

PLAN AHEAD!!!

Washington State School Retirees' Association (WSSRA) has prepared this booklet to help you prepare for your retirement.

**Make your retirement years
worthwhile...satisfying...rewarding...thoughtful...active!**

People can be divided into three groups:

- **those who make things happen,**
- **those who watch things happen,**
- **those who wonder what happened.**

It's never too early to plan for retirement – even your 20's are not too early to begin. You can make your post-career life good or bad depending on what you do to get ready. Sociologists and psychologists agree with retirees that early planning not only makes for better retirement, but it also eases some of the subconscious anxieties and builds a greater feeling of security at younger ages. People who retire in good health live longer than those who keep working in their jobs. Retire to something, not just from something.

Certainly, financial planning is imperative. You need to consider different financial options that are available to you at retirement. In many cases, you will have to make decisions about your pension and your health insurance at the time you retire. Being able to consider options in advance allows you the time to make better decisions.

This ***Retirement Planning Guide*** is intended to help you find answers to some important questions concerning retirement, such as necessary steps which should be taken prior to retirement with the Washington State Retirement System and Social Security. It also gives you an opportunity to think about a budget, consider your alternatives, and fill out an estate planning checklist.

If you are thinking about retirement within the next few years, you should take part in a retirement workshop or series of seminars related to retirement. Many Washington State School Retirees' Association Units have retirement planning meetings which provide valuable information. Plan to attend a meeting in your area when one is offered. In addition, each of the eight WSSRA Districts has a member on the WSSRA Retirement Planning Committee. You can locate your representative, who is available to answer your questions, by checking the list of "Members of the State WSSRA Retirement Planning Committee" on page 14.

Retirement Planning Checklist

The earlier you begin retirement planning, the more successful your retirement is likely to be. If you haven't already sought financial planning advice, now is a great time. The steps below will help you successfully transition to retirement.

1-2 years before retirement

- Sign up to establish your retirement account at www.drs.wa.gov. Through online account access, you can view all of your retirement accounts that DRS administers.
- Review your plan for retirement eligibility rules (also available on the DRS website).
- Use online account access to verify the accuracy of your service credit. If you find information you think is incorrect, contact DRS.
- Estimate your future monthly benefit by using the Online Benefit Estimator available through online account access.
- Contact DRS if you worked out of state.
- Plan for health care coverage during retirement by identifying options available to you.
- Contact the Washington State Health Care Authority to get an information packet on options available to you under PEBB.
- Register for a WSSRA-sponsored pre-retirement webinar offered in the fall and spring.
- Register for a DRS retirement seminar if you haven't attended one in the last five years. You can also view a WSSRA sponsored retirement webinar online www.wssra.org and / or attend a local WSSRA workshop.

* DRS offers several retirement planning workshops that are also accessible online.

3-12 months before retirement

- Request an official estimate of your monthly benefit payment. You can do this securely through online account access or by calling DRS.
- Complete payment of any outstanding optional service credit invoices.
- Put in your application for PEBB coverage no earlier than 90 days before your retirement date and no later than 60 days after. The 60 days-after-retirement deadline is firm. Failure to sign up for PEBB coverage (or secure a deferral if other arrangements are made for credible coverage), eliminates future opportunities to join PEBB. For coverage outside of PEBB, contact SHIBA for assistance.
- Determine when you should apply for Medicare and retirement benefits available through the Social Security Administration (SSA).

30-90 days before retirement

- Contact DRS if you need to make changes to your official estimate (for example, if your retirement date or survivor options have changed).
- Apply for retirement through online account access.

- Review your acknowledgment letter for accuracy. This letter includes important information and summarizes key options you selected. It also provides the status of required forms necessary to process your retirement application. If you applied online, you won't receive this letter. Instead, review the final page of your application and emailed receipt to verify your retirement option and to see whether additional documentation is needed.
- Complete payment of any outstanding optional service credit invoices.
- If you are a Plan 3 member, consider whether you want to begin receiving distributions from your defined contribution account upon retirement.
- If you're eligible for PEBB health care coverage, send your PEBB retiree coverage election form to the Health Care Authority (HCA).
- If your employer provides compensation for unused annual or sick leave, consider deferring these cash-outs in (your) DCP to maximize your contributions.
- Notify your employer of the date you intend to retire/sever.
- Most people decide between a June 30 and August 31 separation date. Check with DRS to review the plusses and minuses of each option.
- Contact PEBB Benefit Services for questions about your PEBB health plan premium deductions.

