 March 2023

To the Senate Labor and Commerce Committee:

Written Testimony on SB 88 Retirement Systems; Defined Benefit Option from Dan Polta, Superintendent, Denali Borough School District.

Chair Bjorkman and members of the Senate Labor and Commerce Committee, thank for your service to the state and for considering this important piece of legislation, SB 88.

My name is Dan Polta. I am the superintendent of the Denali Borough School District and a member of the Teacher Retirement System, Tier 2.

I support SB88 and the re-design of the current public employee and teacher retirement systems in Alaska, though I do have concerns.

I firmly believe that our current system must change because I feel it is critically, and dangerously flawed. I'll speak more towards the teacher system as state employees and many municipal and non-teacher district employees participate in the supplemental benefits system (SBS) which can ameliorate some of the issues faced by teachers.

Our Alaskan teachers do not participate in social security and so do not earn that base line of security and guarantee that almost all workers in our country receive. Further, our current state systems (PERS and TRS) and do not interact with social security in a complimentary or supporting way. Employees that move between the state system and social security during their working lives can be incredibly disadvantaged. Our teachers, at a minimum deserve the assurance of a basic floor for retirement and our current system does not do that.

Nor do the current state systems provide appropriate protections for non-work-related death or disability of our employees.

I do have some suggestions on SB88. I've shared technical ideas with the bill sponsor and included them in my written testimony.

My biggest concern for any retirement system redesign is the cost to the State, the employer, and the employee. The current design in SB88 is generous and therefore expensive. As an active member of an earlier retirement design, I understand and appreciate that generosity. I also know that, as a superintendent, I can use that generosity to help recruit and retain our teachers and support staff thereby improving the professional capital in our schools.

As you continue your discussions to fix the flaws in our current system, please do so with your eyes wide open so we can offer our public servants a system that provides needed guarantees, is generous, and attractive, while at the same time is cost effective, affordable, and financially sound for all parties, the State, the employer, and the employee.

Thank you again for your consideration of this important issue and for seeking to improve the working conditions for all our public servants.

Sincerely,

Dan Polta  
Superintendent, Denali Borough School District

#### Technical aspects/suggestions

Continue to hold the employer contribution rates stable for non-state employers.

Create a design that allows participants to move between PERS and TRS (possibly by creating a single system with teachers as a special subset of public employees in general). This will help our skilled teaching assistants move

Consider inclusion of support for an employer sponsored plan such as helping the employer match employee contributions to a 403b account. This would be very beneficial to teachers who cannot participate in the supplemental benefits system (SBS) which all state employees and many non-teacher, non-state public employees participate in.

Dan Polta  
Superintendent  
Denali Borough School District  
P.O. Box 280  
Healy, AK, 99743  
1 (907) 683-2278  
danpolta@dbbsd.org

Working together to nurture, empower, and inspire today's student to positively shape tomorrow's world



# Denali Borough School District

P.O. Box 280 • Healy, Alaska 99743 • (907) 683-2278 • FAX (907) 683-2514

29 March 2023

To the Senate Labor and Commerce Committee:

Written Testimony on SB 88 Retirement Systems; Defined Benefit Option from Dan Polta, Superintendent, Denali Borough School District.

Chair Bjorkman and members of the Senate Labor and Commerce Committee, thank for your service to the state and for considering this important piece of legislation, SB 88.

My name is Dan Polta. I am the superintendent of the Denali Borough School District and a member of the Teacher Retirement System, Tier 2.

I support SB88 and the re-design of the current public employee and teacher retirement systems in Alaska, though I do have concerns.

I firmly believe that our current system must change because I feel it is critically, and dangerously flawed. I'll speak more towards the teacher system as state employees and many municipal and non-teacher district employees participate in the supplemental benefits system (SBS) which can ameliorate some of the issues faced by teachers.

Our Alaskan teachers do not participate in social security and so do not earn that base line of security and guarantee that almost all workers in our country receive. Further, our current state systems (PERS and TRS) and do not interact with social security in a complimentary or supporting way. Employees that move between the state system and social security during their working lives can be incredibly disadvantaged. Our teachers, at a minimum deserve the assurance of a basic floor for retirement and our current system does not do that.

Nor do the current state systems provide appropriate protections for non-work-related death or disability of our employees.

I do have some suggestions on SB88. I've shared technical ideas with the bill sponsor and included them in my written testimony.

My biggest concern for any retirement system redesign is the cost to the State, the employer, and the employee. The current design in SB88 is generous and therefore expensive. As an active member of an earlier retirement design, I understand and appreciate that generosity.

## Mission Statement

*Working together to nurture, empower, and inspire today's student to positively shape tomorrow's world*

I also know that, as a superintendent, I can use that generosity to help recruit and retain our teachers and support staff thereby improving the professional capital in our schools.

As you continue your discussions to fix the flaws in our current system, please do so with your eyes wide open so we can offer our public servants a system that provides needed guarantees, is generous, and attractive, while at the same time is cost effective, affordable, and financially sound for all parties, the State, the employer, and the employee.

Thank you again for your consideration of this important issue and for seeking to improve the working conditions for all our public servants.

Sincerely,

Dan Polta  
Superintendent, Denali Borough School District

#### Technical aspects/suggestions

Continue to hold the employer contribution rates stable for non-state employers.

Create a design that allows participants to move between PERS and TRS (possibly by creating a single system with teachers as a special subset of public employees in general). This will help our skilled teaching assistants move

Consider inclusion of support for an employer sponsored plan such as helping the employer match employee contributions to a 403b account. This would be very beneficial to teachers who cannot participate in the supplemental benefits system (SBS) which all state employees and many non-teacher, non-state public employees participate in.

## Konrad Jackson

---

**From:** btyndall <btyndall@protonmail.com>  
**Sent:** Wednesday, March 29, 2023 1:14 PM  
**To:** Senate Labor and Commerce  
**Subject:** SB 88 Defined Benefits

Dear Senator:

I am strongly opposed to the passage of SB 88 an act which allows certain public employees to choose between a defined benefit retirement system or a defined contribution retirement system. Alaska owes a whopping \$7.4 Billion because of a previous defined contribution system. This wasn't feasible before and is even less comprehensible now, with our enormous debt and limited resources looming over us. Why would we incur more debt when we can't pay for what we have already acquired?

Please vote NO on SB 88.

Thank you.

Barbara Tyndall  
North Pole

Sent with [Proton Mail](#) secure email.

**Konrad Jackson**

---

**From:** Ben Wargo <benwargo@gmail.com>  
**Sent:** Wednesday, March 29, 2023 3:25 PM  
**To:** Senate Labor and Commerce  
**Subject:** SB88

Labor and Commerce Committee Members,

I encourage you to pass Senate Bill 88 and move more public employees towards a defined benefit retirement system. We can not afford to continue training the police, firefighters, and other public employees of other states. Also, as market forces for labor continue to make private-sector jobs more desirable than public-sector service jobs, a quality retirement system is needed to attract and retain the best employees.

Sincerely,  
Ben Wargo  
Wasilla

## Konrad Jackson

---

**From:** carter garrett <carterlgarrett@icloud.com>  
**Sent:** Tuesday, March 21, 2023 8:18 AM  
**To:** Sen. Jesse Bjorkman  
**Subject:** SB 88

Your honorary senator,

Please look at SB88 closely not just for the few people that will benefit from the passing of this bill but all the rest of the people that will not... I don't know what the ratio is, but it seems unfair to the masses to suffer for the few. The lack of quality of the service of educating the children of the state is not solved by addressing more of our (Alaska) resource, The problem is more then that. As a person that hired services from the private sector knows that competition works. Currently there is not any competition in the city/state programs. There is nothing wrong with good and quality benefits and salaries to receive a good quality service. It seem ridiculous providing more funds with no return.

Please don't commit additional Alaskans resources until reform has been addressed.

Thank you for your consideration.

Respectful,  
Carter Garrett

Sent from my iPad

## Konrad Jackson

---

**From:** Sen. Löki Tobin  
**Sent:** Wednesday, March 22, 2023 9:33 PM  
**To:** Sen. Jesse Bjorkman  
**Cc:** Konrad Jackson  
**Subject:** SB 88 Testimony



9:32

5G



David J. Cushwa



**David J. Cushwa**

Lives in Anchorage, Alaska

Works at Delta Air Lines

Lives in Anchorage, Alaska

7:35 AM

I might be late for this, but I wholeheartedly support the enhanced retirement for teachers and first responders. There was just a thing on NPR this morning about how there has been a 33% decrease in new teachers coming out of college and ALL states are having trouble recruiting them. With a robust retirement plan like back in the pipeline days, a smart graduate would find Alaska to be very attractive.



9:32 PM

Thanks David, you are not late

@lgtobin

Löki Gale Tobin (she/her)

**PhD Student**, University of Alaska Fairbanks

**Alaska State Senator**, District I

(pronounced: Lew-key)

## Konrad Jackson

---

**From:** Dawn Fitzpatrick <dawnell1@yahoo.com>  
**Sent:** Wednesday, March 29, 2023 9:43 AM  
**To:** Senate Labor and Commerce  
**Subject:** support good retirement for good teachers and good schools

Hello-

I am writing to ask the legislator to improve the retirement system for teachers in Alaska. When I was a kid in Fairbanks and Anchorage, my mom told me that no matter where I went in the world, I should know that I have one of the best educations in the world and I could do anything. Now, as a mother I question what seems to be the slow decline in educational excellence in our state. I wonder if by the time my elementary aged children reach high school, if we'll have to move to ensure they get a good education.

As a step to retaining great teachers in this state, we need to offer a solid retirement system. All of our children in AK deserve a great education, which starts with a great teacher in the classroom, which can only happen if we offer real benefits to teachers.

Please fix the retirement system so that in 5 years, my children can go to high school in Alaska, meet great teachers, and get the kind of education they can take anywhere in the world.

Thank you,  
Dawn Fitzpatrick  
Fairbanks 99709

## Konrad Jackson

---

**From:** Debra Buchanan-Adams <debraadams421@gmail.com>  
**Sent:** Wednesday, March 29, 2023 11:32 AM  
**To:** Senate Labor and Commerce  
**Subject:** SB 88

I am a retired teacher with 30+ years of experience.

I **write in support of SB 88** on behalf of my colleagues still working as teachers. Our state has a teacher shortage and no incentive for teachers currently employed to remain teaching in the state without a viable retirement program. My colleagues work hard. They are dedicated to their profession. They are an investment in the future of our state. SB 88 provides a retirement option that keeps teachers in Alaska, supports our children's education and allows for a dignified living when teachers leave the classroom.

Please vote in favor of SB 88.

Respectfully,  
Debra Adams

Box 194  
Cordova, Alaska 99574

## Konrad Jackson

---

**From:** Emily Moody <emily.d.moody@gmail.com>  
**Sent:** Wednesday, March 29, 2023 3:28 PM  
**To:** Senate Labor and Commerce; Sen. Gary Stevens  
**Subject:** SB 88

My name is Emily Moody, I'm writing from Cordova to speak in **support** of Senate Bill 88 to fix Alaska's broken retirement system for public employees. I'm speaking as a teacher and as a parent who has children in school.

Teaching is really hard work. The statistic is 50% of teachers leave the profession within five years. That number is even higher for the state of Alaska. The reason is that teaching is really hard. It takes a LONG time and training to become a proficient teacher and even longer to actually be good at it. To maintain my credentials, I take classes in the summer and attend professional development all year long. I also rely on veteran teachers for advice and mentoring.

I could stay here all night and list the reasons that teaching is hard but I will just mention one statistic. Teachers on average make 1500 educational decisions every single day. That's three decisions per minute. Every single day. I could go, but the point is the job is hard, demanding, and it's exhausting.

It's also the absolute most rewarding job I've ever had, which is why it makes me very sad to report that after 12 years of teaching, I'm looking for a new profession. It is entirely because of the lack of a teacher pension.

I'm not the only professional I know that doesn't have a pension. In fact, many of my friends and family with graduate degrees have similar defined contribution plans, the major difference is that they make WAY more money than I do AND their employer matches more. Also, and this is important, their jobs are way less demanding. THIS is the reason that 48 states offer teachers a pension plan option. Alaskan teachers don't even have social security to rely on. How can the state expect us to keep doing this job?

I love this profession, and especially my current position, I just don't want to have to do it for the rest of my life. I am no longer willing to gamble on my financial future.

Nobody is arguing that returning to a defined benefit is going to save the state money. Of course there is going to be a cost, I just want to encourage this body to think about what is the cost of doing nothing? How many teachers is the state going to train only to have them leave for another state? You are going to get to a point soon, where all of the Tier II and Tier III teachers will have retired and all you have is a revolving door of Tier III teachers. You will have lost all of the institutional knowledge. How can you honestly say that we don't have enough money to keep teachers in the profession when almost every other state in the union is able to do so? Some things are worth paying for.

Please complete your review and pass SB 88.

Emily Moody  
Cordova

## Konrad Jackson

---

**From:** Jacob Bera <jacobbera77@gmail.com>  
**Sent:** Thursday, March 30, 2023 2:49 PM  
**To:** Senate Labor and Commerce  
**Cc:** KARI KONRATH-BERA; Sen. Cathy Giessel  
**Subject:** Amendment Suggestion for SB88

Good afternoon,

My name is Jacob Bera, and I am a teacher at Eagle River High School. I testified yesterday during the Senate Labor and Commerce Committee meeting in favor of SB88, a bill which would give current public employees the option of staying in a defined contribution (DC) retirement plan or moving to a defined benefit (DB) plan.

I spoke by phone towards the end of public comments and suggested an amendment that I believe would help ensure the benefit calculator for the new DB Tier in SB88 doesn't negatively impact our public employees who take leave to have and care for a new child.

As SB88 is currently written, the benefit calculator for those who move to a defined benefit plan would take into account the average of a member's highest 5 years of consecutive service.

*\*Previous DB tiers (1 and 2) calculate the average of a member's highest 3 years of service (not consecutive).*

For SB88, my suggestion would be to strike the word **consecutive**. In other words, a member could average their highest 5 years of service, no matter when they took place. Lowering the average to 3 years would make the benefit consistent with previous DB tiers, but I'll leave that up to the committee for consideration. The important issue is the word consecutive.

My wife and I started teaching here in Alaska at the same time (2003). I currently have 20 years of service and she has 17 because of the time she was on leave when we had our three children (now ages 8, 11 and 13).

Not only did my wife sacrifice her progress on retirement benefits in order for us to start a family, but she also saw a significant decrease in her salary during the years when our three children were born. These years of reduced pay would have interrupted her highest 5 years of consecutive service if SB88 passed in its current form and she participated in the new DB tier.

Although completely unintentional, I believe the current language in SB88 could have an unfair negative impact on female public employees who take leave for the birth of a child. This could be resolved by striking the requirement that the 5 years of service need to be consecutive.

Our family unit is stronger because of the sacrifices my wife made in order for us to start a family. Watching her navigate the birth of our children, healing, and returning to the classroom at such a high level is something that I'll always greatly admire (and frankly never have to experience myself). It made me think of all our public employees who follow a similar path, and return to serve in the critical positions we now struggle to attract and retain new employees for.

I believe the more we craft public policy that creates a more level playing field for everyone, the better off our State will be. Thank you for your consideration.

