

## Konrad Jackson

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**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

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**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

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**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

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**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

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**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

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**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

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**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

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## Konrad Jackson

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**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

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**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

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**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

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**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

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**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

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**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

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**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

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**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

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**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.

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**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

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Create your own [email signature](#)



## Konrad Jackson

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**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

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**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