

We are writing to express our concern regarding the House Government Operations Committee's proposal shared March 24, 2021, which details significant changes to the teacher retirement system.

As VT Digger's Lola Duffort reported the day the proposal was released, state employees are being asked "to shoulder the bulk of the system's expanding unfunded liability." In addition to significant reductions in future cost-of-living adjustments for the approximately 8,500 employees currently employed by the state of Vermont, the proposal also changes the Average Final Compensation calculation from a teacher's highest three years of salary to seven years. In other words, it will lessen the dollar amount upon which the benefit is calculated, thus lowering the overall amount of the pension each teacher will receive. Additionally, teachers will be required to increase their contribution rate to 7.25 percent of their salary -- a significant increase from the 5% or 6% that teachers currently pay, depending on when they were hired.

Chris Rupe of the Vermont Joint Fiscal Office presented, on Feb. 26, 2021, several contributing factors to the current unfunded liability that the House Government Operations Committee's proposal aims to address. However, nearly 50% of the change is due to an accounting change -- assuming a 7% vs 7.5% rate of return. These are not actual deficit dollars, but rather an adjusted anticipated rate of return on investments. While this updated actuarial assumption may be more accurate, it does not reflect an actual loss in dollars as it might appear. Further, the mitigation strategies proposed by the Committee put nearly all the responsibility on the employee. The proposal contains no commitment for additional funding other than "to the extent any additional federal dollars or excess revenues are available." We now know \$150 million will be contributed to the retirement fund this year, presumably utilizing federal relief funds.

Several teachers in the Addison County Central School District (ACSD) recently shared their concerns and perspectives on this proposal with the ACSD School Board. Their frustration lies in the fact that not only have they paid every penny that has been asked of them, teachers have already compromised and paid a price for the consequences caused by years of underfunding. In 2010, in a good faith effort to solve the problem, teachers agreed to increase their contribution -- from 3.5% to the current 5% or 6% -- and increase the number of years required to work in order to earn full retirement benefits. In short, teachers feel this is a breach of contract.

We stand with our teachers in opposition to the March 25 proposal and urge the legislature to seek alternative solutions to address the pension's funding issues, rather than placing the burden on the backs of the teachers. We feel their perspective is more than reasonable, as the average teacher pension is \$21,000. The poverty level for a household of four in 2021 is an annual income of \$26,500. The proposed changes to the pension system strip away the financial security that teachers have earned, have always paid their share into, and have been promised. We ask for our Vermont Legislators to stand with their teachers and find a fair solution to this problem.

## Mike Ferrant

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**From:** Andrea Hussey  
**Sent:** Monday, March 29, 2021 10:43 AM  
**To:** Testimony  
**Subject:** FW: [External] teacher and state employee pensions

**From:** Frances Binder <fbinder21@gmail.com>  
**Sent:** Monday, March 29, 2021 9:19 AM  
**To:** Andrea Hussey <AHussey@leg.state.vt.us>  
**Subject:** [External] teacher and state employee pensions

[External]

To the House Committee on Government Operations:

I, like so many of my colleagues, was dismayed by the proposal announced last week around teacher and state employee pensions. The notion that the burden created by the State's misuse of funds and negligence when it comes to properly funding our promised pensions should be turned around and placed on the backs of the teachers and state employees who've already given so much of themselves to the State is shameful. As an educator I have to say that this also shows a distinct lack of imagination on the part of the legislators who put together this proposal, both in terms of what the problem means for real people's lives and retirement, and in terms of how to solve the problem.

I had to laugh when I saw that one of the goals listed on the proposal was to attract more workers to the state. How in the world would this proposal attract anyone to want to work in Vermont? The proposal asks teachers to work longer for less, and then expect less for retirement. I can't figure this one out. Our state already pays less than most of the surrounding states (with whom we have reciprocity in terms of our educator licenses). Given the choice of working in Vermont or working in a neighboring state with higher wages and a retirement plan that's not being cut down at the knees, I have to imagine that most young teachers would choose to go out of state. Again, the legislators' lack of imagination and understanding of our systems and our situation astounds me.

Finally, I have to say that the timing of this proposal is particularly objectionable. At a time in our State's history when teachers have been asked (and have answered the call) to do even more than they usually do, to risk their health and their family's health, to give up time with family and friends in order to ensure the safety and wellbeing of everyone in our schools, to work harder and longer hours in order to meet the needs and demands of hybrid and virtual learners, the legislators of Vermont have chosen to pull the rug out from under our retirement dreams. Shame on you. A pension is a promise. Please do the right thing and keep that promise to the very deserving teachers and state employees of Vermont.

Sincerely,

Frances M. Binder  
Librarian, Colchester High School

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## Mike Ferrant

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**From:** Andrea Hussey  
**Sent:** Monday, March 29, 2021 10:43 AM  
**To:** Testimony  
**Subject:** FW: POSSIBLE SPAM: [External] Vermont School Library Association Statement on Educator & State Employee Pensions

**From:** VSLA President <vslapresident@gmail.com>  
**Sent:** Monday, March 29, 2021 8:46 AM  
**To:** Sarah Copeland Hanzas <SCopelandHanzas@leg.state.vt.us>  
**Cc:** Andrea Hussey <AHussey@leg.state.vt.us>; John Gannon <JGannon@leg.state.vt.us>; Rob LaClair <RLaClair@leg.state.vt.us>; Peter Anthony <PAnthony@leg.state.vt.us>; Harold Colston <HColston@leg.state.vt.us>; Mark Higley <MHigley@leg.state.vt.us>; Robert Hooper <RHooper@leg.state.vt.us>; Samantha Lefebvre <SLefebvre@leg.state.vt.us>; Mike McCarthy <MMcCarthy@leg.state.vt.us>; Mike Mrowicki <MMrowicki@leg.state.vt.us>; Tanya Vyhovsky <TVyhovsky@leg.state.vt.us>  
**Subject:** POSSIBLE SPAM: [External] Vermont School Library Association Statement on Educator & State Employee Pensions

[External]

Dear Chair Copeland Hanzas and Members of the House Committee on Government Operations,

The Vermont School Library Association Board has issued the following statement on educator and state employee pensions:

 Vermont School Library Association Statement on...

Please let me know if you have any questions.

Thank you,  
Peter Langella

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Peter Langella (he/him)  
2020-2021 President  
Vermont School Library Association  
802-482-7127  
[vslapresident@gmail.com](mailto:vslapresident@gmail.com)

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Testimony of Jennifer B. Egelhof regarding proposed pension changes to State of Vermont Employees  
March 29, 2021

The initial proposals of the chair and vice chair of the House Government Operations Committee of the legislature has been represented as the way to save the VSERS and VSTRS pension plans. However, instead it gives in to right-wing efforts to gut or eliminate defined benefit pension plans.