Very respectfully,  
Jacob Bera  
24217 Platsek Drive

Chuguak, AK 99567  
907-854-5447  
[jacobbera77@gmail.com](mailto:jacobbera77@gmail.com)

## Konrad Jackson

---

**From:** Jen LaRoe <laroejen@gmail.com>  
**Sent:** Monday, April 03, 2023 12:35 PM  
**To:** Senate Labor and Commerce  
**Subject:** Fwd: Support SB 88

I am writing to ask for your support in passing SB 88 and reinstating a pension plan for public employees in Alaska. We deserve a secure future not based on volatile investments in the market. I wish there were also medical coverage included.

*Jen LaRoe  
5134 Glacier Highway  
Juneau, AK 99801*



**Konrad Jackson**

---

**From:** Jenna Fabian <JFabian@KPBSD.k12.ak.us>  
**Sent:** Wednesday, March 29, 2023 2:12 PM  
**To:** Senate Labor and Commerce  
**Subject:** SB 88 Testimony

**Importance:** High

Good Afternoon,

Below is my written testimony. I would like to thank the Chair and members of the Senate Labor and Commerce Committee for the opportunity to testify.

I am Jenna Fabian, Principal of Nikiski North Star Elementary on the Kenai Peninsula and Board Secretary for the Alaska Association of Elementary School Principals.

I am calling in support of Senate Bill 88 and would like to begin by thanking the chair and members of the committee.

Currently, Alaska is one of the few states that educators no longer have a retirement plan and do not pay into social security. There is a 38% principal turnover rate and the statistics for teachers and other support staff are even higher. Our certified professionals leave Alaska after a few years because there is no incentive to stay.

In the Kenai Peninsula Borough School District, we have seen a direct impact regarding difficulties retaining and recruiting staff to our amazingly beautiful area. The impact of inflation, coupled with Alaska's current retirement system for educators has caused a drastic change to hiring pools. Five years ago, any vacant position would have anywhere from 10 to 70 qualified applicants

for one position! Now? The competition is far less. This is a common concern that I hear from principals all over the state. No matter how large the school district is, all of Alaska's schools are feeling the negative effects. If we pair this need with flat funding and the *significant disruption* to education over the last several years, which has compromised the bandwidth, or instructional effectiveness, of our certified teaching professionals, the outcome is even more concerning. As a building principal, I have spent a lot of sleepless nights worrying about burnout and our educators leaving the profession or moving to another state to teach the same number of students, with a far more supportive retirement system. I am even more worried about whether or not we will have qualified candidates for those vacancies. Who will end up filling the positions of teachers that were highly qualified, trained, and carried years of expertise? Our students lose out on the experience with qualified professionals.

Establishing a defined benefit plan is a great way to begin tackling Alaska's workforce challenges and ensure Alaska schools can continue to serve students with the quality education they deserve from qualified teaching professionals. If we want to build and retain our workforce in Alaska and improve our economy, the change starts with supporting our educators within Alaska's schools, as well as other employees that choose to serve our great state, and the time to do that is now.

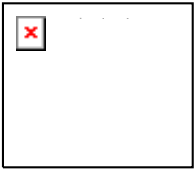
Thank you for your time and service of all Alaskans.

With gratitude,

*Jenna Fabian*

*Principal, Nikiski North Star Elementary*

*AAESP Board Secretary*



*IMPORTANT NOTICE: This communication, including any attachment, contains information that may be confidential or privileged, and is intended solely for the entity or individual to whom it is addressed. If you are not the intended recipient, you should delete this message and are hereby notified that any disclosure, copying, or distribution of this message is strictly prohibited. Nothing in this email, including any attachments, is intended to be a legally binding signature.*

## Konrad Jackson

---

**From:** Jim White <jwhiteinak@gmail.com>  
**Sent:** Friday, March 24, 2023 9:25 AM  
**Subject:** No on Defined Benefit Please

3/23/23

I would not be in favor of reinstituting a defined benefit retirement system for public employees. Hiring and retaining employees is certainly not an Alaska-only problem and an Alaska defined benefit retirement system is not going to solve that problem. It is a nation-wide problem. Other states with a defined benefit retirement system are having the same hiring and retainment issues Alaska has.

Defined benefit is not going to fix the problem.

Most corporate pensions are gone. Companies are having trouble finding and retaining workers, too. Any of those companies bringing back defined benefit pensions to solve the problem? No. The world has moved on.

Let's be realistic: Alaska can't balance our budget now without deficit-spending. How do we pay for more years down the road? Those retired on the old defined benefit system will eventually die off and the state will have no future retirement funding liability. Then the residents will see the wisdom of the switch to the defined contribution system. Alaska can't afford to fund a good defined benefit retirement like we once had, and any defined benefit anyone tells you is affordable won't be good enough to attract and retain workers. You will spend more money but not receive the benefits you expect.

There was a time the future of Alaska was very bright. People continue to leave the state, and new people aren't coming in to replace them. What is our future? Oil? Gas pipeline? Mines like Pebble? Wages better than other states? Who will pay for these future retirement benefits? The oil companies? Who pays once they are gone? The Alaskans that stick it out here will end up with the bill. It just does not make any fiscal sense to add unnecessary future liabilities when we can't now meet our present obligations.

Vote No on any defined benefit system.

Thank you.

Jim White  
1509 Toyon Way  
Kenai, AK 99611  
[jwhiteinak@gmail.com](mailto:jwhiteinak@gmail.com)

(907)690-1201

## Konrad Jackson

---

**From:** Joanne Viner <jviner@yupiit.org>  
**Sent:** Wednesday, March 29, 2023 11:26 AM  
**To:** Senate Labor and Commerce  
**Subject:** Proposed SB 88

To Whom it May Concern:

I am a teacher in a rural village of Alaska. I came here from Washington and Oregon. I love my job. I love my students and administrators. I wish I had come here 10 years ago, but have been here for 2 years and hope to finish my career here.

However, I may have to return to Washington in order to become vested enough to have a decent retirement. Washington state would offer me a pension, retirement savings and social security benefits. They are also offering competitive wages and retirement health insurance.

Please pass SB 88 so I can stay and teach here!

--

Joanne Viner  
Special Education Teacher  
Akiak School  
(907)891-6246  
(907)765-4600  
[jviner@yupiit.org](mailto:jviner@yupiit.org)

Confidentiality Notice: This email message and any attachments may contain confidential and private information of the Yupiit School District. (YSD), which is protected by law from any further disclosure. If you are not the intended recipient, be aware that any further disclosure, copying, distribution or use of this email or any attachments is prohibited.

**CONFIDENTIALITY NOTICE:** The contents of this email message and any attachments are intended solely for the addressee(s) and may contain confidential and/or privileged information and may be legally protected from disclosure. If you are not the intended recipient of this message or their agent, or if this message has been addressed to you in error, please immediately alert the sender by reply email and then delete this message and any attachments. If you are not the intended recipient, you are hereby notified that any use, dissemination, copying, or storage of this message or its attachments is strictly prohibited.

## Konrad Jackson

---

**From:** Jon Kulhanek <jon.kulhanek@gmail.com>  
**Sent:** Wednesday, March 29, 2023 9:29 AM  
**To:** Senate Labor and Commerce  
**Subject:** Urging Support of SB 88

Dear members of the Alaska Senate Labor and Commerce Committee,

As an Alaska educator, I want to urge you to prioritize Alaska students and public education in the budget. I especially urge you to support SB 88. As you now know, Alaska educators have the worst retirement system in the country, and the turnover it's causing is correlated with poor student achievement. I have taught in Alaska for the past 12 years, all of them for the Kenai Peninsula Borough School District. I love teaching. I love working with students and enriching their lives. However, I fall under the Alaska tier III retirement system. This is not a good system. Currently I am part of a defined contribution plan that simply will not allow me to retire with dignity. When I consider the fact that I will have zero guaranteed benefits beyond the amount in my retirement account, my resolve to stay in the profession I love waivers. Not only my desire to stay in teaching, but also my desire to stay in the state of Alaska. According to Dianne Hirshberg of the UAA Center for Education Policy Research at ISER: The 5 school districts with the lowest turnover had 85.8% of students scoring proficient in reading. The 5 school districts with the highest turnover had only 46.9% of students scoring proficient in reading. Teacher turnover is hurting our students. SB 88 represents the possibility of a return to a real retirement system for educators and other public employees in Alaska. This change would have a positive impact on our students, our communities, and our state and local economies. Currently, educators hired after 2006, like myself, have only a defined contribution retirement option. This system means those educators will outlive their retirement savings. I love my job, I love working with students, and I love Alaska, however, without any access to a secure income in retirement for myself, or any educator entering our system, I'm losing hope. SB 88 represents a chance to reverse this devastating trend and provide a real retirement option to thousands of dedicated teachers like myself. I implore you to continue to review this issue, work on SB 88, and pass this bill before the end of the session. Thank you for your time and consideration.

Respectfully,

Jon Kulhanek

## Konrad Jackson

---

**From:** Kevin Sorensen <outlook\_3302230BED003E75@outlook.com>  
**Sent:** Wednesday, March 29, 2023 2:59 PM  
**To:** Senate Labor and Commerce  
**Subject:** SB88

Labor and Commerce Committee Members,

I am a former ten year State tier 4 employee. I oppose returning to the defined benefit retirement.

**We should not put an obligation on the future generations that we can pay for now.**

If we cannot afford it now, maybe should rethink if we really it.

If you need to attract more talent increase the compensation by wage or contribution.

When I left the State employment at age 63, I took my retirement with me and me the State were squared up-no unknowns. The State owns me nothing. Having your bills paid is a beautiful thing.

Kevin Sorensen  
(907) 232-5099



## Konrad Jackson

---

**From:** manderson@acsalaska.net  
**Sent:** Saturday, March 04, 2023 9:06 PM  
**To:** Sen. Jesse Bjorkman  
**Subject:** State Retirement SB 88

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

Hi Senator,

**The solution to fixing the states retirement system is to simply participate in social security.** It would cost the state almost nothing and there is huge benefits to participating. When the state originally went away from the defined benefit plan, I thought it was probably time to move on to traditional 401(K) type plans. That was before I knew how social security really worked, now I know that when they moved to a defined contribution they should have also gone into social security. Municipal employees have no issue because the cities and towns across Alaska also participate in social security. Note it's only state employees and teachers, and it's state employees and teachers that have made a career with only the state as an employer. Everyone else who has participated in both PERS and social security does not have an issue with retirement, other than if you were a very low income person.

Here's my reference: The PERS newsbreak, winter 2023, number 127 says the State of Alaska's FY 2021 average annual DB pension is \$25,269. I googled up the average annual social security payment and found that in 2022 the average payment was \$29,806. Thus participation in social security as well as PERS would be a huge benefit to employees and their retirement security.

Thanks for all that you do,  
Mary Anderson

## Konrad Jackson

---

**From:** Melissa Rivers <mrivers@lysd.org>  
**Sent:** Wednesday, March 29, 2023 1:48 PM  
**To:** Senate Labor and Commerce  
**Subject:** Senate Bill 88 - Written Testimony

To Whom It May Concern:

I was so pleased to see this senate bill on the table this year. I have been an educator in Rural Alaska for almost 17 years. My first day of work was August 1, 2006, 2 months late for being entered in the tier 2 retirement system. When I signed a contract to work in Alaska, Alaska offered a lot of incentives to keep teachers; higher salaries, a great retirement system, sign on bonuses, etc. That's not so much the case anymore. When you figure in the cost of living (especially in the Rural communities) our salaries aren't that much higher than educators in the Lower 48, and we lost our awesome retirement system.

Doing away with the tier 2 retirement system was a huge mistake. At this point there is no incentive for teachers to come to Alaska rather than stay in Lower 48. And, if they do come there is no reason for them to stay.

I'm asking that the state do something to keep good quality teachers to ensure that our students receive the education that they deserve. If we keep replacing teachers every couple of years we will not make growth as a state.

Thank you for hearing my concerns.

Thank You,

**Melissa Rivers**  
**Principal**  
**Scammon Bay School**  
**907-558-2000**

## Konrad Jackson

---

**From:** reniedr@gci.net  
**Sent:** Monday, March 13, 2023 2:42 PM  
**To:** Sen. Jesse Bjorkman  
**Subject:** Fwd: SB 88. Please accept this note which was originally sent to Jesse!

---

**From:** "Peter E Cannava" <reniedr@gci.net>  
**To:** "rep ben carpenter" <rep.ben.carpenter@akleg.gov>  
**Sent:** Monday, March 13, 2023 2:35:38 PM  
**Subject:** SB 88. Please accept this note which was originally sent to Jesse!

Dear Jesse,

I would like to offer some comments on the SB88 concerning retirement changes for certain state and municipal employees.

1. I have to think that a young man or woman thinking of a career between the ages of 20 30 are much more concerned about their salaries at the onset of their careers as opposed to at the back end of their careers. As we know with the cost of housing, food, and raising a family is of utmost concern for all young people. Because of these facts I would think a better idea than pension talk would be thinking in terms of increased salary at the front end of their careers.

2. There is a reason why defined benefit pensions are pretty much limited to government work as the government has unlimited access to monies when the programs run dry.

We humans are simply living too long to expect the taxpayers to pay them till death. If we have a group of retirees who quit at age 50yrs and live to 80+yrs it makes no sense that the taxpayers have to pay them for far more years than they have worked!

3. We should once again consider that one negative effect the oil patch has on our state is the magnitude of the wages they pay our young workers! There is no way private business or government entities can match those wages. Despite the fact that the oil patch does not provide a pension they have no problem attracting our youth!

4. It is no secret that we have a serious exodus of people leaving our state. We must address the reasons for this phenomenon! Even our oil patch workers leave the state as is apparent in the sad fact that 30-40 percent of them live "outside".

## Konrad Jackson

---

**From:** Rebecca Bezdecny <rebecca.bezdecny@gmail.com>  
**Sent:** Sunday, March 19, 2023 11:50 PM  
**To:** Sen. Jesse Bjorkman  
**Cc:** Rep. Justin Ruffridge  
**Subject:** SB 88

Good Evening,

I am writing you as a public employee and the spouse of a public teacher--however the contents of this email reflect my own personal opinion only.

I am writing to let you know I am in support of SB 88 that would allow public employees to return to a defined benefit pension program.

I am but a lowly administrative worker and I have seen many coworkers come and go after only a few years of working with the State. I worked over 20 years in the private sector prior to working for the State of Alaska, and anecdotally turnover is much higher with the State.

Currently my husband and I joke about dying at our desk (me) or he in his classroom because we don't believe we'll be able to retire completely.

I was born and raised in Alaska and my husband came up here as an infant with his family. After we graduated high school, we both did what we could to escape Alaska to the Lower 48. But after 15 years out of state, we came back.

Perhaps we were naive to do so since Alaska doesn't seem to care about it's public employees. But supporting SB 88 will help reverse that feeling that we may have made a mistake returning.

Thank you both for your time. (I am ccing Rep. Ruffridge even though this bill is not in his chamber. He should also know how one of his constituents feels about this matter on a whole).

Sincerely,  
Rebecca Bezdecny  
204 Susieana Ln.  
Kenai, AK 99611

## Konrad Jackson

---

**From:** DuncanAandS <DuncanAandS@protonmail.com>  
**Sent:** Thursday, March 30, 2023 3:09 PM  
**To:** Senate Labor and Commerce  
**Subject:** SB88

Labor and Commerce Committee Members,

My name is Sally Duncan, I live in Two Rivers and I am here on behalf of myself, my family, my friends and all Alaskans who believe HB22, SB35 and SB88 are just a little overboard on the spending side. You are claiming on one hand to have “no money” and on the other hand you want to spend billions of dollars on Defined Benefits to people for retention purposes when that has not been proven to work. Where in our world does that make sense? It sounds a lot like children. I don’t have a dollar, but I want that candy bar. It is time for the legislature to “grow up” and face the music. You can’t have your cake and eat it too, unless that is, there are two cakes. One for thee and one for me.