At and during retirement

- Verify that the retirement information on your benefit letter is correct. You will receive this letter once DRS calculates your retirement benefit.
- Contact DRS if you do not receive your first payment within one week of the date listed in your benefit letter.
- Make sure the deductions on your monthly benefit statement are correct.
- Contact DRS if you have questions about other non-PEBB deductions.
- Keep your address and beneficiary information current.
- Enjoy your retirement!

WASHINGTON STATE DEPARTMENT OF RETIREMENT SYSTEMS

The Washington State Department of Retirement Systems (DRS) has written information as well as online information describing your retirement benefits under the specific system in which you have membership. You may contact them at 360-664-7000 or 800-547-6657. They also have an excellent web page at www.drs.wa.gov. Click on Education for webinars, videos, etc. or Members, then "Members Nearing Retirement" for retirement topics.

TRS, PERS, and SERS Plans I, II, and III

Legislation in 1976 created the Washington State Department of Retirement Systems (DRS) to administer the Teachers', Public Employees', Law Enforcement Officers' and Fire Fighters', State Patrol, and Judicial Retirement Systems', and the Judges' Retirement Fund. The Director of DRS is appointed by

the Governor and is responsible for the administration of all the different systems covered. School personnel are covered under three of the retirement systems. Questions about each of these plans can be answered by the personnel office of your employing school district or by the Department of Retirement Systems.

WASHINGTON STATE PENSION PLANS

Washington State sponsors 14 retirement plans for different classes of employees. School employees are limited to the Teachers Retirement Systems (TRS), School Employees Retirement Systems (SERS), and the Public Employees Retirement Systems (PERS).

TRS & PERS 1:

- No longer available after September 1, 1977.
- Full defined benefit pension.
- Full Retirement age at 55 with 30 years of service.
- Benefit provides 2% of salary per year of public employment, up to 30 years.
- Final pension amount based on average of two highest salary years.
- Automatic Cost of Living Adjustments eliminated in 2011.

TRS, SERS, & PERS 2:

- Available to all general government employees, classified school employees, and teachers beginning public employment after 1977.
- Full defined benefit pension.
- Full retirement age at 65. For early retirement options, contact DRS.
- Benefit provides 2% of salary per year of service. No limit on benefit accumulation.
- Final pension amount based on average of five highest salary years.
- Five years of service are required to become eligible for retirement benefits.
- Cost of Living Adjustment is fixed to the Consumer Price Index for the Seattle metropolitan area.
- In 2019 the Washington State Legislature established Plan 2 as the default plan for employees who do not choose a retirement plan within 90 days of employment.

TRS, SERS, & PERS 3:

- Available to all general government employees, classified school employees, and teachers.
- Hybrid retirement plan including a defined benefit pension and defined contribution portion. The State contributes to the DB portion, and the employee contributes to the DC portion.
- Ten years of service are required for plan vesting. Five years of service credit with at least 12 months earned after age 44.
- Full retirement age at 65. For early retirement options, contact DRS.
- Defined benefit provides 1% of salary per year of service.
- Final pension amount based on average of five highest salary years.
- Defined contribution benefit determined by employee contributions and investment returns.
- Cost of Living Adjustment fixed to the Consumer Price Index.
- In 2019 the Washington State Legislature established Plan 2 as the default plan for employees who do not choose a retirement plan within 90 days of employment.

BENEFIT AND BENEFICIARY OPTIONS

You must make several important financial decisions with DRS before you begin to receive your monthly pension. Depending upon your retirement plan (TRS/ PERS/ SERS I, II, or III), you may need to decide if you want a beneficiary benefit or if you want to withdraw your contributions to the retirement system.

Most retirees will have the option of choosing a **survivor benefit** for a designated beneficiary. Your monthly standard retirement benefit will be reduced if you chose any of the three survivor options: providing half, two-thirds, or all of your monthly benefit to the beneficiary. The amount of your monthly benefit check is actuarially reduced for the option chosen. For example, if you want a spouse to have half of your monthly benefit to continue after your death, your monthly retirement check will be reduced from the maximum amount you could receive with no survivor benefit. However, the amount reduced will be less than if you chose to have your spouse receive one hundred percent of your monthly benefit. (Since the amount reduced is figured on the basis of the beneficiary's age, it can vary widely.) Divorce settlements may sometimes determine the survivor benefit. If you chose a survivor option and your designated beneficiary dies before you, your retirement benefit will pop-up to 100% of your calculated benefit.