The VSEA has been fighting to preserve our retirement benefits, especially in wake of the severe underfunding that State lawmakers are responsible for. By failing to accept that it is renegeing on a promise and a deep failing of the government, the proposal comes across as highly cavalier. While pension plan "savings" were explained, there was no discussion as to how these changes will negatively affect the long-term economic health of a significant portion of Vermonters. I've outlined some possible negative affects below:

Retirees:

- Reduced income means more reliance of state services.
- Reduced income means that retirees may seek out less-expensive states to retire.
- Reduced income means less contribution to the Vermont economy.
- Reduced income means a higher poverty rate for Vermonters.

Recruitment will be more difficult:

- A strong defined-benefit plan is what draws potential employees to work at the State of Vermont. It is not the pay scale, nor is it any other benefits which are not up to par, such as tuition reimbursement that has not been increased in many years.
- Young Vermonters are looking for a reason to stay in their home state. The proposed changes are clearly just the writing on the wall that certain legislators are siding with conservative efforts to destroy defined benefit plans. This proposal clearly tells them that they cannot count on a pension from Vermont.
- The Rules of 87 and 90 are a deterrent to employment.

The State of Vermont as employer:

The proposed "Rule of 90" will result in employees working longer than they had planned. Negative effects are:

- The State will experience increased expenses in salaries in benefits if the employee continues to work at their highest pay grade and steps. How has this been factored into the proposal?
- The State will experience people spending their final years using their accumulated sick time as their likelihood of chronic illness increases.
- Essentially, without the proposed changes, the State is going to have an unbalanced, older workforce who will be more expensive than younger, healthier employees.

My personal thoughts:

March 29, 2021

**To:** House Government Operations Committee

**From:** Dan Hagan, Burlington High School history teacher (18 years), lead negotiator for Burlington teachers, mentor of UVM teaching interns (10 years), parent of 3 in Burlington

**Re:** Testimony regarding teacher pension system reform

Following the introduction of the House Government Operations Committee's VT Teachers Retirement System reform proposal, public education in Vermont faces its third existential crisis in four years.

This pension proposal, if adopted, will break a system already reeling from the chaotic move to high-deductible health care plans and the upheaval of the pandemic. Current teachers will leave the profession. Teachers in training will choose to lend their talents to students in other states.

I came to teaching 18 years ago having left a lucrative career in managerial consulting in Washington D.C. While my compensation as a public school teacher would never approach that of my consulting career, I left industry and began teaching on this agreement: I would give roughly 35 years of service to a high-needs population for modest compensation; in return I would earn affordable health care for my family, as well as a modest pension so that I could direct personal savings to sending my three children to college.

I have kept up my end for 18 years. If this proposal becomes law, the state thereby breaks our agreement, 18 years since I left that career and signed up to teach some of Vermont's most at-risk students.

My peers who continued on in my original corporate career are making six figure salaries, compensated to a level where they can provide health care and higher education for their families, as well as fund their own retirements. If this pension reform proposal is signed into law, I will need to look at leaving the teaching career I love in order to provide for my large family. How many of my experienced teaching colleagues are now considering similar moves?

I have mentored a UVM student teacher for each of the last 20 semesters, providing an intensive experience in teaching literacy to our at-risk students and English Learners. Of those 20 interns over 10 years, how many are currently teaching in Vermont? I am aware of only two. Most received excellent preparation at UVM and BHS but are now teaching in places like Massachusetts, Connecticut and New Jersey. Vermont already has difficulty attracting and retaining quality educators. What teaching graduate would choose to work in an already unaffordable Vermont if promised fundamentals like health care and pensions are constantly under attack?

I have also worked as a negotiator for 10 years solely to strengthen the Burlington Schools my children will attend until well into the late 2030's. I want the Burlington School District to provide them and others with the same opportunities it provided me. This pension proposal will inhibit our ability to keep the talented educators Burlington needs in its teaching ranks.

Teachers have learned in these past four years we cannot trust promises made regarding health care. Now we are learning we cannot trust promises made regarding the retirement plan to which we are required to contribute. If this destructive reform proposal were to pass, how will pension promises be additionally altered by future legislation in the 25 years that remain before I reach the new proposed retirement age?

Teachers like me are holding up our end of the bargain-- toiling relentlessly to provide high quality education during extraordinary times, all the while contributing our dollars to our pensions as required by law. If the Vermont Legislature wants to preserve the high quality of education in this state-- a system with the resiliency to adapt and make educational gains for students during a pandemic-- it must hold up its end of the bargain and fully fund teacher pensions.

My name is Tommy Young and I am a 24 year teacher with 22 of those years being here in Vermont. I am a 1st and 2nd grade teacher at Waitsfield Elementary School.

A promise is a declaration or assurance that one will do a particular thing or that a particular thing will happen. I have been teaching for 24 years now and love my job. I earn a fair salary and have never complained about my compensation. Mostly because I truly enjoy what I do but also because I accepted the terms and chose to do the job. When I accepted my role, I promised to do my part and have never waivered. I have been acknowledged for my work on both a state and national level and feel I have the genuine respect of my peers because of my approach. When I make a promise and a commitment I was always taught to do the best that I could do. To never make excuses and find a way to be successful. Last year, as the pandemic halted our typical school work, provided a challenge to this approach. However, instead of blaming technology, or accepting a less enriching curriculum for my students, I continued to go to school everyday (luckily I had an exterior door to my room) and taught from my class. I met the required meetings times but also went beyond. I held 1:1 meetings for kids who needed more. I would meet parents outside to collect work and send new work to avoid having my 1st and 2nd graders and their parents having to do everything electronically. At the end of the day I would spend an hour or so driving around town, using my own car and gas, bringing new work and collecting finished work at the homes of families who were afraid to come out. Again, things were left at a mailbox post to avoid contact. I did this not to be celebrated, not to be lauded on social media, but because I made a promise a commitment.

I took my first Vermont teaching job in 1999. When I started, I was making around \$22,000 a year. I wasn't deterred by that and was able to assure myself that with hard work and a long career I would be able to support my family. The assurance of a pension (ranked 48 in the nation) would allow me to make less money than working in the private sector but have the means to continue to live here after my career is done. I took the terms and conditions of the pension that I was offered as a serious benefit. 2010, I am approached about our pension. The state needs our help. The legislatures and governor have been irresponsible and our pension is in trouble. I am asked to give more money and work longer years in order to help get the fund back on track. Although I am reluctant, I understand and continue on with the new terms in place.