In addition, we already are paying on a bill for the last Defined Benefits boondoggle to the tune of (the last I heard) 7.4 Billion dollars and rising. If we don’t have the dollars to pay off our debts, we don’t have the dollars to incur more debt, period. Move on and become productive in our legislature, instead of destructive.

Regards,

Sally Duncan

P.O. Box 16108

Two Rivers Alaska 99716

907.388.3376

Sent with [Proton Mail](#) secure email.

## Konrad Jackson

---

**From:** Stephanie Pawuk <spawuk@pcsd.us>  
**Sent:** Wednesday, March 29, 2023 9:27 AM  
**To:** Senate Labor and Commerce  
**Subject:** writing in support of SB 88

Hello,

I am a teacher in my 8th year of teaching in Petersburg, Alaska. I was born and raised here. I have a master's degree in reading. According to my retirement statement, if I were to teach for 30 more years (I am currently 45 years old so this would mean I would be teaching until I'm 75) I would receive only \$1,100 per month to live off during retirement. This is living below the poverty level and would not be sustainable for me. I am seriously considering having to switch professions because of the stress of my financial future as a teacher. This is very sad to me as I feel I am an excellent teacher and I have a lot to offer the students of Alaska. Please consider adopting SB 88 so other teachers like myself in Tier 3 can have a better future. We need teachers to stay in Alaska and keep teaching. We cannot do this with the current retirement program available to us.

Thanks you for your time!

Sincerely,

Stephanie Pawuk

--

Stephanie Pawuk  
[spawuk@pcsd.us](mailto:spawuk@pcsd.us)

## Konrad Jackson

---

**From:** Tauga Shiery <taugamichelle@hotmail.com>  
**Sent:** Wednesday, March 29, 2023 9:39 AM  
**To:** Senate Labor and Commerce  
**Subject:** SB 88 Public Testimony

Pensions for Teachers should be equal to Public Safety pensions. Especially in terms of qualification for retirement. 50 years old with 25 years of service or 55 years old with 20 years of service for all. It's time for Alaska to treat teachers as equals with other public service workers. Employer contribution limits should also reflect equality. Public safety employers can contribute up to 22% yet school districts are capped at 12.56%. Are teachers not worth more? Do our Alaskan students not deserve teachers who are committed to their educational success? If we want top quality teachers to commit to serve our communities, we must be willing to provide a retirement benefit worth sticking around for.

"As of this morning, there are over 400 active teaching and administration jobs open in rural Alaska alone for next school year." -Alaska Teacher Placement staff

400! Let's make teaching as a career worth it for applicants! TRS must be equal!

Tauga M. Shiery  
Most Interesting Woman in The World

## Konrad Jackson

---

**From:** tommy dahill <tomasindathail@gmail.com>  
**Sent:** Wednesday, March 29, 2023 1:47 PM  
**To:** Senate Labor and Commerce  
**Subject:** SB 88

Hi--

I apologize for sending this so late; I had not planned on sending this as I had not planned on staying in the teaching profession much longer, at least not in Alaska. There's really not much point in continuing as even though I have been teaching for 23 years (I moved to Alaska during my 11th year) retirement is not an option. My plan is to switch careers entirely, particularly since no schools in Alaska have taken Covid seriously and I feel like I'm taking big chances with my health every day that I go to work. I'm a disabled veteran and cannot afford to get Covid even once.

I live in Cordova where the cost of living is very high but the teacher salary so low that making significant contributions to my retirement fund is nearly impossible. A defined benefit system really is a no brainer. So, for that matter, ought to be a minimum salary--for example, it is impossible for a teacher here to match the town's median income no matter how much experience or education a teacher has.

I had surgery over winter break and am planning cervical surgery this summer which is essentially why I'm still here. So, the message of this email is that our economic situation including retirement is poor enough not to make staying feasible. I've been offered numerous jobs in UAE and likely would have been there.

I hope for the younger teachers that you improve this plan!

Tommy Dahill

618 First

Cordova 99574



**Konrad Jackson**

---

**From:** Tor Christopherson <t\_christopherson@hotmail.com>  
**Sent:** Wednesday, March 29, 2023 9:15 AM  
**To:** Senate Labor and Commerce  
**Subject:** Support SB88!!

Greetings,

I am writing in support of SB88 to bring back defined benefits for TERS. Teachers work incredibly hard compared to people in other professions, and they are definitely not compensated like they should be. Please bring back a defined benefit for Teacher Retirement.

Thank You,

Tor Christopherson

## Konrad Jackson

---

**From:** Y Sumner <macfearsum@hotmail.com>  
**Sent:** Wednesday, March 29, 2023 7:53 PM  
**To:** Senate Labor and Commerce  
**Subject:** SB88

Labor and Commerce Committee Members,

I understand that it is getting difficult to attract teachers. However most teachers have been able to manage their retirement accounts to their satisfaction without Defined Benefits. When you consider that Defined Benefits was ruinous in costs and unsustainable to Alaska, perhaps other methods to attract teachers should be used. For example signing bonuses or other benefit such as a special teachers home loan offering through AHFC. Perhaps even seed money into retirement accounts that follow Permanent Fund investments. These are merely examples of potential approaches to attract teachers. All employers are having difficulty attracting workers these days, before we strap Alaska back into unsustainable debt, we should try approaches we can actually afford.

Alaska can not afford Defined Benefits for any state employees. Defined Benefits threatens our state with burdensome and ruinous debt which in the end will only drive more people and students out of Alaska. I oppose SB88.

Sincerely -  
Yvonne Sumner  
Wasilla, Ak.  
Sent from [Mail](#) for Windows

## Konrad Jackson

---

**From:** Anna Bosin <annabosin@yahoo.com>  
**Sent:** Wednesday, March 22, 2023 11:47 AM  
**To:** House Labor and Commerce; Senate Labor and Commerce  
**Subject:** I support Sen Bill 88: Return to Defined Benefits options

I fully support reinstituting the option for public employees to opt into defined benefits. This will also be a welcome recruitment incentive for new hires. The workforce is STRUGGLING right now- One example is seeing City of Anchorage privatize public responsibilities (snow plowing, maintenance, finance, , and that impacts the State too by pulling from our "island of workers" up here in AK. snow plow operators are one glaring example of positions the state cannot keep filled because the pay AND benefits are not competitive. People want to enter the trades and work for their communities, but they need to be properly VALUED and that happens through a comprehensive benefits package. Defined benefits will offer a long-game investment into the workforce with a joint commitment from the employee to being vested.

If Alaska wants a 21st century economy, you must support the employees who directly make that happen: Teachers, First Responders, Public Works Operators.

The House Education Committee just met this AM. Reps Prax and McCay suggested that teachers aren't teaching students how to read, WITHOUT facts BTW. That is an outrageous claim that shows NO value towards teachers or school district employees. You have the power to set the record straight by passing Sen. Bill 88 and valuing the hard work and skilled labor in our schools.

Alaska is already a "training ground" for the trades and skilled labor such as police and fire and construction industry. But in order to RETAIN the newly skilled workforce, we need to offer competitive benefits. Otherwise we will continue to see high turnover in police and fire which costs the state more every year. This is a long game and you can stop the bleeding!

please pass Sen 88 and convince your colleagues across the isle to support this.  
Anna Bosin  
Anchorage Resident

## Konrad Jackson

---

**From:** Christopher Brown <fvluckystrike@gmail.com>  
**Sent:** Monday, March 27, 2023 12:59 PM  
**To:** Senate Labor and Commerce  
**Subject:** SB 88 - Retirement Options - Defined Benefit

Greetings,

I am writing today in support of SB 88, and specifically a return to some sort of defined benefit retirement plan for teachers and public employees. While I am writing to you as a concerned constituent (I have three kids in or soon to be in our public schools), it is my experience as an educator that affords me relevant insight.

I began my teaching career here in Alaska over 20 years ago, after a couple of years working in the lower 48. During that time, there have been many times that I have contemplated (and even pursued) a career change, but it was my defined benefit retirement plan that brought me back to the profession time and time again.

It first happened only four years into my teaching career (when I began fishing in the summer) that I contemplated not teaching anymore, but the idea that I could teach a few more years and get vested in a retirement system was too enticing.

The next "hook" came a few years after that. I had been commercial fishing and teaching for a few years and had achieved my goal of being vested in the state, so I contemplated quitting teaching and focusing primarily on my "summer job." At that point, life happened and I needed the reliable income of a teaching job to support my family. So I signed a contract again and returned to the classroom. Then next time I looked up, 20 years of service was only a short few years off, and now that we're here, I might as well go 25. That is how the system should work.

Unfortunately, as an administrator the last eight years (a position I came to somewhat reluctantly), I have noticed a change. We now have "tourist teachers," who come up for their Alaska experience and leave after five or so years, never to return. At the same time, during hiring season, we are faced with a shortage of viable candidates for open positions. It is my hope that the legislature will step up and reinstate a defined benefit retirement system, and one that incentivizes long term engagement with our communities and our kids.

Thank you for all that you do.

Christopher Brown  
Homer, AK 99603

**Konrad Jackson**

---

**From:** 1danconetta@gmail.com  
**Sent:** Monday, March 20, 2023 1:58 PM  
**To:** Senate Labor and Commerce  
**Subject:** Senate Bill 88

Dear Committee,

My name is Daniel Conetta, from Kenai Alaska. I am a retired public employee with 29 years of service with the Kenai Peninsula Borough, Planning Department, Land Management Division. I urge you to support Senate Bill 88. I believe defined benefits will provide an incentive to retain quality public employees.

Thank you for your consideration

Dan Conetta

## Konrad Jackson

---

**From:** Darwin Feakes <d2darwin@gmail.com>  
**Sent:** Friday, March 24, 2023 3:30 PM  
**To:** Senate Labor and Commerce  
**Subject:** SB 88

I urge you to look closely at this Bill. Those of us who work in the state public sector under the defined contribution have no idea what our retirement will look like no way to plan or budget as we do not know what the fund will be when we retire in 5 years 10 years or 30 years. If the stock market was to crash my retirement would be gone. My personal 401k gone. All my hard work for the state. I will be coming to you for welfare and food stamps. Where is the fairness in that?

This system is also making it hard to find people who want to work in some of the roughest conditions with no retirement system they can depend on in one of the most expensive places to live.

Again I urge you to pass this piece of legislation this year.

Darwin Feakes  
Haines, Alaska

## Konrad Jackson

---

**From:** schaff.david@gmail.com  
**Sent:** Wednesday, March 22, 2023 11:40 PM  
**To:** Senate Labor and Commerce  
**Subject:** Testimony in support of SB 88

My name is David Schaff and my testimony in support of SB 88 is mine and not that of any one I represent or have represented. I have family who have lived here in Alaska since 1959. My uncle was Dean of Alaska Methodist University (Now Pacific University) and served as the State Geologist for many years. I am recently retired from the National Labor Relations Board where I served as its sole Alaska based attorney since 2001. I can now, as a retiree, devote more of my time to the affairs of the State that I love.

Some of those who testified before this committee on SB 88 in the last few days are not in support of the bill and reason that State teacher defined pensions would cost the State too much money. Let me put this bill within a wider context that responds to these concerns.

Of all the State's natural resources, oil produces the most revenue for the State. With our focus so squarely on oil, we lost sight of the financial loss we have suffered when we gifted that industry with a reduced percentage of royalties and production taxes they are required to remit to the State. That loss of revenue negatively affected our State's ability to budget for the greater needs of our people. The oil industry still benefits from this reduction as they proceed to reduce the number of jobs they once offered due to automation. At this point, whether the legislature changes the percentages to increase revenue, we need to diversify the natural resource industries in Alaska so that we can receive new revenue sources that are not bound to the fate of one industry.

New revenue sources are possible but only if our community can attract new and diverse industries. With our schools ranked already at the bottom of the 50 states, how does the State expect to attract any industry to locate here? Any industry that would transfer its operations to Alaska will expect to have in place in the community competent schools that graduate qualified potential workers positioned to fill the new jobs such industries could offer. But the reality is we are losing our ability to graduate such talented workers as we are losing the quality teachers that can educate them.

If we want to keep our youth in Alaska, they must have the opportunity to work in the land in which they grew up. If we do not improve the rank of our schools, there will be no such jobs to keep them here. If we continue to cut services instead of investing in our community, we will continue to negatively impact the quality of life in Alaska which will result not only in the loss of teachers and other public employees, but the loss of families leaving the state as they can no longer suffer the loss of services that provided the wealth of Alaska available to them to share.

When we refuse to invest in our community and especially in our schools and teachers, we risk plummeting down an economic spiral that leaves us suffering the fate of a failed state. If we cannot offer our teachers competitive benefits like a defined pension, we cannot provide a quality education to our own population, and if we cannot graduate competent and skilled students, we cannot expect to attract new industries to Alaska. It's that simple. So why should we, as some have testified, operate the State budget as if it were a home checkbook where you pay only for what you have in the bank, when businesses do not operate that way? Businesses borrow so they can invest and have a return on that investment. Why should the State not invest in the future of its people? If we do not invest in our community, why should we expect new industries to invest in our community? Without new revenue we are headed for a broken state where more and more of our neighbors leave whether they be public workers with better offers elsewhere or our youth looking for jobs they can secure in the lower 48 or our families who follow their children to their new jobs no longer finding the community vibrant and a worthwhile place to live. Failing to invest in our community will further reduce our revenue as businesses start to shut down because their customers have left the State. The future of our State depends on smart decisions being fashioned by the legislature that can conceive of the community we all want and the means to

reach it. The objection that that all takes time merely means we must start right now, and SB 88 is the least that can be done to improve our state.

Thank you for your time and the opportunity to submit testimony on this bill.

David Schaff  
7010 E. 140<sup>th</sup> Ave.  
Anchorage, AK 99516  
907-336-4475



## Konrad Jackson

---

**From:** Drew von Lindern <drewvonlindern@hotmail.com>  
**Sent:** Wednesday, March 22, 2023 9:09 AM  
**To:** Senate Labor and Commerce  
**Subject:** Support for SB 88 - Reinstating the Defined Benefit Retirement Plan

To Whom it may Concern:

I have been employed with the State of Alaska for 11 years, and I take pride in my civil service and doing my part to help provide for the well-being of the public. I would also like to make the disclaimer that, though I am an SOA employee, I am writing on my own behalf and on my own time. I have had the opportunity to work with many great people during my time with SOA, from all walks of life and at all different points in their careers. It's clear after discussing the different levels of benefits amongst the tiers, that tier IV employees are sorely missing out by having a defined contribution system as opposed to a defined benefit (pension) system, especially in times where volatile stock fluctuations are a more regular occurrence. I am greatly in favor of SB 88, especially because it simply affords the opportunity for tier IV employees to make a choice regarding how they'd like to approach their retirement plan. If some employees want to stick with the defined contribution plan, they can under the bill, but it also allows employees like myself the opportunity to join the defined benefit plan. Unlike other potential bills and house resolutions that only open the option to certain sectors, SB 88 opens the opportunity to all SOA employees, regardless of what Department, Section, or Program they belong to. I think that is the best approach because every single SOA employee fills a vital role and we're all working hard for the betterment of the public; we're all public servants and take pride in our service to Alaska. I think this would go a long way toward the longstanding recruitment and retention problems we've seen throughout the SOA system as well, as Alaska is one of the few government agencies that does not provide a pension option to employees - something that I guarantee is weighed heavily by prospective employees who may have options in locations with lower cost of living, better housing availability, etc.