TRS Plan 1 retirees who have paid their own money into the retirement system may have an option to withdraw their non-taxed contributions or to leave those in the retirement system. Leaving that money in the retirement system increases the monthly benefit paid to you; withdrawing the money decreases the monthly benefit but allows you to choose how to manage those funds. However, if you are considering withdrawing the non-taxed contributions, you need to investigate the options.

Under Plan 2 there are two buckets. Contributions made by you and your employer will go into one bucket. The state provides the funds for the second bucket. Together these make up the funds from which you receive your monthly retirement benefit. Rules for accessing your contributions, if separating (not starting to receive a pension) vary by the different plan 2 programs. Contact DRS for your options.

Under Plan 3 there are also two buckets. However, 100% of your defined benefit pension comes from your employer and the state. Your individual contributions go into an investment account in which the rates are determined differently from Plan 2. As a Plan 3 member, you can withdraw your contributions and investment earnings from your defined contribution account at any time after you leave DRS-covered employment. There are several options on how Plan 3 members may use their defined contributions. They may leave it with the state, or they can roll it over into one or more IRAs. No matter where the funds reside, they can be accessed by taking scheduled payments - periodically taking money out or taking a lump sum. Either of these options will result in a taxable event with the IRS based on retirement account rules. A third option is to annuitize some or all the funds. The best thing Plan 3

members can do is to consult with a financial planner to determine where the funds should reside and the best way to use them. During retirement, you could receive two checks — one from each bucket.

You may now obtain an immediate estimate of your retirement benefits and options online. DRS provides this information to you, with only a few questions you need to answer. The Retirement Benefit Estimator is available on the Internet at www.drs.wa.gov for members of any retirement plan.

HEALTH INSURANCE

Health insurance is a major concern for retirees. With the cost of medical care continuing to increase yearly, you cannot afford to be without some kind of health insurance. After retirement, you may have medical coverage under a spouse's policy or with a different employer. You may qualify for Medicare. Regardless of the situation, you should investigate your options for insurance coverage to meet your individual needs. If your district has a VEBA plan, these funds will help pay medical expenses including insurance premiums.

PEBB INSURANCE

PEBB vs SEBB

Both programs are administered by the Health Care Authority. The Public Employees Benefits Board (PEBB) program provides benefits primarily for employees of state agencies and higher education institutions. The School Employees Benefits Board (SEBB) provides benefits for employees of school districts and charter schools, and for represented employees of ESDs. They have similarities in benefit design and premiums but differ in eligibility criteria and rules. Depending on your position within the state, and you are covered by SEBB, you may need to consider whether to continue being covered by the state through PEBB upon retirement.

Retiree health insurance policies are available for retirees from the Washington State Public Employees Benefits Board (PEBB) program through the Washington State Health Care Authority (HCA). Eligibility and enrollment requirements for PEBB vary according to your retirement plan. Under PERS or TRS I, you must immediately begin receiving a monthly pension. Employees who receive lump-sum payments instead of monthly retirement plan payments are eligible only if the Department of Retirement Systems (DRS) offered the employee the choice between a lump sum actuarially equivalent payment and the ongoing monthly payment. Under TRS or SERS II or III, you must meet the retirement plan's eligibility criteria. When your employer-paid health insurance or COBRA coverage ends, you can defer entry into PEBB if you have coverage through your spouse's insurance. For coverage of dependents under your policy, refer to Washington Administrative Code 182-12-171 for rules and procedures. Your spouse (or state-registered domestic partner) is eligible to enroll in your PEBB medical plan. You and your spouse/partner's children are eligible through the age of 26. You may enroll a child older than 26 with a disability who is incapable of self-support if you can prove the condition occurred

before age 26. **Check with the PEBB Program regarding coverage limits for dependent or adult children.** If you die, your spouse or other eligible dependents may enroll or continue coverage if they meet both the procedural and eligibility requirements.