Now we are at this point. Since 2010, I have done my part. I paid my higher contributions, worked three jobs, and kept telling myself all will be good in the end. During this time, our economy and investments have thrived and peoples' retirement funds are booming. Well that is except for our pension fund. The legislatures have continued allowing our money to come in, have allowed us no say, allowed the money to be mismanaged, and are now coming back to us. You ask, pay more, get less, work 10-15 years longer, and to top it off pay a fee moving forward when earnings aren't met. That is how you are telling us you will keep your promise.

This comes down to the fact that our State's bond rating will go below the B- rating it currently has. It means new initiatives and programs will not be able to be funded. This scares you. You know you and the people in your positions before you have created a mess. So you now want to propose a plan that puts the burden squarely on us and quite frankly punishes us for your mistakes. I am just

curious how you can stare at us, hear our testimony and still want to move this forward. This is how you keep the state's commitment to us? I see a vast difference in the my approach and our legislature's approach to keeping commitments.

This is not a problem we created. This is not a problem we have even had a chance to give input into as the years have gone by. This is a group of representatives putting forth a proposal with strictly punitive outcomes to people who had no say. No chance to invest differently, no chance to question 5% gains when the standard is easily 7%-8% during this time. The fact that you are rushing this through with out discussions, collaboration, or even the thought of new ideas is astounding. It is also arrogant. You are part of the reason we are in this mess and haven;t been able to fix it. Over a few weeks time though, you have figured it all out and have it fixed with a proposal that is ludicrous.

I ask you to table this. Be reflective leaders and admit your proposal is wrong, inadequate, and will actually cost more to local budgets and taxpayers. Good leadership is reflective and admit mistakes, arrogant leaders assume their 1st shot must be right and needs no input. The time has come, what type a leader are you?

March 29, 2021

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Teachers like me are holding up our end of the bargain-- toiling relentlessly to provide high quality education during extraordinary times, all the while contributing our dollars to our pensions as required by law. If the Vermont Legislature wants to preserve the high quality of education in this state-- a system with the resiliency to adapt and make educational gains for students during a pandemic-- it must hold up its end of the bargain and fully fund teacher pensions.

03/27/21

Dear House Operations Committee:

Below is an e-mail I sent to Speaker Krowinski that I would like to offer as testimony before the committee.

Dear Speaker Krowinski:

Please re-consider pursuing the proposal put forward regarding pensions.

Do you understand that there is no choice about belonging to the pension system? It is a condition of employment. Money is taken out of each paycheck and goes into the pension system with no say from us. This has been "sold" to us as "no worries" because you will get this \$\$ back, plus some, when you retire. When hired, the pension is "sold" to us as part of a "benefit" package when accepting the job. We have all received retirement statements as to what we can expect at retirement. Changing the rules at this stage of the game is going back on what was sold to me 22 years ago and most recently, what my retirement statement indicated.

I will turn 55 in November with 22 years of State service. Any "fiddling" with the pension system, at this point, will adversely affect me, financially. Many of my colleagues are retiring, retiring early, or resigning from State government. Because I do not turn 55 until November, I am considering resigning from State government and rolling my pension money into an IRA. My faith and trust in the state legislature, to keep my pension money safe and not solve the pension problem on the backs of the "victims" (State employees, teachers, State troopers, etc.), is shattered. Even my younger co-workers are questioning whether to continue with the State of Vermont. So, the people you say you are trying to protect, in the future, (younger employees' pensions) are not drinking that Kool aid. Trust is a funny thing. Once it is gone, it does not come back easily. At this point, the old saying "Fool me once, shame on you. Fool me twice, shame on me" comes to mind. I will not give the VT legislature a chance to fool me twice and potentially break promises again.

I am a lifelong Democrat. My parents are retired Vermont educators. Although this proposal will not affect my parents, we are all so disappointed in VT Democrats to even propose a solution that asks the victims of the process to fix it. This is not what we expect from VT Democrats. Even if this proposal does not pass, the ramifications and scars will remain into the next election cycle.

Please, for everyone's sake, especially the taxpayers' sakes, consider all the ramifications that this proposal will have. I think you have looked at many spreadsheets and listened to many financial people. However, I do not believe you had anyone at the table that is an expert in human resources and how people will react. The negative impacts of the "intangibles", that do not immediately show up on the spreadsheet, will come back to bite you and the taxpayers, which is, at least in part, precisely why we are in this mess in the first place.

I wish you well and good luck.

Sincerely,

Courtney Ireland  
18 Notch Glen Rd.  
Jeffersonville, VT 05464

To Whomever is Not Concerned:

If our pensions are diminished or leveraged in any way whatsoever, I am leaving Vermont state. I have been a well-loved teacher for 12 years in Manchester, and Mentor of the Year two years ago. I live here alone, no family. After year 15, the minimum I need to access full retirement in the future, and after my Federal Loan Forgiveness, I will leave here. I am sacrificing my life- we pay for things with years of our lives - and my secure, healthy, happy future is what motivates me. Teaching is an investment in one's future, while we work painstakingly to build the futures for these communities. How dare you even entertain the idea of using or manipulating teacher pensions, which already pale in comparison to NY, for example?! This is among the lowest of the low. \*Among other severe problems and risks involved, this would add an entire decade on to the end of my career, after working tirelessly full-time in this system since I was 24 years old. Absolutely not.\*

Extremely concerned, disappointed, and saddened,

Kasia Sosnow

ksosnow@brsu.org

PO Box 654

Manchester Center , Vermont 05255

## Mike Ferrant

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**From:** Andrea Hussey  
**Sent:** Friday, March 26, 2021 10:14 AM  
**To:** Testimony  
**Subject:** FW: [External] Teacher Pensions

**From:** Nicholas Exler <nexler@anwsd.org>  
**Sent:** Thursday, March 25, 2021 9:13 AM  
**To:** Andrea Hussey <AHussey@leg.state.vt.us>  
**Subject:** [External] Teacher Pensions

[External]

Dear Andrea Hussey,

I am deeply concerned about the proposed legislation that will impact teacher pensions.

Teachers are continuously being asked to do more, year after year. This came into focus during the coronavirus epidemic (which is *still happening*). My colleagues and I are doing more work this year than ever before, while putting ourselves at risk. We are not being compensated for our extra time, nor do we expect to.

But the proposed changes would take money from hard working educators and make it much harder for them to retire. **It is a slap in the face.**

We need to work to give educators more money, not less.

If the changes go into effect, I will leave Vermont and/or leave public education. I know many of my peers feel the same way. I deserve to work at a job that will let me retire at a reasonable age. I do not know *any* band directors who work until they are 67. The proposed legislation would strip an entire generation of retirement benefits.

It is insulting.

It is wrong.

I am paying attention, and will not vote for any politician who supports this legislation in any way, shape, or form.