I greatly appreciate the work you do and thank you for doing everything you can to make sure SB 88 is passed and a defined benefit option is made available to all SOA employees. Thank you so much for your time and consideration.

Sincerely,

Drew von Lindern

## Konrad Jackson

---

**From:** Eileen Mock <eileenmock@gmail.com>  
**Sent:** Wednesday, March 22, 2023 2:52 PM  
**To:** Senate Labor and Commerce  
**Subject:** The return to a defined benefit

Hello Labor & Commerce Committee,

I would like to provide my personal story in regards to retirement and the lack of a defined benefit.

I was hired by the Delta Greely School District in September of 2007. I came in with six years of teaching experience and then proceeded to teach the next 14 years as a K-1 teacher and school librarian. I loved teaching and was even named teacher of the year for the 2015-2016 school year. After 14 years in Alaska education, I finally made a VERY tough decision to leave the education field. Looking at my teacher retirement and the lack of paying into social security I knew that if I was to stay I would never be able to retire. I am not getting any younger! I accepted a position in the contracting world where a 401K is offered and I can earn social security credits in the hopes that one day I would be able to retire.

There is not a day goes by that I do not miss the kids, my colleagues and knowing I was making a difference but due to the lack of a defined benefit, I felt I had no other choice. I know there are others out there like me who struggle with do I stay or do I go, unfortunately most are going. The state has to return to a defined benefit retirement system in order to retain teachers.

Thank you for your time.

Sincerely,  
Eileen Mock  
Former Educator  
(907)750-1009

## Konrad Jackson

---

**From:** Elijah Deatherage <crazyfeet13@gmail.com>  
**Sent:** Wednesday, March 22, 2023 10:55 AM  
**To:** Senate Labor and Commerce  
**Subject:** Senate bill 88

To the Alaska State Senate, and any others it may concern,

I have been a full-time firefighter/EMT for seven years. In that time we have had to hire seventeen new full-time personnel, on top of that, we currently have three unfilled positions. Out of twenty two full-time positions, ONLY NINE are filled with personnel that have more than THREE years of experience.

The driving motivator to begin a career in this field, for me and most others, is to serve our communities and to help those experiencing an emergency, but each person has to decide what is best for their future and the future of their families. Sadly, it has become clear that a long term career in this profession is not the answer for most.

I know that returning to a pension system will not be the answer to every problem effecting personnel retention, but I believe that it was a significant factor for many of my former coworkers and crewmembers. I can only attest to my own experience in my department, but it seems that my experience is not unique, based on conversations I have had with my fellow firefighters, EMTs, and paramedics from other fire departments.

Thank you for your time and thoughtful consideration of this matter.

Eli Deatherage  
Captain/AEMT

## Konrad Jackson

---

**From:** PSD Superintendent <supt@pcsd.us>  
**Sent:** Wednesday, March 22, 2023 2:36 PM  
**To:** Senate Labor and Commerce  
**Subject:** Support for SB 88

Chair Bjorkman and Members of the Labor and Commerce Committee,

My name is Erica Kludt-Painter and I am the Superintendent of the Petersburg School District. I am also a proud parent of two Petersburg High School graduates, and have served the Petersburg School District as a principal and superintendent since 2001. Thank *you* for your continued work on behalf of Alaska's students.

I am writing today in support of SB 88 and to express my support for a change in the State of Alaska Teacher Retirement System. I am troubled by the current state of affairs in our education system, which is not only failing to attract highly qualified teachers for long term service but also failing to retain them. Moreover, the state's education budget has been unstable for years, resulting in less than optimal resources and opportunities for our children.

As a member of the Petersburg School District for 21 years, I have seen firsthand the challenges facing our education system, particularly in attracting and retaining high-quality teachers. Teachers play a crucial role in shaping the future of our children, and it is imperative that we provide them with the support and resources necessary to succeed. Unfortunately, the current retirement system in Alaska is not competitive with other states, and this, in addition to lower wages and high cost of living, has led to an exodus of experienced teachers who have decided to seek employment and full retirement elsewhere.

As you are aware, the State of Alaska has a history of recruiting teachers from other states who bring valuable skills and experience to our schools. However, we are no longer able to attract these long term highly qualified teachers because of the lack of a competitive retirement plan. This not only impacts the quality of education our children receive but also hampers the state's ability to recruit and retain highly qualified teachers.

I urge you to take the necessary steps to reform the current retirement system for teachers in Alaska. By doing so, you will not only help to recruit and retain highly qualified teachers but also provide a better future for our children. Our state's education system cannot afford to fall behind, and we must take action to ensure that our teachers are supported and empowered to provide the best possible education to our children.

Thank you for your time and attention to this important matter.

Respectfully,

Erica Kludt-Painter

*MISSION: Petersburg Schools will advocate for continuous growth, promote a healthy environment, and provide diverse educational opportunities where all students achieve.*

Erica Kludt-Painter  
Superintendent  
Petersburg School District  
P.O. Box 289  
Petersburg, AK 99833

Phone and Fax: 1-877-526-7656

E-mail: [supt@pcsd.us](mailto:supt@pcsd.us)

Website: [www.pcsd.us](http://www.pcsd.us)

PLEASE NOTE: This communication, including any attachment, contains information that may be confidential or privileged, and is intended solely for the entity or individual to whom it is addressed and contents may be subject to terms of the federal Family Educational Rights and Privacy Act (FERPA). If you are not the intended recipient, you should delete this message and are hereby notified that any disclosure, copying, or distribution of this message is strictly prohibited.

## Konrad Jackson

---

**From:** Houska\_Thomas <Houska\_Thomas@asdk12.org>  
**Sent:** Monday, March 27, 2023 2:20 PM  
**To:** Senate Labor and Commerce  
**Subject:** SB 88

Good Afternoon,

Thank you for taking the time to read my written testimony, Senators.

I am a 4<sup>th</sup> year teacher in the Anchorage School District. I have many friends who have recently left the profession due to lack of financial security and lack of support for teachers in general. I am on the fence of continuing with education and switching careers. It grieves me to consider leaving teaching, as a 26-year-old teacher that loves working with young students, but I need to consider my financial future and ability to raise a family.

Passing SB 88 would be a step in the right direction of retaining teachers in Alaska.

Thank you for your consideration.

Regards,

Thomas Houska  
IGNITE Instructor  
Houska\_Thomas@asdk12.org  
"Love the life you live. Live the life you love"-BM

## Konrad Jackson

---

**From:** Ilana Kerschbaum <ilanakersch@gmail.com>  
**Sent:** Friday, March 24, 2023 8:20 PM  
**To:** Senate Labor and Commerce  
**Subject:** Senate bill 88

I am writing today in support of senate bill 88. I honestly don't have words to express what makes sense anymore in public education as a public educator. I am fortunate to be finishing up 27th year as a teacher in both the great states of Colorado and Alaska. But without the benefits of a defined benefits system from my previous district and tier 2 in this district and a hard earned, income that I can live on and contribute to a dual income family, I would not continue teaching. As many of my wry talented colleagues in all 3 tiers are leaving after this year. Not because they are ready to leave, not because they want to, but because without the defined benefit, and all else they are putting up with, they are just done. If those in tier 3, at least had a defined benefit, would they stay, maybe. But, they certainly won't and it is a reason to go to another state. We are in a crisis and to not have a defined benefit in Alaska, you will see more of us, who just can't take it, in tier 3, who can get just another job. They are at their breaking point. Why would any new teachers come?

Please, do at least this one right thing for the new educators and retroactively. We are barely hanging on in the schools. We love our kids. It is not the parents. It is not the kids. It is not most of the administrators. It is our broken system like the BSA, the over testing, the lack of Retirement in place.

Sincerely, Ilana Kerschbaum  
Born in Anchorage, Alaska  
27 year public Educator

Sent from my iPad

**Konrad Jackson**

---

**From:** Irene Bortnick <ibortnick@gmail.com>  
**Sent:** Wednesday, March 22, 2023 1:26 PM  
**To:** Senate Labor and Commerce  
**Subject:** support for SB 88--retirement systems/defined benefit option

My name is Irene Bortnick. I live in Anchorage and am a retired Anchorage School District employee. I am writing in support of SB 88.

My husband and I were fortunate to get hired at Tier 2 so that we now receive a monthly pension. Without that, we would not be able to afford to continue to live in the state that has been our home for almost 40 years.

I was also fortunate during my 20-year tenure, to work as a mentor to a number of new teachers through the district mentorship program. That program is not cheap but it is a very worthwhile investment. That is, it is a worthwhile investment if the mentee stays on in the district.

However, without the incentive of a defined benefit/retirement option, many new teachers leave after a few years.

We have heard over and over from schools across the state that they cannot fill all the open positions. There are also not enough substitute teachers as many are signing on for long-term positions to fill those spots. Not all substitutes are trained teachers and they may lack classroom experience, which means that students in those classrooms may not be getting a quality education. It is crucial that every child is taught by trained teachers.

When teachers, and other public service employees leave the state, there is a ripple effect that is felt across the economy.

Please pass SB 88.



## Konrad Jackson

---

**From:** Jennifer Cole <thesaltymermaidak@gmail.com>  
**Sent:** Friday, March 24, 2023 12:07 AM  
**To:** Senate Labor and Commerce  
**Subject:** Defined Benefits testimony

Good Afternoon,

My name is Jennifer Cole and I am giving my personal testimony on my own behalf. I am writing to you today to show my concerns for Senate Bill 88 and ask a few questions for you. I am a current employee of the state of Alaska. I am a tier 4 employee and have worked for both the Department of Health and Department of Transportation (AMHS) during my residency in the state of Alaska.

I am appalled to learn that there is even a debate on giving a decent option for retirement for State of Alaska employees.

I wanted to give my opinion on a few points.

I would like to address the concern of "We already have a deficit for a previous defined benefit program that didn't work" That is alarming that this is a fact,

I ask then, Why hasn't this been dealt with? Why hasn't the model been perfected and brought back to the table? Why haven't you researched other models of defined benefits? Is it because the money you strip from your workers has given you the opportunity to spend elsewhere and you have become comfortable with that? Or because we have forgotten? I am saddened to see some of the things on the calendar that is being introduced. Some really good points, and some that I end up scratching my head because I cannot believe why the priorities are not in order!

More importantly why eliminate hundreds of state jobs and let your locals go, then turn around when you are in a pinch and outsource 80 positions to a company down south to answer phones the very same positions you got rid of for budgetary reasons, for our PUBLIC assistance backlog mess? Why not employ people here, so their money stays here?

You ask about how we can afford to do this? There are ways that are staring us in the face. CUT THE OIL ROYALTIES!! this is insane! We don't need to ask companies to stay anymore, we need to sell, and they need to buy!

This burden of a deficit should not be on the shoulders of your state employees. This is a financial budgetary issue; we are not indentured servants who are to be forced to payback an ill managed budget and spending catastrophe from years ago.

We need a dignified means of retirement.

No retirement means more state employees on state assistance. Which is more costly? Medicaid, APA, Senior Benefits, Heating assistance programs, food banks, homeless shelters? State funded Hospitals and clinics?

You take the means for people to pay for their selves in their older years, you will see an influx of people on state assistance.

NO DEFINED BENEFITS means- loss of personnel, which means loss of coverage for vital positions and services, which means loss of control over emergency situations, which means lawsuits which means snowball effect draining Alaska's budgets.

We are already seeing this with the DPA backlog and the Federal govt fines that we are forced to pay due to being delayed. Please research this and report to the public on what is being spent on these fines!! and let the public know what is happening.

Please understand that the defined benefit can't solve everything, for the sake of the argument that was mentioned this week in testimony, some folks say I was able to pay for retirement without a defined benefit they should be able to as well.... yes, but times are different, cost of living is up, cost of food, cost of fuel, cost of goods and services, prescription medications etc.

It is sad when a person who works for the very office of public assistance is on SNAP and Medicaid themselves standing in line for a food box or rent assistance at the Salvation Army because their pay doesn't cover their housing or food. How are they going to make it for retirement if they can't even afford to save now?

No benefits, no teachers, no Fire Department, no emergency personnel, no caregivers for our elderly or disabled. understaffed, underpaid, undereducated is dangerous.

Give us a reason to invest here, to raise our kids, and keep our families and neighbors here for a long time. Work on this please all aspects, this effects far more than you can comprehend.

My daughter is currently down south earning her medical degree. She has plans to return to Alaska and provide her skills to our small island community. If I cannot retire here, she will not return, her income from being a skilled surgeon will not stay, her family, her property taxes, her kids won't get funding for the schools if they are attending. It's a ripple effect.

We need this defined benefit, but we also need a way to contribute to... FUND THE GEOGRAPHICAL SURVEY and PAY DIFFERENTIAL!!! NO UPDATE SINCE 2009 is laughable, disgraceful, sickening. What is going on in our state government for this to be skipped?

RENT is over 2k for a 3-bed apt with no utilities and that is if there is an apt available, the Coastguard shoots up the rental prices and so does the seasonal employees that are contracted from down south in the summer.

NO HOUSING, NO RETIREMENT, NO LIVABLE WAGES? Why even bother to stay is a question on everyone's minds. Defined benefit is an awesome step in the right direction.

My daughter has a PRE-MED t-shirt that reads, "Be nice to me, I might be your doctor someday." This rings so true, who will you have taking care of your mother, sister, brother, father if all the caregivers leave? Who will come to your aid if there is no one left? Great state of Alaska? Maybe once a long time ago. Not anymore and it shows with the record drop in population and workforce.

I implore you to not only consider SB 88 but work also together to find ways to smooth out the imperfections and give us something you and we can work with. Also ask you to look into the other bills that are for Pay and Geographical Differential surveys! This is mandated to be every 5 years.... last one 2009!!!!!!

We have troopers making a differential pay in Ketchikan of 7.5% and their coworker who lives in the same area a GGU employee gets 0... Same city, same employer yet drastically different and not ok.

If you can't do one, help with the other!

Thank you!

Jennifer Cole



## Konrad Jackson

---

**From:** Senate Education  
**Sent:** Wednesday, March 22, 2023 12:32 PM  
**To:** Konrad Jackson  
**Subject:** FW: SB 88 Written Testimony

Konrad,  
This email was sent to the Senate Education Committee email address. FYI. Let me know if you need anything.  
Peace,

Mike Mason  
Staff to Sen. Löki Gale Tobin  
Email: [Michael.Mason@akleg.gov](mailto:Michael.Mason@akleg.gov)  
Cellphone: 907-444-0889  
Office: 907-465-3714

---

**From:** JOSHUA ROCKEY <Joshua.Rockey@matsuk12.us>  
**Sent:** Wednesday, March 22, 2023 11:46 AM  
**To:** Senate Education <Senate.Education@akleg.gov>  
**Subject:** FW: SB 88 Written Testimony

Hello,  
I tried to send this to [senate.finance@akleg.gov](mailto:senate.finance@akleg.gov) but it was returned. Please see below.