You can select an insurance plan that is best for you. The choices of PEBB medical plans vary according to where you live. You may consider the options of managed care (through HMOs) or free choice (preferred-provider). Monthly medical premiums are reduced by a state-funded contribution up to the lesser of \$183 or 50 percent per Medicare retiree per month.

You may get more information from the PEBB program. To receive the PEBB Program's **Retiree Enrollment Guide** call 1-800-200-1004 or 360-725-0440. You also have the option of downloading the entire booklet at www.hca.wa.gov/pebb. You are also encouraged to attend one of the twice-yearly WSSRA sponsored pre-retirement webinars that feature an HCA/PEBB presentation.

During the 2024 legislative session lawmakers passed HB 2487. This bill requires the state to pay the PEBB medical premium for a retiree during the month of death. It does not pay the premium for spouses or dependents. The original bill would have paid the pension payment for the full month of death. The House of Representatives pared the bill back to save money. The net effect of this is that the DRS will continue to "clawback" the portion of a deceased retiree's pension for each day of the month after the date of death.

IMPORTANT! IF YOU CHOOSE PEBB FOR YOUR COVERAGE, YOU MUST APPLY FOR COVERAGE NO LATER THAN 60 DAYS AFTER THE END OF EMPLOYMENT WITH THE DISTRICT. THE 60 DAYS-AFTER-RETIREMENT DEADLINE IS FIRM. FAILURE TO SIGN UP FOR PEBB COVERAGE (OR SECURE A DEFERRAL IF OTHER ARRANGEMENTS ARE MADE FOR CREDIBLE COVERAGE), ELIMINATES FUTURE OPPORTUNITIES TO JOIN PEBB.

FOR ADDITIONAL HELP

If you have more questions regarding health insurance available to senior citizens, help is available from the Washington State Insurance Commissioner's Statewide Health Insurance Benefits Advisors (SHIBA) program. More than 400 SHIBA volunteers provide counseling to seniors regarding health insurance issues in some thirty sites around the state. Find the SHIBA unit nearest you by calling 1-800-562-6900.

[ADDITIONAL HEALTH RESOURCES](#)

WASHINGTON STATE HEALTH CARE AUTHORITY

The Health Care Authority (HCA) administers four health care programs: Basic Health, Community Health Services, the Prescription Drug Program, and Public Employees Benefits Board (PEBB), which provide access to high-quality health care for more than 500,000 Washington residents. The HCA also oversees the Uniform Medical Plan (UMP), which provides two medical plan options to non-Medicare PEBB enrollees.

The **Health Care Authority** is located at 628 8th Avenue SE, Olympia, Washington 98501 (**Mailing address:** Washington State Health Care Authority, P.O. Box 42682, Olympia, WA 98504-2682), telephone number: 1-800-200-1004 (request to speak to Benefits Marketing Representatives) or visit their web page at www.hca.wa.gov.

VEBA: (Voluntary Employees' Beneficiary Association plan) is a **tax-free medical expense account** used by participants and their eligible dependents to pay for any eligible medical expenses. The funds for this tax-free plan often come from the amount of sick leave that an employee has at the time of retirement (one day salary VEBA credit for every four days in sick leave bank) and are contributed by the employer into the plan.

For further information or to determine if you are eligible either contact your district human resources department or payroll office. Another source of information is the website www.veba.org.

How is VEBA administered at the School District Level?

Some groups have language in their collective bargaining agreement regarding their VEBA participation. Consult your district bargaining agreement or your district payroll office.

SOCIAL SECURITY

Visit the official web site for the **Social Security Administration** at www.ssa.gov. Information on such subjects as disability, Medicare and how to apply for services forms can be found there. Helpful booklets and publications are available as well.

If you are planning for retirement, you may be wondering about applying for Social Security benefits. Social Security is a "social insurance" composed of four (4) separate policies rolled into one:

1. A "Retirement Insurance Policy" at age 62 which becomes an annuity at age 70;
2. A "Disability Insurance Policy" which is available at any age;
3. A "Life Insurance Policy" which provides survivor benefits;
4. A "Health Insurance Policy" called Medicare available at age 65.

You can file a retirement claim as early as three (3) months before you retire, but not earlier than three (3) months before you are age 62. You should apply for Medicare three (3) months before your 65th birthday to enable you to get full Medicare benefits even if you do not plan to retire then. The Social Security Administration can help you complete most applications over the telephone or online.