Please, stand with educators.

Sincerely,  
Nick Exler

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## Mike Ferrant

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**From:** Andrea Hussey  
**Sent:** Friday, March 26, 2021 10:14 AM  
**To:** Testimony  
**Subject:** FW: [External] Our path forward

**From:** Sean Nary <snary@anwsd.org>  
**Sent:** Thursday, March 25, 2021 6:31 AM  
**To:** Robert Hooper <RHooper@leg.state.vt.us>; Warren Kitzmiller <WKitzmilller@leg.state.vt.us>; Mike Mrowicki <MMrowicki@leg.state.vt.us>; John Palasik <JPalasik@leg.state.vt.us>; Andrea Hussey <AHussey@leg.state.vt.us>; Jill Krowinski <JKrowinski@leg.state.vt.us>  
**Subject:** [External] Our path forward

[External]

Teachers have endured a great deal and poured their hearts and souls into educating VT's youths. They have done this because they love their kids and their jobs. They also endured because they knew there would be a pension waiting for them on the other side. They have made a great many sacrifices to earn that pension and it is just plain cruel to take it away now. Also, you really do not want people teaching for 40+ years with regularity, which is what will happen if the rule of 90 disappears. The best school systems have a balance of old and new teachers - experience and fresh eyes and ideas. Please protect teacher pensions and preserve the balance,

Sean Nary

Proud to be a Vergennes Middle School Mathematics Teacher

--

Sean Nary  
Middle School Mathematics Teacher - Vergennes Union High School  
Math Rocks.

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## Mike Ferrant

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**From:** Andrea Hussey  
**Sent:** Friday, March 26, 2021 10:14 AM  
**To:** Testimony  
**Subject:** FW: [External] Teachers' Pensions

**From:** Janet Kepes <jkepes@anwsd.org>  
**Sent:** Thursday, March 25, 2021 4:31 AM  
**To:** Sarah Copeland Hanzas <SCopelandHanzas@leg.state.vt.us>; Rob LaClair <RLaClair@leg.state.vt.us>; Nelson Brownell <NBrownell@leg.state.vt.us>; Harold Colston <HColston@leg.state.vt.us>; Marcia Gardner <MGardner@leg.state.vt.us>; James Harrison <JHarrison@leg.state.vt.us>; Robert Hooper <RHooper@leg.state.vt.us>; Warren Kitzmiller <WKitzmiller@leg.state.vt.us>; Mike Mrowicki <MMrowicki@leg.state.vt.us>; John Palasik <JPalasik@leg.state.vt.us>; Andrea Hussey <AHussey@leg.state.vt.us>  
**Subject:** [External] Teachers' Pensions

[External]

Dear House Committee Members,

I am writing to ask you to reconsider the drastic proposal to the pension fund.

It is unfair for people who have served their communities for years and years to have the rules changed at this point in time.

Parts of Vermont already struggle to fill teaching positions. I believe this change will cause a mass exodus of teachers and their positions will remain unfilled.

Vermont should be honoring their teachers for their work, especially in this difficult year. Please reconsider this change.

Janet Kepes  
Vergennes Union High School  
Vermont educator 1999 - present

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## Mike Ferrant

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**From:** Andrea Hussey  
**Sent:** Friday, March 26, 2021 10:14 AM  
**To:** Testimony  
**Subject:** FW: [External] teacher pension proposal

**From:** Karen Cingiser <cingy3@gmail.com>  
**Sent:** Wednesday, March 24, 2021 12:04 PM  
**To:** Sarah Copeland Hanzas <SCopelandHanzas@leg.state.vt.us>; Rob LaClair <RLaClair@leg.state.vt.us>; Nelson Brownell <NBrownell@leg.state.vt.us>; Harold Colston <HColston@leg.state.vt.us>; Marcia Gardner <MGardner@leg.state.vt.us>; James Harrison <JHarrison@leg.state.vt.us>; Robert Hooper <RHooper@leg.state.vt.us>; Warren Kitzmiller <WKitzmilller@leg.state.vt.us>; Mike Mrowicki <MMrowicki@leg.state.vt.us>; John Palasik <JPalasik@leg.state.vt.us>; Andrea Hussey <AHussey@leg.state.vt.us>; Jill Krowinski <JKrowinski@leg.state.vt.us>  
**Subject:** [External] teacher pension proposal

[External]

Yesterday I composed an letter to be submitted as testimony in the committee hearing tomorrow night. Today I read the proposal. Please read and tell me how you are going to attract and retain top notch educators with this proposal. I urge you to refine this proposal to include a separate funding source (not the one time funds) and eliminate the parts of the proposal that are once again relegated to teachers

March 23, 2021

I began teaching in the fall of 1990 at the Brookfield Elementary School. At that time, I was made aware that a portion of my salary would automatically be deducted and put into the teachers' retirement pension, which would help fund my own retirement (which was a long time away at that juncture of my life). Being young with no children, I could not picture myself retired but was thankful that one of the benefits of being a public employee was receiving a pension (as well as top notch health insurance...but that's another story).

Fast forward a number of years. I was now teaching at the Moretown Elementary School. Retirement was still not even close to the forefront of my brain. Until...what I was promised when I began teaching was no longer guaranteed. The pension fund was underfunded and needed a financial boost. That came at a cost to teachers. Teachers no longer could retire after 30 years of service; they were now expected to adhere to the rule of 90: add your years of service with your age. When you reach 90, you can retire. In addition, a larger percentage of my salary was directed into the

pension fund. The compromise was health insurance benefits for me **and** my spouse upon retirement.

Now here we are...I have taught for 31 years and retirement is near. However, once again, the pension fund needs a boost and some of the options include getting that boost from teachers. Teachers should not carry the burden of rescuing the fund. We have been paying into the system; no choice. We have satisfied our end of the agreed upon contract. We have already compromised in the past. It is now time for the state to find other sources of money to fund our pension.

As I stated in my opening, teaching was the profession that I chose. I chose to receive a salary that is comparatively lower to other professions because I would have high quality health insurance and a pension. Salaries for teachers, compared to other professions, continue to lag behind. Health insurance is more costly for teachers and the pension system is in turmoil. Vermont is going to have a hard time attracting and keeping high quality and dedicated educators if these three conditions are not dealt with now.

You have an opportunity to settle the pension issue using one time funds and finding a source, other than teachers, to continue to fund our pension. I hope you do so.

Sincerely,  
Karen Cingiser  
Warren, Vermont

POSTSCRIPT: I have just read the draft legislation for “fixing” the pension funds and I am appalled yet not surprised that it falls on the backs of teachers. An increase in our mandatory contribution, a dilution of our average salary on which our retirement is based, COLA decreases, a change in when we become vested and when we can retire. All on the backs of teachers. Again.