**Joshua Rockey** – Butte Elementary School, Principal  
**Matanuska-Susitna Borough School District**  
Ph: 907-861-5200 | Direct: 907-861-5202  
[www.matsuk12.us/bte](http://www.matsuk12.us/bte)

***Confidentiality Notice: Please consider the environment before printing this email.** This e-mail message, including any attachments, is for the sole use of the intended recipient(s), and may contain certain confidential and privileged information. Any unauthorized review, copy, use, disclosure, or distribution is prohibited. If you are not the intended recipient, please contact the sender by replying to this email and destroy all copies of the original message.*

---

**From:** JOSHUA ROCKEY  
**Sent:** Wednesday, March 22, 2023 11:44 AM  
**To:** 'Senate.Finance@akleg.gov' <[Senate.Finance@akleg.gov](mailto:Senate.Finance@akleg.gov)>  
**Subject:** SB 88 Written Testimony

Esteemed State Senators,  
My name is Joshua Rockey and I am principal of Butte Elementary, a K-5 school in the Mat-Su. Next year, I will be the principal at Swanson Elementary, a K-2 school in the Mat-Su. I have been in education since 2003 teaching in Chicago in a private school, substituting in the Mat-Su, teaching in the Mat-Su, and have spent the last 10 years as an administrator.

You have read written testimony from me before regrading the BSA, and further support for education. I spoke of staffing shortages, staff members covering odd and extra duties as a result, and lack of substitute coverage all as related topics. While all of those topics are immediate, the retirement consideration is a part of the long game.

As a Tier III employee, I am exactly the type of employee that this bill would impact. As I speak with my colleagues hired just one year before me, they talk about potential retirement in 8-10 years (I am currently in year 17 in the district with a full time position) based on their personal need timeline. When I look at the projected timeline for myself on the Alaska Retirement and Benefits Website, at half of my current income, I am not projected to be able to retire “safely” (money continues in perpetuity) until age 72. If I retire at 65, the money runs until 90. If I retire at age 60, the money runs out about age 78. As you can see, despite working 20 years in education, and for a long time in this district, my ability to retire safely is no sure thing for a long time.

As the perception and environment of teaching/administration deteriorated during Covid over the last two years, I considered changing fields altogether, but also considered simply leaving the State to continue to work in education. Every other state in the Union has a defined benefit pension plan. If I need to work a minimum of 18 years to have a retirement that expires quickly, why not head South, work for 20 years instead of 18 and combine that state’s pension with what I have accumulated here?

Ultimately, I chose to stay as I love the Valley and raising my family here. However, if the education environment continues to deteriorate, folks like me will leave. We already have a number of retirements from teachers and admin in Tier I and II, but I am seeing folks that are Tier III, and IV decide that it is not worth it to hang around.

If we want to invest in the long game of education, there needs to be some certainty for working in the field of education.

Please support creating additional retirement support.

Thank you for your time,

Joshua Rockey

**Joshua Rockey** – *Butte Elementary School, Principal*  
**Matanuska-Susitna Borough School District**  
Ph: 907-861-5200 | Direct: 907-861-5202  
[www.matsuk12.us/bte](http://www.matsuk12.us/bte)

***Confidentiality Notice: Please consider the environment before printing this email.*** This e-mail message, including any attachments, is for the sole use of the intended recipient(s), and may contain certain confidential and privileged information. Any unauthorized review, copy, use, disclosure, or distribution is prohibited. If you are not the intended recipient, please contact the sender by replying to this email and destroy all copies of the original message.

## Konrad Jackson

---

**From:** JOSHUA ROCKEY <Joshua.Rockey@matsuk12.us>  
**Sent:** Monday, March 27, 2023 11:43 AM  
**To:** Senate Labor and Commerce  
**Subject:** Public Testimony on SB88

Esteemed State Representatives,

My name is Joshua Rockey and I am principal of Butte Elementary, a K-5 school in the Mat-Su. Next year, I will be the principal at Swanson Elementary, a K-2 school in the Mat-Su. I have been in education since 2003 teaching in Chicago in a private school, substituting in the Mat-Su, teaching in the Mat-Su, and have spent the last 10 years as an administrator.

You have read written testimony from me before regrading the BSA, and further support for education. I spoke of staffing shortages, staff members covering odd and extra duties as a result, and lack of substitute coverage all as related topics. While all of those topics are immediate, the retirement consideration is a part of the long game.

As a Tier III employee, I am exactly the type of employee that this bill would impact. As I speak with my colleagues hired just one year before me, they talk about potential retirement in 8-10 years (I am currently in year 17 in the district with a full time position) based on their personal need timeline. When I look at the projected timeline for myself on the Alaska Retirement and Benefits Website, at half of my current income, I am not projected to be able to retire "safely" (money continues in perpetuity) until age 72. If I retire at 65, the money runs until 90. If I retire at age 60, the money runs out about age 78. As you can see, despite working 20 years in education, and for a long time in this district, my ability to retire safely is no sure thing for a long time. None of this is a sure thing as it is all dependent on the stock market, which has been volatile of late.

As the perception and environment of teaching/administration deteriorated during Covid over the last two years, I considered changing fields altogether, but also considered simply leaving the State to continue to work in education. Every other state in the Union has a defined benefit pension plan. If I need to work a minimum of 18 years to have a retirement that expires quickly, why not head South, work for 20 years instead of 18 and combine that state's pension with what I have accumulated here?

Ultimately, I chose to stay as I love the Valley and raising my family here. However, if the education environment continues to deteriorate, folks like me will leave. We already have a number of retirements from teachers and admin in Tier I and II, but I am seeing folks that are Tier III, and IV decide that it is not worth it to hang around.

If we want to invest in the long game of education, there needs to be some certainty for working in the field of education.

Please support creating additional retirement support as detailed in SB88.

Thank you for your time. Please feel free to reach out to me directly if you have any questions, or would like further information.

907-355-2581 on my cell phone, or at the numbers listed below for my office will all work.

Respectfully,

Joshua Rockey

**Joshua Rockey** – Butte Elementary School, Principal

**Matanuska-Susitna Borough School District**

Ph: 907-861-5200 | Direct: 907-861-5202

[www.matsuk12.us/bte](http://www.matsuk12.us/bte)

***Confidentiality Notice: Please consider the environment before printing this email.** This e-mail message, including any attachments, is for the sole use of the intended recipient(s), and may contain certain confidential and privileged information. Any unauthorized review, copy, use, disclosure, or distribution is prohibited. If you are not the intended recipient, please contact the sender by replying to this email and destroy all copies of the original message.*

## Konrad Jackson

---

**From:** Kate Quick <kquick49@gmail.com>  
**Sent:** Wednesday, March 22, 2023 12:44 PM  
**To:** Senate Labor and Commerce  
**Subject:** SB88

To members of the Senate Labor and Commerce Committee, I'm writing to you today in support of SB88 and the return to a defined benefits plan for Alaska's public employees. I have lived in Fairbanks for 20 years and am raising three children here. My family would directly benefit from SB88.

I formerly worked as a professor at UAF, with a TRS tier IV defined contribution plan. My husband is also a public employee with a PERS defined contribution account, and we are concerned that we will not have enough money in our retirement accounts to ever fully retire.

Because of this (combined with decreasing quality of our public schools due to lack of funding), our family may be forced to relocate out of state for our long-term financial security. SB88 would fix this and would help ensure that our family is able to stay in Alaska. This bill is good for Alaska's public employees, and Alaska could not function without our public employees. Please pass SB88.

Best,  
Kate Quick  
2152 Bridgewater Dr.  
Fairbanks, AK 99709



## Konrad Jackson

---

**From:** Katie Mohn <catherine.l.mohn@gmail.com>  
**Sent:** Wednesday, March 22, 2023 2:12 PM  
**To:** Senate Labor and Commerce  
**Subject:** Senate bill 88

Good afternoon,

I am writing to you in support of Senate Bill 88 as a constituent, I am on a 15 minute break from work and am writing this on my personal phone. I have lived in Alaska for about 3 years now and have been a state employee under the department of public safety for a little over a year. I am very lucky to have my dream job at 25 years old and I love this state. I plan on staying in my role for as long as I can but setting myself up financially long term is challenging with the current plan. The current plan does not encourage young people to stay, if a pension plan is put in place I would switch and plan to stay. Please pass this bill and support our upcoming generation in todays workforce.

Thank you,

Catherine Mohn

## Konrad Jackson

---

**From:** Hunter Meachum  
**Sent:** Wednesday, March 22, 2023 3:08 PM  
**To:** kenneth hoff  
**Cc:** Senate Labor and Commerce  
**Subject:** RE: This is a good thing

Hi Kenneth,

Thank you for copying Rep. Hannan on your email to Senator Giessel. You can send written comments on SB 88 to the Senate Labor and Commerce Committee at [senate.labor.and.commerce@akleg.gov](mailto:senate.labor.and.commerce@akleg.gov).

All the best,  
Hunter

Hunter Meachum, MPA  
Office of Representative Sara Hannan, District 4  
Alaska State House of Representatives  
Capitol, Room 400  
(907) 465-4766

---

**From:** kenneth hoff <kenneth\_hoff2002@yahoo.com>  
**Sent:** Tuesday, March 21, 2023 11:49 AM  
**To:** Sen. Cathy Giessel <Sen.Cathy.Giessel@akleg.gov>  
**Cc:** Rep. Andi Story <Rep.Andi.Story@akleg.gov>; Rep. Sara Hannan <Rep.Sara.Hannan@akleg.gov>; Sen. Jesse Kiehl <Sen.Jesse.Kiehl@akleg.gov>  
**Subject:** This is a good thing

This is great to see this bill  
I would like to give my testimony  
I am a retired Correctional supervisor from lemon creek corrections  
Thank you for your service and I will continue following this bill  
I will be back in Juneau on Monday 3/27/2023  
If there's a time that I can have a minute to talk about this with you or staff I would be grateful for that  
Kenneth M Hoff

[Sent from Yahoo Mail for iPhone](#)

## Konrad Jackson

---

**From:** Kevin Higgins <kahiggins1979@gmail.com>  
**Sent:** Wednesday, March 22, 2023 6:58 AM  
**To:** Senate Labor and Commerce  
**Subject:** Support for SB 88

Greetings,

I support SB 88. Since 2007, I have been a State employee for more than eight years. Despite my love for this State and my community, a recent pay increase, and a general satisfaction with my duties, my future here is uncertain.

I think about the lack of adequate funding for schools, with my sixth and second graders already staring down overcrowded classes and a lack of teachers willing to move here for insufficient compensation. I think about a defined contribution plan that won't support me throughout my hopeful retirement. I look to other nearby markets in places closer to older members of our family, who have moved away because of inadequate health care and other senior services and I wonder whether it finally is time.

Even in the coldest and wettest winters, I've never wanted to leave ... just to make it to spring. It's spring now. My uncertainty remains. I look to the economic weather that the Legislature is brewing for me, my wife, and our children, and I wonder whether a new dawn is breaking or this is just another sucker-hole before.

I support SB 88 because it is one (imperfect, not amazing) piece of a decent economic future for Alaskans, not just its employees.

Sincerely,  
Kevin Higgins

## Konrad Jackson

---

**From:** Kevin Higgins <kahiggins1979@gmail.com>  
**Sent:** Wednesday, March 22, 2023 7:02 AM  
**To:** Senate Labor and Commerce  
**Subject:** Support for SB 88

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

Greetings,

I support SB 88. For more than eight years, I have been a State employee (as an assistant public defender and assistant attorney general). Despite my love for this State and my community, a recent pay increase, and a general satisfaction with my duties, my future here is uncertain.

I think about the lack of adequate funding for schools, with my sixth and second graders already staring down overcrowded classes and a lack of teachers willing to move here for insufficient compensation. I think about a defined contribution plan that won't support me throughout my hopeful retirement. I look to other nearby markets in places closer to older members of our family, who have moved away because of inadequate health care and other senior services, and I wonder whether it finally is time.

Even in the coldest and wettest winters, I've never wanted to leave ... just to make it to spring. It's spring now. My uncertainty remains. I look to the economic weather that the Legislature is brewing for me, my wife, and our children, and I wonder whether a new dawn is breaking or this is just another sucker-hole.

I support SB 88 because it is one (imperfect, not amazing) piece of a decent economic future for Alaskans, not just its employees.

Sincerely,  
Kevin Higgins

## Konrad Jackson

---

**From:** Kim Hays <Kimhays@outlook.com>  
**Sent:** Wednesday, March 22, 2023 1:26 PM  
**To:** Senate Labor and Commerce  
**Subject:** Support for SB 88

My name is Kim Hays and I am an Anchorage resident in the Sand Lake area. I am writing today to support SB 88, restoring a defined benefit option for public employees. As someone who works in the private sector and is very lucky to have a defined benefit pension, I understand what it means for me and my family to have that security in the future. Alaska's public employees deserve the same.

My whole life, I have benefited from the service of public employees - my mother worked in public schools, my dad delivered the mail. I know how hard working these folks are. And I will say that my parents are enjoying a retirement that their parents would never have had access to because of my father's defined benefit pension. And because of this pension, my parents have been highly involved grandparents, allowing my husband and I to be involved in our community while working.

I want to live in a state where I can have peace of mind that police will come when called, firefighters are available to put out fires, my kids' schools will have dedicated teachers, and NO Alaskan will starve due to lack of eligibility technicians verifying benefits. We aren't nearing a crisis- the crisis is here and has been here if we would have only listened to these public employees.

Public employees in this state are leaving in droves. On top of a lack of retirement security, they are not paid wages competitive with the private sector or competitive with the lower 48 which is an issue for another day. Those who are leaving have consistently referenced a lack of retirement as one of the top reasons. And over the years, analysis after analysis has been done to bring us to today with SB 88 the most modest version of a defined benefits program I've seen. If we want even a chance at recruiting or retaining our state's public employees this has to be step 1.

I urge this committee to do the right thing by our state's public servants and pass SB 88 out of committee to bring our public employee's one step closer to a retirement that honors their commitment to our state.

## Konrad Jackson

---

**From:** Linda Kruger <lindalaska2003@gmail.com>  
**Sent:** Wednesday, March 22, 2023 9:41 AM  
**To:** Senate Labor and Commerce  
**Subject:** SB 88

I am writing today to support SB 88 on improving pensions for public employees.  
My name is Linda Kruger and I live at 3042 Nowell Avenue in Juneau.

I became a Tier 1 employee in 1976 when I accepted a job with DNR-State Parks.  
I declined a job offer with the National Park Service in Glacier Bay in order to accept the State job.  
The benefits package, including the defined benefit pension, was the deciding factor in my decision.  
I left my job in 1989, after 13 years of State service, to attend Graduate School.

While in Graduate School I was recruited by the US Forest Service,  
where I accepted a job as a Research Social Scientist.  
I retired in 2019 after 28 years with the Forest Service.  
In the years between my time with the State of Alaska and my time with the Forest Service  
state salaries and benefits didn't keep pace while federal salaries and benefits increased.  
Working for the Federal Government also meant that I could build up enough time to qualify for Social Security.

State of Alaska jobs are not competitive with similar Federal Government jobs or jobs in other states. In addition  
to lower salaries and no defined benefits, there is no Social Security so many retirees are left with little money to  
support them in retirement.

Please support a defined benefit pension so Alaska can compete for high quality employees to fill vacant positions and  
retain those employees.