To get information about filing a claim, telephone 1-800-772-1213. The Social Security office will be happy to answer your questions and concerns, so don't hesitate to call anytime.

In addition, the twice-yearly WSSRA sponsored pre-retirement webinars feature a presentation from a Social Security/Medicare Communication Specialist.

You can also go online at www.socialsecurity.gov. The online application has an “estimator” to estimate your benefit at different ages. You can also get the address of your local Social Security office, request a replacement Medicare card, and find copies of all the Social Security publications.

When you apply for Social Security benefits, you should have the following with you:

1. Your own Social Security Card or record of your number;
2. Your birth certificate;
3. Children’s birth certificates if you are applying for them;
4. Marriage and death certificates, if you are applying for spouse’s, widow’s, or widower’s benefits;
5. Your Form W-2 income tax form or your most recent tax return if you are self-employed.

A common question is what is the best age to start receiving retirement benefits? To make an informed decision you may want to consult a financial advisor. Base your decision about when to apply for benefits on your individual and family circumstances. Your monthly retirement benefit will be higher if you delay starting it.

As stated above, you can start your retirement benefit at any age point from age 62 up until age 70. Your benefit will be higher the longer you delay starting it. This adjustment is usually permanent: it sets the base for the benefits you’ll get for the rest of your life. You’ll get annual cost-of-living adjustments and, depending on your work history, may receive higher benefits if you continue to work.

If you plan to delay receiving benefits because you’re working, you’ll still need to sign up for Medicare. If you don’t enroll in Medicare medical insurance or prescription drug coverage when you’re first eligible, you can sign up later. However, you may have to pay a late enrollment penalty if you don’t have a qualified health insurance plan. You can find more detailed information about Medicare at www.ssa.gov/benefits/medicare.

Finally, if you have worked in a state K-12 system that does not participate in social security, please contact a social security office to see if the Windfall Elimination Provision (WEP) or Government Pension Offset (GOP) applies to you.

ARE YOUR PERSONAL RECORDS IN ORDER?

The role of a financial planner is to help you put your longer-term financial goals in order. An estate planner's role is to help you maintain control over your assets and ultimate disposition. This includes preparing wills and trusts to distribute your estate after your death. It also includes planning for possible incapacity during your lifetime, such as if you were to develop dementia or be in a sudden accident or be unable to manage your personal, financial, and medical decisions yourself. A complete estate plan includes, in addition to a will and trust, medical and financial powers of attorney.

ESTATE PLANNING CHECKLIST

PERSONAL RECORDS	COMPLETED?	LOCATION
Will/Trust – Husband / Wife		
Living Will/Medical Directive		
Organ Donation Authorization		
Powers of Attorney		
Community Property Agreement		
Birth Certificate		
Marriage Record		
Divorce Papers		
Social Security Card		
Military Service Record/Veteran's Discharge		
Income Tax Returns (Prior Years)		
Insurance Policies (List of All)		
Vehicle Title(s)		
Real Estate Deeds		
Stock Certificates		
Bonds		
Mutual Fund Certificates		
Notes Receivable		

Money Accounts		
Regular Payment Dates Listed		
Funeral Expense Policy		
Burial Instructions		
Cemetery Lot Deed		
List of Assets		
List of Liabilities		
Written Instructions to Spouse		
List of Close Relatives (Addresses & Phone No.)		
List of Medications		
VEBA Membership		

LIST OF ADVISORS:

Doctor(s):

Financial Advisor(s):

Lawyer(s):

IMPORTANT: Let your family know where you keep this checklist and any other important papers or information

**MEMBERSHIP IN WASHINGTON STATE SCHOOL
RETIREES' ASSOCIATION**

Ask your Retirement Planning Representative or a Unit Officer for an application form if you are not already a member, or call WSSRA at (360) 413-5496

1. All retired or active state certificated or non-certificated school personnel and/or their spouses are eligible for membership in the Washington State School Retirees' Association upon payment of dues. There are 30 local retired school employees' units in Washington State. All local units are open to active school employees as well as retirees.
2. State and local dues of \$7 per month may be automatically deducted from the TRS, PERS, and SERS checks for those who are retired and receiving monthly benefit checks. Payroll deduction by employers is a convenience that is used by active school employee members. Payroll deductions save time and paperwork for everyone, and WSSRA encourages using the deduction system for payment of dues.
3. Benefits of membership:

- Continuing efforts to promote legislation for the improvement of the pension statutes of retired school employees, medical benefits, and insurance plans.
- The WSSRA *Journal*, containing news of state and local unit activities, information about legislation, reports from committees and other items of general interest to members.
- Opportunities to be involved in community activities, as well as state and national partner organizations.
- Help with retirement needs through workshops, webinars, seminars. (Contact local unit leadership for information.)
- Services of the Retirement Planning Committee which assists units in setting up pre-retirement seminars.

WSSRA “Member Only” benefits through AMBA (Association Member Benefits Advisors):

- Participation in dental, hearing, long term care, and Medicare supplement insurance plans.
- Discounts for hotels, restaurants, shopping centers, parks and household goods.
- Access to travel opportunities.
- Contact AMBA representative, Jeff Kail at Jeff.Kail@getamba.info

ASK YOURSELF

1. Do I belong to Plan 1, Plan 2, or Plan 3 of TRS, PERS, or SERS?
2. What do I have to do to be able to retire? Do I need to send for retirement information? How much time do I need to allow for the process?
3. When will I qualify for a monthly retirement allowance?
4. Are there any disability benefits?
5. What kind of survivor benefits do I have?
6. What are my options about selecting a beneficiary? If something unplanned happens, can I change my beneficiary?
7. Can I make an appointment with someone at the Department of Retirement Systems?
8. How is my monthly retirement determined?

9. When can I apply for Social Security or Medicare?
10. What do I need to do about my health insurance? How much will it cost?
11. Can I be insured if I move out of state?
12. Can I withdraw my contributions to the retirement system when I quit? If so, should I withdraw them?
13. Am I acquainted with VEBA? Am I eligible?

If some of these questions are yours, you need to attend a Retirement Planning Seminar! Plan early to avoid crisis management

<u>Sources of Information</u>	
Department of Retirement Systems www.drs.wa.gov Phone: 360.664.7000 or 800.547.6657 Email: recep@drs.wa.gov	Internal Revenue Service (IRS) www.irs.gov Phone: 800.829.1040
Deferred Compensation Program (DCP) www.drs.wa.gov/dcp Phone: 888.327.5596 Email: dcpinfo@drs.wa.gov	Health Care Authority www.hca.wa.gov Phone: 800.200.1004
Public Employees Benefits Board (PEBB) Program www.hca.wa.gov/pebb Phone: 360.725.0440 or 800.200.1004	Voluntary Employees' Beneficiary Assoc. (VEBA) www.veba.org Phone: 888.828.4953
Social Security Administration (SSA) www.socialsecurity.gov Phone: 800.772.1213	Washington State Dept. Of Veteran's Affairs www.dva.wa.gov phone: 1.800.562.2308 (Washington only) or 360.725.2200
Washington State School Retirees' Association (WSSRA) www.wssra.org phone: 360.413.5496	National Retired Teachers Association (NRTA) www.aarp.org/about-aarp/nrta Phone: 888.687.2277
American Association of Retired Persons (AARP) www.aarp.org Phone: 1.866.227.7457	Statewide Health Insurance Benefits Advisors (SHIBA) www.insurance.wa.gov/shiba Phone: 1.800.562.6900
Washington State Office of the Insurance Commissioner www.insurance.wa.gov Phone: 1.800.562.6900 or 360.786.6140 (Olympia)	Washington State Investment Board www.sib.wa.gov Phone: 360.956.4600 Email: recep@sib.wa.gov
Office of the State Actuary www.leg.wa.gov/osa Phone: 360.786.6140	

READING MATERIAL

In addition, many brochures are available from DRS or your district human relations office. These include such titles as the following: *Thinking About Working After Retirement? Substitute Teachers' Service Credit and Disability*. You can find information about many important current issues, such as retire/rehire, contribution rate changes, and legislation, by going online to DRS at www.drs.wa.gov. Click on Plans, then scroll through general information for your plan.

2024-25 WSSRA Retirement Planning Committee

Board Liaison:	Cathy Stordeur	(509) 539-3610	Cathy.stordeur@yahoo.com
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