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## Mike Ferrant

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**From:** Andrea Hussey  
**Sent:** Friday, March 26, 2021 10:14 AM  
**To:** Testimony  
**Subject:** FW: [External] Constituent response to state pension changes

**From:** Tedin Lange <langetedin@gmail.com>  
**Sent:** Wednesday, March 24, 2021 11:30 AM  
**To:** Sarah Copeland Hanzas <SCopelandHanzas@leg.state.vt.us>  
**Cc:** Rob LaClair <RLaClair@leg.state.vt.us>; Nelson Brownell <NBrownell@leg.state.vt.us>; Harold Colston <HColston@leg.state.vt.us>; Marcia Gardner <MGardner@leg.state.vt.us>; James Harrison <JHarrison@leg.state.vt.us>; Robert Hooper <RHooper@leg.state.vt.us>; Warren Kitzmiller <WKitzmiller@leg.state.vt.us>; Mike Mrowicki <MMrowicki@leg.state.vt.us>; John Palasik <JPalasik@leg.state.vt.us>; Andrea Hussey <AHussey@leg.state.vt.us>; Jill Krowinski <JKrowinski@leg.state.vt.us>  
**Subject:** [External] Constituent response to state pension changes

[External]

Tedin Lange  
170 Sunrise Avenue  
South Duxbury, Vermont 05660

March 24, 2021

To the Members of the House Committee on Government Operations,

Note: Your proposal was published just as I finished the letter below. I am incensed, for all of the reasons outlined in my letter, by the further sacrifices you are expecting. A colleague of mine has done initial calculations that show he will need to work an additional TEN YEARS to receive the benefit he was promised. I hope to see the language in this proposal improve dramatically, and will be following the issue closely as a voter.

Thank you for your attention to ensuring the health of the Vermont state retirement system for teachers and state employees. It is my understanding that your committee is working on a proposal regarding our pension system; I am writing to urge you to keep our defined benefit system intact and resist changes that force me to work longer, pay more, and get less.

I am proud to be a classroom teacher in Vermont. I was born here, and deliberately chose a career that would allow me to do three things: work with young people, contribute to my community, and stay in my home state. I accepted the reality of lower wages over the course of my working life for the "trade offs" of health care and a pension. Those benefits have made teaching in Vermont a reasonable choice for committed professionals, despite the facts below:

- 
- Average salaries of Vermont
- public employees are well below the average nationally and especially in the Northeast
-

- 
- Vermont's public pensions
- pay the lowest percentage of final salary in the nation.
- 

- 
- Vermont's retired state
- employees and teachers, as a result, have one of the smallest public pensions in the nation (an average of \$17,000 annually).
- 

I have paid my retirement contribution in full from each of my biweekly paychecks for the last 14 years. Now I am asking you to honor the terms of the pension that I have been working toward in good faith. Going back on your word now will create a "ripple effect" of costs that will weaken our communities. What is the cost to taxpayers when teachers are required to work longer at the end of our careers? What is the burden on social services when more retirees struggle with health care costs and monthly bills? If you pursue policies that undercut working people, you will create a greater liability for the state down the road. Not honoring our agreement is a race to the bottom.

We were asked to compromise in 2008, and accepted a decrease in benefits then. Refusing to fully fund my pension now is not a compromise. It is a broken promise that solves a legislative problem by cheating the employees of your towns. Do not change the pension system for current employees. Do not use property taxes to try and close the gap. Have the moral courage to consider the taxation of Vermonters whose income already guarantees comfort.

I am hopeful that you will focus on solutions that preserve a strong middle class in Vermont,

-Tedin Lange

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## Mike Ferrant

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**From:** Andrea Hussey  
**Sent:** Friday, March 26, 2021 10:26 AM  
**To:** Testimony  
**Subject:** FW: [External] Teacher Pension: Please read with care

**From:** Rebecca Chartrand <rchartrand@huusd.org>  
**Sent:** Friday, March 26, 2021 10:25 AM  
**To:** Sarah Copeland Hanzas <SCopelandHanzas@leg.state.vt.us>; Rob LaClair <RLaClair@leg.state.vt.us>; Nelson Brownell <NBrownell@leg.state.vt.us>; Harold Colston <HColston@leg.state.vt.us>; Marcia Gardner <MGardner@leg.state.vt.us>; James Harrison <JHarrison@leg.state.vt.us>; Robert Hooper <RHooper@leg.state.vt.us>; Warren Kitzmiller <WKitzmiller@leg.state.vt.us>; Mike Mrowicki <MMrowicki@leg.state.vt.us>; John Palasik <JPalasik@leg.state.vt.us>; Andrea Hussey <AHussey@leg.state.vt.us>; Jill Krowinski <JKrowinski@leg.state.vt.us>  
**Subject:** [External] Teacher Pension: Please read with care

[External]

March 26th, 2021

Dear House Government Operations Committee:

I am a Vermont resident who wears many hats, a mother, a wife, a taxpayer, and a teacher. I am writing to you today because of the latter. I am appalled and disheartened by the current attack on the pension system. It is disrespectful to the profession, and if this goes through will be a huge disservice to students. Here is why:

Teaching requires 100% of your mind, soul, and body to do it well. I am a young, physically active thirty-six year old who enjoys bouncing off the walls for her students, talking all day, enrolling in college courses to enrich content knowledge, and I have had to learn a whole new way of teaching through a pandemic. Thinking about myself thirty years from now, I don't think I will want to or be able to maintain this level of stamina. I have been teaching since I was twenty-three, and my current retirement goal is to retire before I am sixty. During the winter, I had even contacted the Vermont Teachers Retirement to look into paying more out of my paycheck to buy more years of service. With your proposed plan of forcing teachers to work until social security age, you will be hurting Vermont students. There are consistently so many young, energetic college graduates who are eager to do what it takes for students. **Why would you want to keep burnt out, older teachers in the system longer who could be enjoying retirement and spending their pension dollars in the Vermont economy?**

I also want to address the increase in cost of the pension and the final compensation. Increasing the cost from 6.25% to 7%, and then basing the final compensation on our last 7 years of teaching is a real slap in the face. How could you even think about doing this considering how hard teachers have been working to get Vermont kids through a pandemic; there are more needs than ever before. Teachers cannot have more money pulled from their paychecks considering the rising cost of living in this state. In my house, every dollar is accounted for. It is required now that two adults in a household work, otherwise you cannot afford rent or a mortgage. Please recognize the fact that Vermont is borderline too expensive for the middle class to live here, and teaching is one of the few professions to keep Vermonters here. I implore that you do not take more money from our paychecks.