Linda Kruger  
3042 Nowell Ave  
Juneau AK 99803

[lindalaska2003@gmail.com](mailto:lindalaska2003@gmail.com)

## Konrad Jackson

---

**From:** Marta Mueller <marta\_mueller@mac.com>  
**Sent:** Wednesday, March 22, 2023 2:59 PM  
**To:** Senate Labor and Commerce  
**Subject:** SB 88

Honorable Senator Bjorkman and Committee Members,

I support SB 88.

We heard a lot about recruitment and retention in today's SLAC Committee hearing on SB 88. And the costs of defined benefits.

So what?! Let me tell you what... poor recruitment and retention costs the State.

- 1) lost training effort when people leave public service
- 2) lost productivity when supervisors have to recruit instead of move forward
- 3) loss of innovation
- 4) overtime pay for routine work

When we have high and frequent turnover we lose the ability to learn our work to the point we can innovate and work efficiently.

I have had to fill the same Range 12 position 4 times in 3 years. It pays \$21 an hour on the current pay schedule. My current direct report wants to quit after the start of the fiscal year so he can cash out his Tier 4 funds and go to the private sector.

If you want good government, keep good employees. To keep good employees, you have to have good leadership and defined benefits.

Thank you for being good leaders and considering public employee retirement.

Regards,

Marta Mueller  
7381 Huntsmen Circle B  
Anchorage, AK 99518  
(907)590-7678

## Konrad Jackson

---

**From:** Mary Corcoran <marycorc@gmail.com>  
**Sent:** Wednesday, March 22, 2023 1:59 PM  
**To:** Senate Labor and Commerce  
**Subject:** Public Testimony SB88

To Labor and Commerce Committee Members,

Thank you for this opportunity to testify. I urge you to support SB88 that makes available defined benefits to public employees. It is clear that the defined contribution retirement plan offers little to no security toward a realistic retirement. This is not only a drawback for attracting employees willing to invest their skills and experiences in Alaska public sector jobs, but also borders on disregard for those who perform high stress work day in and day out. While firefighter and law enforcement clearly put their lives on the line, those who work in schools and other public places are also vulnerable to stress and public threats.

As a retired teacher I could go on and on about all the add-ons that schools are required to demand from their employees. While I did not "sign on" in 1977 for the retirement benefits, I would be thinking hard about taking/continuing the work with the gamble of a defined contribution program.

Thank you for your attention and your work.

Sincerely,  
Mary Corcoran  
Delta Junction, AK



## Konrad Jackson

---

**From:** Michael M [REDACTED]  
**Sent:** Thursday, March 23, 2023 3:13 PM  
**To:** Senate Labor and Commerce  
**Subject:** Senate Bill 88

Hello Senate Labor and Commerce Committee,

My name is Michael M [REDACTED] and I am a GGU employee in the State of Alaska. I am a public employee and speaking on behalf of myself. I would like to support Senate Bill 88 changing my retirement to be pension based. As a millennial, my future seems uncertain. I want to have a good quality of life during my retirement and I also want to ensure my family can enjoy their lives knowing their father is taken care of.

I joined the State of Alaska in February and I would like to maintain employment with the State. However, I also need my benefits to be competitive and I want to put in quality work while knowing the State will compensate me well for my dedication.

Respectfully,

Michael M [REDACTED]

## Konrad Jackson

---

**From:** Morris White <morrisgwhite@gmail.com>  
**Sent:** Monday, March 27, 2023 11:57 AM  
**To:** Senate Labor and Commerce  
**Subject:** SB88

I am an Alaskan educator and I wanted to write to give my unconditional support for the creation of a defined benefits plan for Alaska teachers.

Please pass this bill. The current situation is just not workable for many reasons.

Sincerely,

Morris White, MS  
Math Educator

## Konrad Jackson

---

**From:** Nate Davis <ndavis@lpsd.com>  
**Sent:** Monday, March 27, 2023 11:51 AM  
**To:** Senate Labor and Commerce  
**Subject:** Fwd:

Senate Labor and Commerce Chair and Committee Members:

My name is Nate Davis. I am a principal for Lake and Peninsula School District. I am representing myself.

I am a 35 year Alaskan educator, with more than 25 of those years as a principal or superintendent of both public and private schools.

I am fiscally conservative and believe wholeheartedly in teacher and school accountability- we must deliver excellence to our parents (through their students' achievement).

Excellent education boils down to two things: #1) a longterm excellent teacher who is driven to succeed with integrity and kindness- a strong, positive role model, and #2) reasonable class size: 15-25. depending on age and subject area.

To help us recruit and retain #1 longterm excellent teachers, the defined benefit plan is a great incentive for teachers recruiting and retention.

I grew up in Alaska and earned my teaching credentials from UAA... but when I started teaching in Tier I I was surrounded by "outsiders" from the Lower 48 as my teaching colleagues. They openly talked about why they came to Alaska to teach: "I was gonna teach somewhere. Why not teach in Alaska where I could earn a much better salary than back home and retire in 20 years... then go back home and teach some more!" In reality, many, many "outside" teachers stayed much longer than 20 years in Alaska because it was now home (and they were given an add'l 2.5% for each year after 20). Excellent teachers stayed a long time = increased achievement for students.

When I went to the job fair to get my first job in 1989, there were about 800 applicants, but only about 100 positions open statewide. Now, as a principal when we try to hire at the job fair, there are about 100 applicants and AK districts hire about 1000 teachers a year.

My own journey took me to private schools for about 17 years and when I returned to Alaska's public schools in Tier III, I saw that the lack of defined benefit resulted in a lack of commitment for younger teachers and undecidedness for older teachers. The younger were happy to put in 5 years so they were fully vested, but with a low Alaska salary they could then go on home after that, get paid about the same, and be around family... or pick up any job around town and get paid more. The older teachers really have no security with the 401K rolling up and down through the market and would either hang on (sometimes longer than they were effective) because they never knew what the market was going to do to their fund... or they would just quit and start a business or something else that they loved to do and would generate more funds.

To get the best teachers who will stay for 30 years, we either need to be the highest paying or the best retirement for educators (or both), but right now we are neither... and hiring 1000 or more teachers every year is a recipe for mediocrity for children, at best- and, in many cases, it is a recipe for failure.

Now, in a massive national teacher shortage where few young people are attracted to become an educator at all... AND offering lower than average pay AND no defined benefit... it sounds a lot like three strikes.

To improve education, we must recruit excellent teachers whom we can train and who will stay for 5-10 years... and the defined benefit SB 88 is a good hit- one of the pillars to attract and retain.

I support SB 88... thanks for the conversation!

*Thanks,*

*Nate Davis,*

*Educating servant leaders who empower their families and communities!*

Principal @ Tanalian & Lake View Schools 907.529.6293

**Academic Excellence. Strength of Character. Achievement in Life.**

READ PLENTY. MAKE A WAY. READ 20. EVERY DAY.

*Let kindness and truth never leave you. Make it a grrreat day!*

## Konrad Jackson

---

**From:** Nicole Lundstrom <nikkicslc@gmail.com>  
**Sent:** Wednesday, March 22, 2023 2:57 PM  
**To:** Senate Labor and Commerce  
**Subject:** SB88

Good afternoon,

I'm a current employee in Tier IV, and while I would like to have a pension plan I feel that the bigger issues facing public employees are the IRS Windfall Elimination and Government Pension Offset Provisions. The IRS views the Tier IV Defined Contribution Plan as a pension plan and it is not. I understand that I don't pay into Social Security; however, I did for many years prior to working in a public sector. I feel it is unfair that my SS benefit and or spousal SS benefit will be reduced due to my 10 years of public service. Tier IV is not a true pension plan, and I also get penalized by the IRS for my public service.

My concerns about the WEP and GPO have also been sent to Senator Sullivan, Senator Murkowski, and Representative Peltola.

I appreciate your consideration.

Kind regards,

Nicole Lundstrom

## Konrad Jackson

---

**From:** Nina Faust <aknina51@gmail.com>  
**Sent:** Saturday, March 18, 2023 9:10 AM  
**To:** Senate Labor and Commerce  
**Subject:** Education Funding

I firmly believe that providing a pension for our education employees will help alleviate the problem in finding qualified people to staff our schools. Right now there is not even the option to participate in Social Security. Without a defined benefits program for retirement, Alaska is not a desirable place to work for teachers, principals and other support staff.

Respectfully,  
Nina Faust

P.O. Box 2994  
Homer AK 99603

March 17, 2023

Legislators  
Alaska State House and Alaska State Senate  
Juneau AK

Dear Legislators:

As a retired high school teacher, I have watched the slow dismantling of Alaska's once celebrated and proud, quality educational system that attracted excellent educators from all over the country. Now I think our schools are less than constitutionality adequate. Funding for Alaska's educational system, K-12 and university, has been cut and underfunded for years and is now showing just how inadequately funded our schools are.

One of the first things to go was the employee pension system. Now the State's school districts are finding it very difficult to attract certified teachers, principals, and support staff. Alaska can no longer compete for the best candidates because we have no pension system nor are teachers allowed to participate in Social Security. Furthermore, salaries are no longer competitive.

Deferred facility maintenance is crippling school districts and causing unsafe conditions, as well as serious damage to facilities (roofs leaking water into school libraries). In many communities, school closures are under consideration. Counselor and nurse positions have been cut when our children are at serious risk for suicide and other mental health problems or are vulnerable to drug and alcohol addiction. Many families are still dysfunctional due to the pandemic, job loss, and financial woes. To be adequate for the level of student needs, schools should be adding counselors and nurses, not letting them go.

Wildly fluctuating energy costs have strained school budgets. Inflation has made the cost of classroom supplies, books, computers, and all that is necessary to keep up with technological changes beyond currently funded budgets.

We cannot keep cutting programs or staff after all the past cuts and the lack of any increases to keep up with cost of living and inflation. The Kenai Peninsula School District, once a district with nationally distinguished schools of excellence, is now contemplating cuts to theater programs, pools, music, art, and sports. I believe that if these cuts stand, the State will be violating the constitution. Surely we should be teaching the whole student and be including life skills like swimming and providing for those students who are artistically inclined or kinesthetically talented. For these students, the classes now on the chopping block are the reason many even come to school.

The State of Alaska is constitutionally required to provide Alaskans with an adequate educational system, not a diminished, struggling, underfunded system as we have now. We should not be having to choose between offering just basic academics or a full curriculum that includes arts, theater, swimming, and sports. We need to educate the students in all areas because if we do not, those who are motivated by their artistic and kinesthetic talents that are met by these so-called "expendable classes" will be left to fall through the cracks. These cuts will be countered by higher costs to the community from increased crime, drug and alcohol problems, mental health issues, and domestic violence.

We also cannot keep increasing class size. Smaller classes means that a teacher will not have time to work individually with each student. Having worked in a classroom with more than 30 students, I know how difficult it is to even have a chance to talk individually with each student during a classroom period. Increasing class size reduces quality education.

Additionally, our university system needs to have funding restored. Scholarship programs should be fully funded and need to be predictable. Students cannot plan their educations if we keep cutting programs students need for their degrees. We should beef up our nursing program so we have more locally educated nurses here in Alaska. Provide scholarships or grants that will be forgiven if they work in

state. A good university system will help bring in young people who will want to work here, especially if we make sure our system is competitive with other state universities.

Rather than continuing to avoid making the hard choices, it is time for the Legislature to devise a plan to provide stable revenue sources to fund needed state services, especially education. The out migration of skilled workers should be a warning to Legislators that folks want good schools, and they must be funded fully to meet the standard of an adequate educational program. We are at a point where we have fallen far short of that.

So I urge you to increase the Base Student Allocation (BSA). Given all the monetary shortfalls, inflation, and continuing increased costs due to supply chain issues, energy, labor shortages, and more, I suggest raising the BSA to \$1000. To pay for this, I recommend a modest PFD because good adequately funded schools benefit each community. Change the oil tax system so the oil and gas industries pay a fair share back to the state. Institute a flat rate income tax based on a percentage of how much a taxpayer pays to the federal government. Increase the tax on vaping. We cannot cut our way to a balanced budget on the back of education or other necessary community services. We need to contribute to maintaining and providing services.

Thank you for the opportunity to comment.

Sincerely,

Nina Faust

## Konrad Jackson

---

**From:** Pamela Lloyd <pamela.lloyd5@gmail.com>  
**Sent:** Wednesday, March 22, 2023 4:20 PM  
**To:** Senate Labor and Commerce  
**Subject:** SB 88 Pensions

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

Dear Senators,  
I apologize for not getting this letter in before the 1:30 meeting. I mistakenly wrote to the representatives.

I am writing in support of HB 88. Pensions are community assets. Pensions kept Alaska and our communities alive during the COVID crisis. Pensioners had guaranteed income that was spent to support the community through groceries, entertainment, etc.

A defined benefit pension portfolio has funds to meet obligations and the whole (a community) succeeds. Whereas with a 401(k) an individual has to manage their own funds. This responsibility is overwhelming and is proving not to be successful. People are not able to invest as they are living day to day in most cases.

Our public employees are handcuffed and may have to work their entire lives to survive to old age because they don't have a defined benefit nor can they collect Social Security. Workers are leaving in droves. I have known many public employees in education who have left after 5 years of working, taking their contribution as well as their employers' contributions and are leaving Alaska for a better retirement. Alaska is their training ground and we are losing valuable employees, losing the cost of training them and the loss of friends. This current retirement system is NOT sustainable for our public employees.

I read that the governor and commissioners have received substantial raises this year. \$33,600 per year for commissioners and \$43,000 for our governor. Governor Dunlevy stated in a recent newspaper **"to continue attracting the best and the brightest Alaskans to manage state departments, he believes salary increases for commissioners that offset the impact of inflation are appropriate"**.

What's good for the goose is good for the gander.

Our public employees also need to earn a decent living wage and have a guaranteed defined benefit.  
Thank you,

Pamela Lloyd  
30238 White Spruce Av.  
Sterling, AK. 99672  
907.242.6007

Sent from my iPhone  
Pamela Lloyd



**Konrad Jackson**

---

**From:** Paul Kelly <kelly.paul.r@gmail.com>  
**Sent:** Monday, March 20, 2023 1:56 PM  
**To:** Senate Labor and Commerce  
**Subject:** Spoken testimony offered at SL&C re SB 88 on 3/20/23

Through the chair, Members of Senate Labor and Commerce, my name is Paul Kelly. I am president of AFSCME/ASEA Local 52 Juneau Chapter and an employee of DEED. What I have to tell you today is on behalf of myself and my union chapter, not my employer. I'm testifying on my own time.

I'd like to thank you for hearing this bill today. I'd also like to ask you a question. How many of you ran for office for the pay bump? I doubt it was any of you. How many of you would have run if it didn't work out you or for your families? As a former member of the Juneau Board of Education, I know that those are some of the first considerations we make when we decide to run. As a state employee, and someone who counts teachers in Juneau and Anchorage among his personal friends, I know this is also a consideration we make.

Bottom line, most public jobs do NOT complete with their equivalents in the private sector in terms of pay or benefits. Yet we know that we need our teachers, we need people processing food stamp applications. We need firefighters, social workers, and our police.

The members of my chapter and the teachers I know do our work because it's our passion. We believe in what we do, in helping our neighbors. On the other hand, all of us have friends who've turned down jobs in public service or who've taken jobs in other states because they offer more in pay and benefits and because they had to put their families first. They had to think of their own futures, especially since we are NOT entitled to social security.

As this bill progresses, you will no doubt be hearing how in the long term, this plan actually saves the state money; not just because we retain the employees we've trained but because it's just a better investment style.

