

# Washington State School Retirees' Association

## Retirement Planning Guide



**2019-2020**

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## PLAN AHEAD!!!

**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 it 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 on their jobs. Retire to something, not just from something.

Certainly, financial planning is very important. You need to consider different financial options that are available to you at retirement. In many cases, you may 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. Almost all Washington State School Retirees' Association Units have retirement planning meetings which provide very helpful 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."

## DRS Retirement Planning Checklist

The earlier you begin retirement planning, the more successful your retirement will 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 – you might increase your total retirement income or even retire sooner.

### **1-2 years before retirement**

- Sign up to access your retirement account at [www.drs.wa.gov](http://www.drs.wa.gov). Through online account access, you can view all of your retirement accounts that DRS administers.
- Review your plan handbook 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.
- Sign up for DCP or another employer-sponsored voluntary retirement plan. You might also consider using the “catch-up” provisions to maximize your savings.
- Contact DRS to find out if you're eligible to purchase optional service credit.
- Plan for health care coverage during retirement by identifying options available to you.
- Contact your employer to find out if they participate in a health reimbursement arrangement offered by the Voluntary Employees' Beneficiary Association (VEBA).
- Register for a retirement seminar if you haven't attended one in the last five years. You can also view a retirement seminar online.

\* DRS began reducing the number of seminars in 2014 that feature Plan 1 content. For your convenience, you may view a pre-recorded seminar 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.
- Ask your employer about which health care coverage options are available to you when you retire. If you are covered by the Public Employees Benefits Board (PEBB) Program, or will be after you retire, contact PEBB Benefit Services.
- 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, 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. Contact Empower Retirement to discuss your options and the process.
- If you're eligible for PEBB health care coverage, send your PEBB retiree coverage election form to the Health Care Authority (HCA).
- Contact DCP to learn about deferring your unused leave lump sum payments.
- Notify your employer of the date you intend to resign.

### **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 PEBB Benefit Services for questions about your PEBB health plan premium deductions.
- 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 on line 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](http://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:**

- Closed to new employees in 1977.
- Full defined benefit pension.
- Full Retirement age at 55.
- 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.
- Cost of Living Adjustments eliminated in 2011.

#### **TRS, SERS, & PERS 2:**

- Available to all general government employees, classified school employees, and some 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 for plan vesting.
- Cost of Living Adjustment is fixed to the Consumer Price Index.

#### **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 if employee is over 43 years old.
- 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. Default plan for employees who do not make a choice on retirement within 90 days.

## FINANCIAL DECISIONS WITH MONTHLY BENEFIT CHECKS

You may have to 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. Start several years before retirement. Consider inflation and lifestyle changes.

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 be increased to the standard lifetime level

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. For example, that money can be rolled-over into an IRA with no penalty if certain procedures are followed. Taking the money directly out of the system requires you to pay taxes on the amount withdrawn. In addition, if you are under 59½ years of age, an excise tax of 10% is added for direct withdrawal.

Some retirees will have another choice of withdrawal of contributions. Prior to 1984 under Plan I, employee contributions were taxed. These **taxed contributions** are separate from the non-taxed ones, and there is no penalty for withdrawal. You can choose to withdraw these funds and receive the money directly, regardless of the decision made about non-taxed contributions.

**You may now obtain an immediate estimate of your retirement benefits and options on line.** 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](http://www.drs.wa.gov) for members of any retirement plan.



## HEALTH INSURANCE

One of the major concerns of retirees is that of health insurance. 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 insurance.

### **PEBB 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 must be met for PEBB vary according to your retirement plan. Under PERS or TRS I and II, you must immediately begin to receive a monthly pension. Employees who receive a lump-sum payment instead of a monthly retirement plan payment 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 III, you must meet the retirement plan's eligibility criteria. When your employer-paid or COBRA coverage ends, you do not have to receive a monthly retirement plan payment. Refer to Washington Administration Code (WAC 182-12-171) for dependents can also be covered under your policy. 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 \$168 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](http://www.hca.wa.gov/pebb).

**IMPORTANT! YOU MUST APPLY FOR COVERAGE (OR TO DEFER YOUR COVERAGE IN SOME CIRCUMSTANCES) NO LATER THAN 60 DAYS AFTER THE END OF EMPLOYMENT WITH THE DISTRICT.**

### **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 PEBB enrollees.

The **Health Care Authority** is located at 628 8<sup>th</sup> 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](http://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 are often from the amount of sick leave that an employee has at the time of retirement and are contributed by the employer into the plan.

For further information or to determine if you are eligible either contact your Human Resources Department or Payroll Office. Another source of information is the website [www.veba.org](http://www.veba.org).

### How is VEBA administered at the School District Level?

1. **MOU: (Memorandum of Understanding)** Each participating group at the school district must sign an annual MOU. In the MOU the participating groups would declare which type (or all types) of VEBA contributions they want to participate in. (For Example)
  - a. Sick, vacation, personal and other leave cash outs at the same time of retirement
  - b. Annual sick leave buy-back (each January) for employees with 180+ sick days
  - c. Mandatory employee contributions
  - d. Part of all future raises or COLA
  - e. Unused monthly benefit dollars
  - f. Negotiated district contributions (perhaps in lieu of bargaining for extra pool dollars that would have gone toward insurance premiums)
2. **Bargaining Agreement:** Some groups have language in their collective bargaining agreement regarding their VEBA participation. The bargaining language states the group will participate in VEBA, the group leader should still sign an MOU each year as state law limits the length of benefit contracts to one year.
3. **The Vote:** When voting on sick leave cash-out upon retirement, it's common for a group to have members who are 55+ vote. However, each group can determine what voting criteria is best for that group. If approved, all eligible members must participate.
4. **Eligible Members Enrollment Kit:** May be obtained by going to [www.VEBA.org](http://www.VEBA.org) or your district payroll office.