Lastly, I want to emphasize that **we did not screw up the teacher pension**. It should not be on our shoulders to fix it. Our elected officials must find another way.

Sincerely,

Rebecca Chartrand (Waterbury resident, teacher at Thatcher Brook Primary School)

She/Her/Hers

French Teacher

Thatcher Brook Primary School

*Travel is fatal to prejudice, bigotry, and narrow-mindedness, and many of our people need it sorely on these accounts. Broad, wholesome, charitable views of men and things cannot be acquired by vegetating in one little corner of the earth all one's lifetime.*

- Mark Twain

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Good morning,

My name is Graeme Saphier and I am a teacher at South Burlington High School. I am in my 15<sup>th</sup> year as a public-school teacher here in Vermont, most of them in South Burlington, but also in Stowe. I have served the communities that I work for faithfully during this time. People who enter education usually do so out of a desire to inspire young people, prepare the citizenry of tomorrow, and make a difference in the world. In order to do this, we accept a trade-off. Our earnings over our careers will be far below that of our peers, who have equal education but choose to go into more lucrative, self-beneficial professions. In return, we have been promised a pension, paid for primarily by ourselves, that affords us a modest, but secure income upon retirement. The current proposal to alter our pension represents nothing less than a BETRAYAL of that compact and a complete abdication of responsibility by the state, who are the primary actors in getting us into this mess. I find it particularly galling that I haven't even heard an admission by current representatives or members of the governor's staff that your predecessors acted deliberately and dishonestly to underfund our pension. Now you want us to clean up this mess. In essence, the state has taken money from teachers meant for pensions, and without our permission, used it for other purposes and then come back to us and said that we need to fill the hole you created with more of our own money. I get the feeling that if this were a private sector transaction you would be awaiting trial for criminal malfeasance. As of that weren't enough, you then change the rules of our pension so that we have to work significantly longer in order to see any of the money you have forced us to pay... twice!!! In my case, I will have to work an extra 12 years in order to get full benefits. Where is the spirit of compromise, accountability and personal responsibility that seems to be espoused so much these days? Please don't tell me you aren't personally responsible in this. We know that the state government is. But you REPRESENT the organization that acted criminally in the past and you are now compounding those actions by shoveling the problems you created into our hands. We have done nothing more than show up to work throughout this pandemic, accept that we wouldn't be prioritized for vaccination even though we were going to high exposure environments on a daily basis, and meeting all of our financial obligations in the meantime. Just we are seeing the other side of one of the biggest disasters in our country's history, you decide that this is the opportune moment take advantage of us again, putting the ENTIRE BURDEN of filling the hole in our pension fund, a hole YOU CREATED, on us. Your brazenness and lack of respect for middle class, working Vermonters is unconscionable. Account for yourself.

## Mike Ferrant

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**From:** Matt Dransfield <mdransfield@sbschools.net>  
**Sent:** Friday, March 26, 2021 10:43 AM  
**To:** Testimony  
**Subject:** Public Testimony Senate Bill S.59

Dear State Elected Officials,

Changing our teacher retirement structure is unfair, unjust, and dishonest.

Teachers – most of whom are women – were promised a secure retirement in exchange for devoting their careers to Vermont’s children. The state must keep that promise.

Since the inception of the pension, teachers have paid everything asked of them.

Conversely, the state deliberately underfunded the pension for nearly two decades, which resulted in nearly \$1 billion dollars in unrealized returns. This deficit must not be put on the backs of teachers.

Teachers are advocating for using significant one-time money given that the state is awash in billions of extra federal dollars. This makes sense because teachers have been the backbone of stability during this most challenging year.

Personally, both my wife and I are public school teachers. We have paid into the retirement system in good faith for almost 20 years and built our family's long-term financial plan around the agreement and trust we had with the state. Changing this system is wrong. Had we known that this agreement wasn't what was promised we would have made different choices. I believe that the state has a legal burden to uphold the contract and pension plan that they agreed to when my wife and I entered into the retirement system with the state.

DO NOT support a solution that puts the burden to correct the state's decades of funding neglect on the teachers.

Thank you,

Matthew Dransfield

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## Mike Ferrant

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**From:** Jennifer Fischer <demare10@gmail.com>  
**Sent:** Friday, March 26, 2021 10:44 AM  
**To:** Testimony  
**Subject:** My testimony

Making it a law that teachers cannot retire prior to their 67th birthday is creating a detriment to students, school districts and educators.

In my twenty four years of teaching, I have seen wonderful teachers retire when they have reached the magic "90", but unfortunately, I have also seen wonderful teachers lose interest in teaching because they are waiting for the magic "90". Changing the retirement to an age and not a combination of age and years of service can cause teachers feeling forced to work beyond what they are capable of, and that is not who I want teaching my children. Our future of Vermont deserve to have teachers who want to be there, not who are forced to be there.

There are other reasons that this initiative is detrimental to our state, including the cost of having more teachers on higher end of the pay scale, and competing with border states for good teachers when our pay is lower and our pension is worse.

Please consider alternative solutions for the pension deficit, I realize it's easier to come after the teachers, but what is easier isn't always what's best.

Thank you.  
Sincerely,  
Jennifer Fischer

## STATE PENSION SYSTEM

In the late 1970's I worked for a large insurance company as a pension analyst. It was my job to determine how much money each employer would have to contribute to their pension plan in order to fund the promised pensions of current and future retirees. I learned very quickly that some years the necessary contributions were shockingly large – dependent upon the performance of the stock market, the number of employees and the number of retirees. Unexpected events could easily skew the required contributions. I then came to the conclusion that defined **benefit** pension plans were a hindrance to the employer and possibly greatly affecting the profitability/existence of the company.

In the current business atmosphere, most private employers provide defined **contribution** plans (401K, 403B) for their employees' retirement. The employer knows what the annual contribution will be since it is based on the employees' wages/salary – an amount that can easily be calculated.

The only way for the current defined **benefit** pension plan for Vermont state employees to be fully funded is for the necessary funds to be siphoned from other parts of the government budget – from other deserving programs. Right now, school districts pay a "fee" to the VT State Retirement System for each new teacher to the district and instead of 100% of some grants being spent on the students, part of the grant money is also sent to the VT State Retirement System.

In order to end this cycle of underfunding, **all new state employees/teachers as of 7/1/2021 should only be allowed to belong to a defined contribution** plan similar to what is offered at the majority of private companies. This will not immediately get the state out of the predicament in which it now finds itself. The hope is that future generations will eventually be released from this massive debt.