So, if you want to go home and tell your voters and constituents that you've ensured they'll have the teachers, firefighters, police, and DPA personnel they need AND have saved the state money; then you want to pass this bill and advocate for it with your colleagues in the House and the Governor.

Thank you for your time.

--

Paul Kelly

907-240-3447

## Konrad Jackson

---

**From:** Peter Hoepfner <hoepfner@alaskan.com>  
**Sent:** Monday, March 27, 2023 7:00 PM  
**To:** Senate Labor and Commerce  
**Subject:** Support for SB 88, and going back to defined benefits

Thank you to the Senators on the Labor and Commerce committee for taking comments on this important legislation.

My name is Peter Hoepfner, VP of Cordova School Board.

I have been seated on governor dunlevys 2020 Teacher Retention and Recruitment Working Group, and sit on all 4 subcommittees; Retention, Recruitment, Alternative Certification, and Organizational Health.

This group will be shortly come out with recommendations from the 2-3 years of work on the TRR issues facing alaska. The Alaska Teacher Retirement System was a large portion of this work, and everyone realizes that not having a good retirement system in place is affecting recruitment of teachers in alaska.

The retirement issue, and turmoil caused by changing the retirement system for teachers from defined benefits to a defined contributions in 2006, does not help the state in getting teachers to come to alaska. And in actuality, incentivizes teachers to leave after 5 years.. Knowing that other states pay teachers a better starting salary, and have better retirement systems, alaska is not seeing individuals applying to become teachers in alaska.

When one realizes that the retirement system is VERY important to teachers, as they do not qualify for Social Security in the state of Alaska.

Thank you for reading this support letter for HB 88, and assisting the education of Alaskans children with passage of this bill.

Peter Hoepfner

Thumbed in from my iPhone

**Konrad Jackson**

---

**From:** Sam Tauriainen <samueldallas@icloud.com>  
**Sent:** Wednesday, March 22, 2023 10:18 AM  
**To:** Senate Labor and Commerce  
**Subject:** Senate Bill 88

I fully believe in this bill. This is a way to support our public employees who put others first and sacrifice their time and effort. Especially the firefighters and police officers. They put their body on the line and statistically have shorter careers because of it. This pension system would create a fair retirement for those groups of employees. And I also believe that it would lead to better recruitment and retention for those employees because now there is a bigger incentive to stay.

Sent from my iPhone

## Konrad Jackson

---

**From:** Sharon Clawson <sharonrandevu@gmail.com>  
**Sent:** Saturday, March 25, 2023 11:03 AM  
**To:** Senate Labor and Commerce  
**Subject:** Public schools funding

Our State and its well being and economic stability require an educated citizenry and work force. The destructive cuts to our Universities and public schools and the lack of pre school opportunities are devastating to Alaska. The brain drain of post secondary students, the teacher turnover and vacancies, the unequal readiness of five year olds for success at school are setting us up for a failed State.

The costs of mediocre academic and vocational skills will be more expensive in the future, as they are currently lowering the cultural, financial, structural and political standards here. Recovery from this will be difficult to achieve.

Increase school and college funding and make Alaska a place talent wants to remain, return to or move here with security of retirement to compensate for the mediocre salaries offered to public employees.

Sharon Clawson

Beneficiary of working and retiring in Alaska before PFD corrupted voters and elected State officials

Sent from my iPad

**Konrad Jackson**

---

**From:** tom schwartz <telesquid@hotmail.com>  
**Sent:** Wednesday, March 22, 2023 2:18 PM  
**To:** Senate Labor and Commerce  
**Subject:** SB 88 Public Comment

Dear Senators,

My name is Thomas Schwartz and I live at 2973 Foster Ave. in Juneau, AK.

I have been working as a teacher for eight years without a pension. We are the only state in the union that does not value education and teachers enough to provide a funded retirement plan for their dedicated service. This affects the number of teachers who will leave the state for better opportunities as well as those looking to move to Alaska in the future.

Please show the teachers that they are valued by supporting SB 88 and reinstating the pension system.

Thank you,

Thomas Schwartz

## Konrad Jackson

---

**From:** Zac Smith <zsmith@kuspuk.org>  
**Sent:** Wednesday, March 22, 2023 1:32 PM  
**To:** Senate Labor and Commerce  
**Subject:** Sb 88

I do not support the bill. So many pension plans/defined benefit plans go defunct or bankrupt. Defined contribution plans can and do work for real private businesses in this state and throughout the country.

I believe it would be better to fix the system we already have by:

1. Switching to a better vendor than Empower, such as Vanguard which has lower fees (or offering a choice of vendors)
2. Allowing employees AND employers to contribute above the required %
3. Having all the retirement information available in at least one place online. (Currently years of service and contribution transactions are only on myAlaska drb and fund balance, fees, and investment options are only on empower's website)

I have previously worked 6 years in a school in the current system. My wife has worked 10 years in a school in the current system

I am currently a school board member.

My name is Brittany Stillie, I am from Fairbanks, I have worked for DOFFP as a wildland firefighter since 2012. I am speaking on behalf of myself, these opinions are my own.

I am here to express my support for SB88, which would provide a choice between Defined Contributions and a Defined Benefit retirement plan. As someone who has dedicated their life to this profession, I can attest to the fact that this change would greatly benefit recruitment and retention efforts and improve public safety and protection from wildland fires.

In my profession, I have witnessed the loss of a considerable amount of highly trained and experienced firefighters due to pay and benefits that are not competitive with other agencies and the private sector. This has resulted in a significant loss of skills and knowledge that are critical for combating wildfires and protecting the public.

SB88 would address the benefits side of the issue creating more stability and security for our firefighters. I think this would be an excellent investment for the SOA, making the profession more attractive to potential recruits and encourage experienced firefighters to stay in the program.

About 70% of money spent on Alaska wildfires last year went to outside resources. Outside resources are much more expensive and unfamiliar with unique Alaska firefighting methods and fuel types. Having a more experienced and stable wildland firefighting staff, the state would save the state money in the long run.

Committee Members I Urge you to support SB88 because it will help protect the people of the state of Alaska. Thank you for your time.



## PUBLIC TESTIMONY SB 88

Senator Bjorkman and Senate Labor and Commerce Committee

Greetings. My name is Roxanne Abajian. I reside in Ketchikan and have lived here since 1979. I retired from teaching after 2 years as a volunteer teacher with Jesuit Volunteer Corps and 36 years in the Ketchikan Gateway Public Schools. I'm testifying on behalf of myself, my son, and current public-school educators.

Thank you for the opportunity to give public testimony in support of SB 88.

I retired with a TRS Tier 1 Defined Benefit Pension. When I started in 1979, my salary was approximately \$26,000. My sister, who had not finished college, was making twice what I made. By the early 90s I was making about \$40,000. By then my sister, who still had not completed her last year of college, was making \$150,000. I groaned to my cousin, also a teacher, that I couldn't believe how much more my sister made than me. He pointed out that *I had a pension plan, and my sister did not. Lower wages for public service employees were a tradeoff for a secure and stable retirement.* I stayed in the profession I loved, working long hours and volunteering for many committees and events.

Defined Benefit (DB) pension plans are a powerful and positive economic tool and it is important that they are funded. Pension plans support economic activity, jobs, and incomes. Because I have a stable retirement, I am able to contribute to the economy of my community and to my state. I shop at local stores, buy gas, groceries, eat out, contribute to nonprofit organizations, and I travel within the state.

We have a son who also is a teacher. He would love to return to Alaska but without a pension nor Social Security, he would have no secure or stable retirement. (Teachers don't make the wages my sister made in the private sector.)

I've watched many younger teachers remain in their districts for about 5 years and then leave. We have a severe recruitment and retention problem in districts across the state. Defined Benefit Pensions provide incentive to attract and retain public service employees.

Today, during the Public Testimony, I listened to a few speakers state that *"we can't afford to reinstate a Define Benefit Pension plan"*. I agree with journalist and author Mark Miller when he addressed a conference I recently attended. He said, *"Making sure our public service employees have a dignified and secure retirement is a question of values, not money. Money is found when we want to do something."*

Senate Bill 88 is not a return to the DB retirement plan that I earned. It is a modest proposal, but it's a much-needed start. It's an investment in our state.

I strongly encourage all legislators and constituents in the room to read the research of the **National Institute on Retirement Security (NIRS)**. NIRS is a non-profit and non-partisan organization established to contribute to informed policymaking by understanding the value of retirement security to employees, employers, and the economy. Learn more about NIRS at: [www.nirsonline.org](http://www.nirsonline.org). Read what the experts doing the research have to say.

### **Pensionomics State Data 2023**

**Pensionomics 2023: Measuring the Economic Impact of Defined Benefit Pension Expenditures** calculates the national economic impacts of U.S pension plans, as well as the impact of state and local plans on a state-by-state basis. The full report is available [here](#).

#### **Pensionomics 2023:**

Measuring the Economic Impact of DB Pension Expenditures in Alaska

[https://www.nirsonline.org/wp-content/uploads/2023/01/pensionomics2023\\_AK.pdf](https://www.nirsonline.org/wp-content/uploads/2023/01/pensionomics2023_AK.pdf)

Thank you for listening to my testimony (or in this case reading).

Roxanne Abajian

Ketchikan, Alaska

[roxanne.abajian@gmail.com](mailto:roxanne.abajian@gmail.com)

## Konrad Jackson

---

**From:** Ashlyn Nutting <nuttingas@gmail.com>  
**Sent:** Tuesday, March 28, 2023 2:59 PM  
**To:** Senate Labor and Commerce  
**Cc:** Sen. Bert Stedman  
**Subject:** Full Support for SB 88

Dear Lawmakers,

I am writing to you in support of SB 88. As a prospective Tier III teacher, this bill will allow me to consider staying in the state to continue teaching after I earn my certification. Right now, I plan to move to Washington, California, or another state with decent retirement to finish my career so that I might have livable benefits when I conclude my career. I was born and raised in Alaska and would love to give back to my community by working as an educator here, but I need to know that I will be able to support myself if I want to seriously consider doing so. By passing SB 88, you would be demonstrating that you support current and future educators and want to retain high quality, professional teachers. Please invest in our wellbeing so that we can better invest in our students and communities.

Please consider the implications for students, educators, and Alaska communities as a whole, and fight for this bill. Thank you for your time.

Kindly,

Ashlyn Nutting  
Sitka School District

## Konrad Jackson

---

**From:** Elissa Bjorum <elissabjorum@gmail.com>  
**Sent:** Tuesday, March 28, 2023 4:22 PM  
**To:** Senate Labor and Commerce  
**Subject:** Support SB 88

Dear Lawmakers,

I am writing support of SB 88. I am a Tier II teacher and my husband is a Tier III teacher, and we ask that you support SB 88.

Alaska is the only state without at least the choice of a defined benefit system. Teachers are the only public employees without access to SSN or the SBS system. Teachers already make much less than their peers with the same amount of education which makes retiring tricky in the first place. And Alaska is a very expensive state in which to live.

Thank you for your time. Please support the teachers!

Sincerely,  
Elissa Kaminsky  
Speech-Language Pathologist, Sitka School District

## Konrad Jackson

---

**From:** Emily Demmert <demmerte@sitkaschools.org>  
**Sent:** Tuesday, March 28, 2023 11:23 AM  
**To:** Senate Labor and Commerce  
**Subject:** SB 88

Dear Lawmakers,

I am writing in support of SB 88. As a Tier III teacher, this bill will allow me to consider staying in the state to continue teaching. Right now, I plan to return to either Washington or California to finish my teaching career so that I might have some sort of benefit when I retire. Fortunately for me, my husband is a Tier II educator. And that is why we have stayed in Alaska for 24 years.

Any Tier III teacher with even a modicum of understanding about retirement will not and should not stay in Alaska for several reasons:

- We are the only state without at least the choice of a defined benefit system.
- Teachers are the only public employees without access to SSN or the SBS system.
- Teachers already make much less than their peers with the same amount of education which makes retiring tricky in the first place. And Alaska is a very expensive state to live in.

This is more than just a problem for teachers who already work in the state. Our broken retirement system makes it difficult for school districts to attract and retain teachers; fewer teachers are applying each year to work in our state while some teachers give up the profession altogether or leave Alaska for a better employment package. Replacing teachers year after year costs the state of Alaska thousands of dollars and its students immeasurable interruptions to learning.

The aforementioned reasons and many others make fixing the retirement system a common sense move which will benefit everyone, including but not limited to the state's bottom line, Alaskan students, and teacher morale. Please choose a reason that you can get behind, and fight for this bill.

Sincerely,  
Emily Demmert  
English Teacher, Sitka High School

## Konrad Jackson

---

**From:** Hanna Boord <hannaboord@gmail.com>  
**Sent:** Tuesday, March 28, 2023 6:49 PM  
**To:** Senate Labor and Commerce  
**Subject:** Support for SB 88

Dear Lawmakers,

I am writing in full support for SB 88. As a Tier III teacher in the Sitka School District, it is important to me to continue providing ample retirement for those of us who choose to serve their community as educators. As a sixth year teacher, the concerns that arise are how to begin preparing now for a long, successful career in education, while also setting myself up for life in retirement. Without this bill, it is a constant concern for how I can remain in this profession while preparing for the future.

This bill would greatly affect my family, as neither of us have a solid retirement. My husband is a police officer and currently serving our community. We both love our jobs and our town but the constant fear of retirement has us considering moving.

We just had a baby and would love to continue to focus on putting our money into her education and future without having to focus so much on our retirement. With the cost of living in Alaska it makes it extremely hard to support our family and try to put enough money away for retirement.

Thank you for considering this bill and the educational and public service careers for Alaskans.

Thanks,  
Hanna Boord

## Konrad Jackson

---

**From:** Jacquie Hedrick <jachedrick@gmail.com>  
**Sent:** Tuesday, March 28, 2023 3:12 PM  
**To:** Senate Labor and Commerce  
**Subject:** Support SB 88

Dear Lawmakers,

I am writing in support of SB 88. As a tier II teacher, I am very concerned about the future of education in Alaska.

Any Tier III teacher with any understanding about retirement will not and should not stay in Alaska for several reasons:

- Teachers are the only public employees without access to SSN or the SBS system.
- We are the only state without at least the choice of a defined benefit system.
- Teachers make much less than their peers with the same amount of education which makes retiring difficult in the first place.

The tier III retirement system is more than just a problem for teachers who already work in the state. The current system is making it difficult for schools to attract and retain teachers. Fewer teachers are applying and turnover is high. Having to replace teachers year after year costs the state of Alaska thousands of dollars and has a negative impact on student learning.

For these reasons and many others, fixing the retirement system is a common sense move which will benefit everyone.

Sincerely,

Jacquie Hedrick  
Teacher, Baranof Elementary

## Konrad Jackson

---

**From:** Jamie Parker <jamie.l.parker@hotmail.com>  
**Sent:** Tuesday, March 28, 2023 2:54 PM  
**To:** Senate Labor and Commerce; Sen. Bert Stedman  
**Subject:** Please support SB 88

Dear Lawmakers,

I am writing in support of SB 88. As a Tier III teacher, this bill will allow me to consider staying in the state to continue teaching. Currently, my family is considering relocating to the lower 48 so that I can have a reitirement that will support myself when I retire.

I'm sure you are aware that we are the only state without at least the choice of a defined benefit system for teachers. We also have no access to SSN or SBS. Additionally, living in Alaska has a higher cost than living in the lower 48. Resources says that only 30% of teachers in Tier III will succeed in reitirement.