## SOCIAL SECURITY

Visit the official web site for the **Social Security Administration** at [www.ssa.gov](http://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 age70;
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 toll-free from anywhere in the State of Washington. The Social Security office will be happy to answer your questions and concerns, so don't hesitate to call anytime.

You can also go online at [www.socialsecurity.gov](http://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.

## ESTATE PLANNING CHECKLIST

**Are your personal records in order?**

<b>PERSONAL RECORDS</b>	<b>COMPLETED?</b>	<b>LOCATION</b>
Will – Husband / Wife		
Living Will		
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 29 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 organizations.
  - Help with retirement needs through workshops and seminars. (Contact the local Unit chairmen 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.
- Coverage for cancer, medical air services, vehicle service protection, and prescription drug discount programs.
- Access to travel opportunities.
- Contact AMBA representative, Jake Henderson by email at [jake.henderson@amba.info](mailto:jake.henderson@amba.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 happens, like I get divorced, can I change my beneficiary?
7. Can I make an appointment with someone at the Department of Retirement Systems?
8. How do they figure my monthly retirement?
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.**

## Sources of Information

<b>Department of Retirement Systems</b> <a href="http://www.drs.wa.gov">www.drs.wa.gov</a> Phone: 360.664.7000 Toll Free (outside of Olympia area): 800.547.6657 Email: <a href="mailto:recep@drs.wa.gov">recep@drs.wa.gov</a>	<b>Internal Revenue Service (IRS)</b> <a href="http://www.irs.gov">www.irs.gov</a> Phone: 800.829.1040
<b>Deferred Compensation Program (DCP)</b> <a href="http://www.drs.wa.gov/dcp">www.drs.wa.gov/dcp</a> Phone: 888.327.5596 Email: <a href="mailto:dcpinfo@drs.wa.gov">dcpinfo@drs.wa.gov</a>	<b>Health Care Authority</b> <a href="http://www.hca.wa.gov">www.hca.wa.gov</a> Phone: 800.200.1004
<b>Plan 3 Members; Record Keeper: Empower Retirement</b> <a href="http://www.drs.wa.gov/plan3">www.drs.wa.gov/plan3</a> Phone: 888.327.5596 Email: <a href="mailto:savewithwa@empower-retirement.com">savewithwa@empower-retirement.com</a>	<b>Public Employees Benefits Board (PEBB) Program</b> <a href="http://www.hca.wa.gov/pebb">www.hca.wa.gov/pebb</a> Phone: 360.725.0440 Toll Free (outside of Olympia area): 800.200.1004
<b>Social Security Administration (SSA)</b> <a href="http://www.socialsecurity.gov">www.socialsecurity.gov</a> Phone: 800.772.1213 TTY: 1.800.325.0778	<b>Voluntary Employees' Beneficiary Assoc. (VEBA)</b> <a href="http://www.veba.org">www.veba.org</a> Phone: 888.828.4953
<b>Washington State School Retirees' Association (WSSRA)</b> <a href="http://www.wssra.org">www.wssra.org</a> phone: (360) 413.5496	<b>Washington State Dept. Of Veteran's Affairs</b> <a href="http://www.dva.wa.gov">www.dva.wa.gov</a> phone: 1.800.562.2308 (Washington only) or 360.725.2200
<b>American Association of Retired Persons (AARP)</b> <a href="http://www.aarp.org">www.aarp.org</a> Phone: 1.866.227.7457	<b>National Retired Teachers Association (NRTA)</b> <a href="http://www.aarp.org/about-aarp/nrta">www.aarp.org/about-aarp/nrta</a> Phone: 888.687.2277
<b>Washington State Office of the Insurance Commissioner</b> <a href="http://www.insurance.wa.gov">www.insurance.wa.gov</a> Phone: 1.800.562.6900 or 360.786.6140 (Olympia)	<b>Statewide Health Insurance Benefits Advisors (SHIBA)</b> <a href="http://www.insurance.wa.gov/shiba">www.insurance.wa.gov/shiba</a> Phone: 1.800.562.6900
<b>State Actuary Office</b> <a href="http://www.leg.wa.gov/osa">www.leg.wa.gov/osa</a> Phone: 360.786.6140	<b>State Investment Board</b> <a href="http://www.sib.wa.gov">www.sib.wa.gov</a> Phone: 360.956.4600 Email: <a href="mailto:recep@sib.wa.gov">recep@sib.wa.gov</a>

### READING MATERIAL

In addition, many brochures are available from DRS or your personnel 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](http://www.drs.wa.gov). Click on Education, then go to the webinar for your retirement plan. The member handbooks are there to download and print.

## 2019-20 WSSRA Retirement Planning Committee

Board Liaison:	Les Francis	(509) 926 - 5021	lfrancis@whitworth.edu
NW1:	Barbara Berg	(425) 949-8642	barbara.berg58@comcast.net
NW2:	Bill Tracy	(206) 248-2441	billnancytracy@aol.com
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