Enid Ellis

333 John Rock Rd.

Wheelock

## Mike Ferrant

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**From:** Leah Griggs <lgriggs@sbschools.net>  
**Sent:** Friday, March 26, 2021 11:06 AM  
**To:** Testimony  
**Subject:** pension

As I write this, I am filled with anxiety and disgust that the leaders of our wonderful state would once again attempt to remedy the mishandling of our money by making us repay it. This was the "solution" the last time this happened. This "solution" is a failure and must not be repeated as it will only lead us back to the same result.

The burden of this liability rests on the State of Vermont and not on the educators who have worked tirelessly to support, educate and advocate for our students (the future for all of us). We have already paid our fair share and then some. The large one-time funding and a dedicated revenue stream as outlined in Senate Bill S.59 should be utilized to decrease the burden, not the meager teacher's salary which barely keeps me financially afloat. In fact, I have worked at least one and sometimes two extra jobs to support myself and my family! Now that our health care has become catastrophic care (thanks to the State), I cannot afford to pay any more out of my paycheck and expect to survive.

The State should consider using federal dollars first and then looking to the wealthy to pay their fair share. It is intolerable and unconscionable for the State to take more money from teachers. The wealthy can afford to go without luxury items, I cannot and will not continue to work in a profession that forces me to choose between heat and food and that forces me to go without access to healthcare and to ration prescriptions because I cannot afford them. This reality is unsustainable for me and my family and the idea that it will be worse in retirement is totally unacceptable.

I fail to understand how this proposal will attract and retain teachers to the state of Vermont. Why would anyone want to enter a profession that is constantly under attack and is shown little or no respect? Why would anyone be attracted to Vermont to teach when you must work longer, pay more, and get less in retirement as thanks for their years of service?

It is time for the leaders of this state to stop and get in touch with and truly understand its educators. I implore you to take the time to come up with an equitable and fair solution for this problem. One that is sustainable and is not on the backs of your teachers. This flawed and inequitable solution has already proven to be a failed solution (or we wouldn't be here again), is unsustainable for teachers, and will discourage others from going into the field of education. It will not entice younger people to move to this state and it will be detrimental to the economy of the state of Vermont.

Leah Griggs  
Consulting Teacher-Grade 6 Polaris Team  
FH Tuttle Middle School  
500 Dorset Street  
South Burlington, Vermont  
802-652-7108

## Mike Ferrant

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**From:** Kyle Kolk <kkolk@gisu.org>  
**Sent:** Friday, March 26, 2021 11:28 AM  
**To:** Testimony  
**Subject:** Pension Cuts

Hello,

I am writing regarding the proposed teacher pension cuts. I have been teaching for over 11 years, but only started working in Vermont last August. One draw to moving to Vermont was the belief that Vermont actually cared about its teachers, and I would be better taken care of here than my old home of Louisiana. Instead, less than a year after relocating, I'm learning that my new pension is going to take double the time for me to be vested, that it is going to be more expensive, and that it will be worth less than before. I am so... disappointed that a state that purports to be liberal and in favor of education is treating teachers so disrespectfully.

Actions such as this only exacerbate the problems being encountered with teacher recruitment and retention. It is hard enough to find quality teachers willing to put up with the long hours, derision and disrespect offered to them without taking away the few benefits that help make up for it.

Teachers did not create a shortfall in a system that they paid into with every paycheck, and should not be punished for poor choices others made.

Thank you for your time and advocacy.

--  
Kylie Kolk  
Grand Isle Supervisory Union  
Elementary Librarian/Media Specialist  
North Hero Campus  
Grand Isle Campus  
Pronouns: she/her/hers  
[kkolk@gisu.org](mailto:kkolk@gisu.org)

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## Mike Ferrant

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**From:** Ann Shaw <shawam712@gmail.com>  
**Sent:** Friday, March 26, 2021 11:29 AM  
**To:** Testimony  
**Subject:** Attn: House Committee of Government Operations

Dear House Committee,

This spring marks the end of my 5th year as an educator in Vermont. I moved here from New York right after college for my first job and I was lucky enough to meet my partner here as well. I love my job despite its many hardships on a daily basis, which have only been exacerbated by the pandemic. This pandemic has shown the importance of schools to our communities, families and children, the myriad of programs that come through the school buildings, and the amount of work and effort educators put in regularly to go above and beyond for their students.

I am appalled at the lack of appreciation from the government of Vermont towards the educators of this state. Salaries for teachers in Vermont are low: those in my position in New York make \$10,000-15,000 more. The new legislature regarding the pension system is cruel.

My partner and I are at the age where we want to settle down, buy a house, and hopefully start a family within the next couple of years. If Vermont really wants young people like me to stay or move here, alienating one of your largest workforces is not the way to go about that.

I know many people my age are not focused on their retirement but this pension affects all of us now. I have worked private sector jobs where the retirement system was optional; for teachers in Vermont, it is not given as an option, 6% of every paycheck is taken to go towards my pension. I struggle to make ends meet as it is between my student loans, astronomical health insurance costs, and Vermont's high cost of living. If any more is taken out of my paycheck, I will be unable to afford to live in this state, regardless of having a full time job and an advanced degree. Educators have already given, and will continue to give, so much of their money, time, and life to the service of their students and communities. Taking more out of their paychecks for less benefits in the future is not only immoral, it is heartless.

Vermont is a beautiful state, and I want to be able to spend the rest of my life here, but the priorities of the legislature don't seem to be supporting educators. We already have a teacher shortage and this will only make the situation worse. I think I can speak for other young teachers like myself that if things don't change, there is no point in staying in Vermont.

## Mike Ferrant

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**From:** Jason Lorentz <jlorentz@sbschools.net>  
**Sent:** Friday, March 26, 2021 11:31 AM  
**To:** Testimony  
**Subject:** Negative Impacts of Teacher Pension Proposal

Drawn primarily by my teaching job, my spouse and I moved to Vermont from New York City, bringing with us post-graduate degrees and years of experience in our careers. This proposal, by eliminating the rule of 90, will suddenly require me to work 5 additional years before receiving a full pension. It makes me, for the first time, seriously consider changing jobs, perhaps requiring a move out of state. For those are perhaps five of the most valuable years I'll have.

Furthermore, seeing the state alter the deal in this way, when teachers have always paid their part of the pension and the state has underfunded its part, makes me worry that the agreement may be changed yet again in the future. Will I end up contributing 10%? 15%? Will I be required to work until I'm 70? 75?

If Vermont really cares about attracting and maintaining an experienced and educated teaching workforce, altering the terms of our retirement on the fly, creating uncertainty about something as crucial as *age of retirement*, is not how to do it!

If there's ever been a time to ask the very wealthiest to contribute more to cover the state's liabilities, this is it.