This is more than just a problem for teachers who already work in the state. Our broken retirement system makes it difficult for school districts to attract and retain teachers; fewer teachers are applying each year to work in our state while some teachers give up the profession altogether or leave Alaska for a better employment package. Replacing teachers year after year costs the state of Alaska thousands of dollars and its students immeasurable interruptions to learning.

The aforementioned reasons and many others make fixing the retirement system a common sense move which will benefit everyone, including but not limited to the state's bottom line, Alaskan students, and teacher morale. Please choose a reason that you can get behind, and fight for this bill.

I would appreciate your support on SB 88.

Sincerely,  
Jamie Eells  
Homeschool Coordinator, Sitka School District



## Konrad Jackson

---

**From:** Jennifer Grant <grantj@sitkaschools.org>  
**Sent:** Tuesday, March 28, 2023 3:15 PM  
**To:** Senate Labor and Commerce  
**Subject:** Support for SB 88

Members of the Senate Labor and Commerce Committee:

I am writing in support of SB 88, in an effort to try and remedy the teacher retirement system for Tier 3 teachers in Alaska. I was one of the new teacher hires shortly after Alaska switched from Tier 2, a defined benefit system, to Tier 3, a defined contribution system. It wasn't until I was several years into my teaching career that I was even made aware that I was Tier 3 or what that meant. I was young and just happy to have a teaching job, so I didn't question much.

Fast forward 16 years and I am seriously contemplating whether or not it's time for a career change. I love my job, but I am worried that as it stands, I will not be able to afford basic living expenses once I'm ready to retire. For the first time in my teaching career, I find myself scanning the help wanted ads to see if there's an option that would provide me with a more stable financial future. Additionally, I don't know how districts in Alaska are going to be able to recruit and retain quality educators with the current retirement system. It is truly a broken and unattractive system.

Thank you for your time, and I sincerely hope you will vote in support of Alaska's educators, which in turn benefits Alaska's students.

## Jennifer Grant

8<sup>th</sup> #J ugh#WhdFku#  
Nhw# rrvk#Khq#10p hqdu|#  
Vind#D omd#  
+<3: ,#<9904:44#

## Konrad Jackson

---

**From:** Jennifer Tulloh <tullohj@sitkaschools.org>  
**Sent:** Tuesday, March 28, 2023 6:07 PM  
**To:** Senate Labor and Commerce  
**Subject:** Advocation

**My name is Jennifer Tulloh and I am a 5th grade teacher at Keet Gooshi Heen in Sitka, Alaska. I am writing to you in order to quickly advocate for the support of teacher retirement improvements for TIER 3 and beyond employees. I have been teaching in Alaska for 8 years and have previously taught in Texas. As someone with 13 years in the “system”, I am actively looking for another career. The incentives to continue teaching are increasingly becoming less and less compared to how much I love my job. I still have a family to support and a future to consider. Lack of retirement benefits, and a minimal raise over 5 years, is making it a much easier choice for my family and myself. I am not the only one. It’s time the state of Alaska starts to think about one of its most valuable individuals. Myself, and many other teachers, are watching. You will lose valuable teachers if something does not change in addition to not attracting new teachers.**

**It’s time. Thank you, Jennifer Tulloh**

## Konrad Jackson

---

**From:** Jon and Ruth Ewig <ewig4him\_7@hotmail.com>  
**Sent:** Tuesday, March 28, 2023 9:26 PM  
**To:** Senate Labor and Commerce; Jon and Ruth Ewig; btyndall@protonmail.com; duncanaands@protonmail.com; jayvsgold@gmail.com; timbyrnes@live.com  
**Subject:** We oppose SB 88

The current retirement system is sufficient. No need for the State of Alaska to provide a defined benefit system.

Jon and Ruth Ewig  
2325-30<sup>th</sup> Avenue  
Fairbanks, AK 99701  
907-687-5795

## Konrad Jackson

---

**From:** DuncanAandS <DuncanAandS@protonmail.com>  
**Sent:** Tuesday, March 28, 2023 9:27 PM  
**To:** ewig4him\_7@hotmail.com; Senate Labor and Commerce; btyndall@protonmail.com; jayvsgold@gmail.com; timbyrnes@live.com  
**Subject:** Re: We oppose SB 88

Amen. When we were in Juneau, we testified against it.

Sent from Proton Mail mobile

----- Original Message -----

On Mar 28, 2023, 9:26 PM, Jon and Ruth Ewig <ewig4him\_7@hotmail.com> wrote:

The current retirement system is sufficient. No need for the State of Alaska to provide a defined benefit system.

Jon and Ruth Ewig  
2325-30<sup>th</sup> Avenue  
Fairbanks, AK 99701  
907-687-5795

## Konrad Jackson

---

**From:** Julie Zundel <jazundel@gmail.com>  
**Sent:** Tuesday, March 28, 2023 6:12 PM  
**To:** Senate Labor and Commerce  
**Subject:** SB 88

For testimony RE: SB 88

To my Representatives:

Greetings,

I am a teacher in the Fairbanks North Star Borough School District (FNSBSD), I have two children currently attending schools in the District, and I am a product of the FNSBSD/UAF system. Fairbanks has treated me well, so I have always wanted to give back to my community as a secondary teacher. I was hired in 2007 (left in 2013 when I had my second child) and then returned in 2018 - so I am tier 3.

As you are probably aware, Alaska has some of the worst teacher turnover in the country (even before the pandemic). National teacher turnover is about 6%, whereas Alaska is 22% (according to research by the Regional Education Laboratory Northwest).

This turnover is correlated with poor student achievement. According to Dianne Hirsheberg of the UAA Center for Education Policy Research at ISER, the five school districts with the **lowest** turnover had 85.8% of students scoring proficient at reading, whereas the five school districts with the **highest** turnover only had 46.9% of students proficient in reading.

In my building, West Valley High School, we are hemorrhaging staff – especially in my science department. Last year we lost two of our biology teachers. Despite our best efforts, including trying to hire teachers from the Philippines, we still did not have replacement teachers by August. Our administration found a UAF professor without a teaching license to teach biology for this school year. I recently learned that, by the end of this year, we will be losing at least two science teachers in my building.

I want to continue teaching in Alaska, but as a tier 3 teacher I do not receive social security nor the defined benefit pensions tier 1 and tier 2 teachers receive. When I was hired (2007) it was difficult to get a teaching job in Fairbanks - when I returned in 2018, there were hardly any qualified candidates who were certified to teach chemistry.

A 2019 analysis by the State of Alaska's Chief Investment Officer showed that after a 30 year career in teaching, only 31% of teachers would have sufficient assets to last 30 years into retirement. This means that without additional retirement savings, up to 75% of 30-year teachers could run out of money 15-20 years into retirement. I would have no backup, since I do not have social security. It is no wonder why the FNSBSD cannot recruit and retain teachers.

I want my own children to receive quality education in Fairbanks - but the recruitment pool grows smaller and smaller each year. When I went through the teaching program at UAF (2006-2007), there

were at least thirty people in the 7 - 12 certification program. Today there are just a handful of people entering the certification program.

Please consider supporting SB88 without a solid teaching pool, education will decline and this will continue to impact Alaska.

I have been waiting for “things to get better” in education for a long time, and I am growing weary. I recently had a conversation with my husband about our future in Alaska and we are seriously contemplating relocating to a state that is more teacher / student friendly. I have large class sizes, I am dealing with students who are behind due to COVID school, I am losing all of my fellow teachers to other careers/other states, and I am constantly worried that my own children are falling behind.

My Grandpa came to Alaska to mine for gold and drive trucks in the early 1930s, my mom was born in Alaska before it was a state, my Aunt still lives in the house she grew up in Slatersville. I love Alaska and I love that I have roots here. I also love teaching - and I want to continue to work in the place I grew up (and where I chose to raise my own children) - yet, I need to worry about my future and the future of my children. Please do something this session to improve the quality of education in Alaska. I cannot keep waiting for things to improve.

Sincerely,

Julie Zundel  
Parent, Science Teacher, and Concerned Fairbanksan

## Konrad Jackson

---

**From:** Kirsten Long <kearstuhn@yahoo.com>  
**Sent:** Tuesday, March 28, 2023 2:58 PM  
**To:** Senate Labor and Commerce; Sen. Bert Stedman  
**Subject:** Support for SB 88

Dear Lawmakers,

I fully support SB 88. As a Tier III teacher, this bill will allow me to stay in the state to continue teaching.

I came from Washington State, which has a much better retirement system for their educators. I have found that it is much more expensive to live in Alaska and I'm afraid I will not be able to afford to live here after retirement.

Please fight for this bill, as it will benefit everyone, including teachers and Alaskan students.

Sincerely,  
Kirsten Long  
1st grade teacher, Sitka School District

[Sent from Yahoo Mail for iPhone](#)

## Konrad Jackson

---

**From:** Laura Bowman <lbowman@cordovasd.org>  
**Sent:** Tuesday, March 28, 2023 2:11 PM  
**To:** Senate Labor and Commerce  
**Subject:** written testimony for SB88

I'd like to provide written testimony on SB88. I am a teacher, and I appreciate the defined contribution plan that my school district offers. However, I worry about my retirement, which is entirely invested in the stock market. The stock market doesn't provide a guaranteed return, so I could end up with less than when I put in.

Many working Americans invest in the stock market as a retirement strategy. However, most working Americans also have the assurance of some social security payments as supplemental income. For reasons that I don't understand, teachers are not allowed to contribute to social security and neither do we have a defined retirement plan to give us a guaranteed income.

I feel like SB88 would right a wrong against myself and other teachers by giving us some form of guaranteed income.

Thank you,  
[Laura Bowman](#)

English Learner Support Staff  
Mt. Eccles Language Teacher  
Cordova Jr/Sr High School Teacher  
CHS Cordova Correspondence School coordinator

*I am grateful to work and reside on the unceded territories of the dAXunhyuu (Eyak people), coastal neighbors to the Prince William Sound Sugpiaq and the Yaakwdáat Lingít.*



## Konrad Jackson

---

**From:** Laurie Duncan <salnesslaurie1@gmail.com>  
**Sent:** Tuesday, March 28, 2023 6:38 PM  
**To:** Senate Labor and Commerce  
**Cc:** Sen. Bert Stedman  
**Subject:** Full Support for SB 88

Dear Lawmakers,

I am writing in full support for SB 88. As a Tier III teacher in the Sitka School District, it is important to me to continue providing ample retirement for those of us who choose to serve their community as educators. As a first year teacher, the concerns that arise [includedman@akleg.gov](mailto:includedman@akleg.gov) how to begin preparing now for a long, successful career in education, while also setting myself up for life in retirement. Without this bill, it is a constant concern for how I can remain in this profession while preparing for the future.

Thank you for considering this bill and the educational careers for Alaskans.

Gunalchéesh,

Laurie Duncan  
1st Grade Teacher  
Baranof Elementary, Sitka School District

## Konrad Jackson

---

**From:** saraheddy1978@hotmail.com  
**Sent:** Tuesday, March 28, 2023 3:06 PM  
**To:** Senate Labor and Commerce  
**Subject:** SB 88

Dear Lawmakers,

I am writing in full support of SB 88.

I'm sure you are well aware that:

- Alaska is the only state without at least a choice of a defined benefit retirement system
- Teachers are the only public employees without access to Social Security or the SBS system (Social Security Replacement)
- Studies from the State of Alaska have shown Tier III TRS members to have only a 31% chance of success in retirement (Department of Admin Monte Carlo Analysis 2019 – see attached)
- Studies show that teachers earn 21% less than other professionals with similar education levels
- Studies show that the cost to replace a teacher in Alaska is \$20,000

This is more than just a problem for teachers who already work in the state. Our broken retirement system makes it difficult for school districts to attract and retain teachers; fewer teachers are applying each year to work in our state while some teachers give up the profession altogether or leave Alaska for a better employment package. Replacing teachers year after year costs the state of Alaska thousands of dollars and its students immeasurable interruptions to learning.

Thank you for your consideration,

Sarah Eddy

Kindergarten Teacher, Sitka School District

## Konrad Jackson

---

**From:** Sophia Armstrong <sarmstrong@hbsd.net>  
**Sent:** Tuesday, March 28, 2023 5:20 PM  
**To:** Senate Labor and Commerce  
**Subject:** SB 88: Retirement Systems; Defined Benefit Options

I am a life-long Alaskan public educator who was raised by life-long Alaskan public educators. My parents put their hearts and souls into their very lengthy and impactful careers. They gave to the state of Alaska until they were too old to give anymore. After working in school for 40 years, they have retired in comfort. I am glad they have a good retirement so they can finally relax and enjoy their older years with dignity and grace.

I also plan to work in public education in Alaska for 40 years. How awful to think I will have given so much to the children of this state and then have very little comfort and stability in my later years.

There are more convenient places to live. There are easier places to teach. We have students who need to be taught in every city, town, and village of our great state. Teachers already get paid less than other professionals. Something that will still entice teachers to Alaska is if we have good benefits.

I am an expert in child development and instruction. Those are my passions. I am not an expert in the stock market, nor should I have to be to retire with dignity and stability. Please change the retirement system back to what my parents have retired with. Give teachers the respect they deserve with an improved retirement system.

--



**Sophia Armstrong (she/her)**  
**"Empowering Excellence Everyday"**  
**1st Grade Teacher, Haines Borough School District**

(907)766-6707 | [www.hbsd.net](http://www.hbsd.net) | [sarmstrong@hbsd.net](mailto:sarmstrong@hbsd.net)

P.O. Box 1289, 604 Haines Hwy, Haines, AK 99827

BA in Elementary Education from APU, 2005

AA in Early Childhood Education from UAA, 2002

---

Create your own [email signature](#)



## Konrad Jackson

---

**From:** Tiffany Lebahn <tiffanylebahn@gmail.com>  
**Sent:** Tuesday, March 28, 2023 2:56 PM  
**To:** Senate Labor and Commerce  
**Cc:** Sen. Bert Stedman  
**Subject:** Support for SB 88

dear lawmakers,

I am writing in support of SB 88. As a tier III employee of Sitka School District it is important to me to continue providing ample retirement for those who choose to serve their community as educators. By passing this we will set countless employees up for continued success and encouragement to continue their careers in Alaska.

thank you for considering this bill and furthering the educational opportunities for Alaskans.

Tiffany Lebahn  
SSD

## Konrad Jackson

---

**From:** Wendy Demers <wendy.demers@k12northstar.org>  
**Sent:** Tuesday, March 28, 2023 6:36 PM  
**To:** Senate Labor and Commerce  
**Subject:** SB 88

My name is Wendy Demers. I am a teacher and parent of two school-aged children in Fairbanks, Alaska. I am emailing today to support SB 88. I have mentored new educators throughout the FNSBSD for many years. I have also seen many of the educators I have mentored over the years leave Alaska to teach in a state that had a better retirement system like a defined benefit. At this point, teachers can be vested at five years, and move to a place with a better long-term retirement system. We spend a lot of time and money training new educators, just to see them leave and take jobs outside of Alaska. As an educator, I also know that what is best for students is consistency. We are failing our students if we are not working to retain the good educators who teach in Alaska. Returning to a defined benefit is a huge step in the right direction. Please pass SB 88 so we can retain the quality educators in our state!

Sincerely,  
Wendy Demers

3370 Arthor Court  
Fairbanks, AK 99709  
(907)388-6847