Sincerely,

Jason Lorentz  
South Burlington High School

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Pension- public teacher perspective

Date- 3/26/21

Dear Representatives,

the state has chronically underfunded the teachers' pension fund for over 17 years. Please do not penalize us for this mismanagement. The current financial problem is directly attributable to years of neglect and lack of oversight. In addition, thanks to Covid- many veteran teachers are retiring- leading to stress on an already weak system. For many of us, often women, this is our only retirement and we are depending on the state honoring its end of the bargain, especially with the current windfall from the federal government.

If you want to encourage young folks to move to VT and raise their families here, then it makes sense to treat us with respect and care. Otherwise, the looming teacher shortage will become severe. We're not asking for huge sums of money, just that you honor your current agreement.

Requiring teachers to work until age 67 and removing the rule of 90 also places an undue burden on local school districts who count on veteran teacher retirements in order to hire new young (less expensive) teachers who not only relieve the budget but also bring new ideas and skills to enrich our experienced staff. Why force local districts to pay the price of state mismanagement?

We believe that working with VTNEA to arrive at some possible solutions would be productive and helpful. Developing this plan behind closed doors does not set a precedent of trust.

In addition, all of your public servants relying on this retirement fund have deliberately spent our money and time locally to support our communities through this disaster. Without us, the VT economy would have suffered far worse damage. Please keep our contributions in mind as you deliberate.

Thank you for reading. Laura Allyn, career teacher at Burlington and Burlington resident.

Laura Allyn  
[lallyn@bsdvt.org](mailto:lallyn@bsdvt.org)

## Mike Ferrant

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**From:** David Shiffert <dshiffert@sbschools.net>  
**Sent:** Friday, March 26, 2021 11:44 AM  
**To:** Testimony  
**Subject:** Teacher pensions

To Whom It May Concern,

My understanding of the current proposal is this: As a 50-year old educator who has taught for 15 years in Vermont public schools, the state would require me to put 2% more of my remaining paychecks into the retirement system, for the next 17 years (until age 67) and then receive LESS money in retirement than I would under the current system. I also understand that the State has not been contributing its predetermined payments into the state retirement fund. In essence, I am being penalized for the State's prolonged neglect of the retirement system fund??

For me personally, with two daughters in college, less money per paycheck has the immediate effect of incurring more debt on my family, in the form of student loans (with interest!) to pay for college expenses. This, in a state where state college tuition is already some of the highest in the nation.

For 15 years, I and my colleagues have seen a relentless assault on our salary and benefits. The State now needs to look elsewhere for the revenue that it failed to produce for educators' retirement. ¡Basta ya!

David Shiffert (he, him)  
Spanish Teacher, South Burlington High School

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## Mike Ferrant

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**From:** Natalie Cowden <ncowden@gmail.com>  
**Sent:** Friday, March 26, 2021 11:48 AM  
**To:** Testimony  
**Subject:** Written Testimony Re: Pension Fund

My name is Natalie Cowden. I am a first grade teacher at Hinesburg Community School. I write this testimony in dismay over the proposed changes to address the underfunding of the pension. I have been in education for ten years. I started in education after an eight year career in sales and marketing. I worked to receive my teaching license and master's degree from Saint Michael's College to join this great profession. For most of my career in education, I have ignored the "politics" that surround us. Maybe it was because I didn't know any better or because I didn't want to invest time in things that I, naively, didn't think would really hurt me. Or maybe it was because I love what I do, I feel grateful that my work is something that I enjoy and I didn't want that to be tainted by what was "out of my control anyways." In hindsight, I wish I had paid more attention, but I believed in the systems and had faith in the people in charge of the systems. I believed that any decisions being made would not drastically or detrimentally hurt us or harm us; that these decisions would not harm me as an individual. I was wrong. This proposal is hurtful and harmful. The state of Vermont's administration made decisions to use funds that should have been allocated to the teacher pension fund. These funds were used to benefit the state, these funds were *not* used for teachers. It is now the state's job to figure out a way to pay the fund back that does not solely burden educators and the state's employees.

I ask that the people in charge of proposing ways to fix this problem truly begin to put themselves in our shoes and to ask yourselves these very obvious questions: If it was my pension being threatened, would I accept the terms to this proposal? Would I accept terms that require me to give more and accept less (for my retirement!!) to correct a financial deficit that is not my responsibility? I am certain that the answer to these questions would be no. It is not logical, not sensible, and not fair to pay more money and to receive less to fix a problem that we did not create. We have paid every penny that we have been asked and that we have agreed to towards this pension fund. We have held up our end of this contract, but you have not, yet here we are being asked to "take the hit" and accept that our burden is the solution to your problem. I believe, you too, would feel outraged, betrayed, and deflated. The legislators of this state made decisions that have caused this issue, it is up to you to fix it. In my first grade classroom, we learn that if you take something from someone, you return it; if you break something, you fix it. We learn to be accountable, to take responsibility and to be fair. I expect the house committee and the representatives of the state of Vermont to do the same: be accountable, take responsibility and be fair. Please, please vote no on this proposal and please, please dedicate your skills, resources, and time to fix a problem without causing further hurt or harm to the people dedicated to positively impacting the lives of so many, despite the fact that we are consistently (and most recently) up against decisions that negatively impact so many.

Thank you for your time,

Natalie Cowden

35 Meadow Lane  
South Hero, Vermont 05486

March 26, 2021

Dear House Government Operations Committee Legislators,

One year into a pandemic, Vermont teachers deserve support and accolades, not cuts to their benefits. Access to high quality public education is critical to a functioning democracy and the key determinant of “high quality” is teachers. Teaching is a demanding career in the best of times, with many rewards and yet, increasingly, many demoralizing pressures. Each demoralizing act drives current teachers out of the field and prospective teachers into alternate careers. Ultimately, our children and our future suffer.

I invite you to think about the difference between “burnout” and “demoralization”. Burnout is an extreme level of exhaustion brought on by sustained stress and labor. Demoralization occurs when that sustained stress and labor is continually undervalued, disrespected, and denied.

A friend teaches middle school. She teaches online and in person, two completely different jobs, in a hybrid model. Two preparations, two modalities of communication, two systems. She spends weekends preparing lessons and posting them on the online learning platform – not just part of a weekend day, but both days. That is the work. Then there is Covid-19, which spread in her school at one point. Would she bring it home to her family? To other students? Was she a carrier? Teachers go into the profession because they care about service, because their first thought is of others. What if they become a point of harm to others? And yet, when the vaccines rolled out, teachers were not considered “essential workers”.

I left teaching eight years ago, I thought due to “burnout”. I understand now I felt demoralized. I believed teaching meant engaging students in become life-long learners, connected to their communities, and motivated to reach their full potential as citizens and human beings. When No Child Left Behind arrived and teaching to a test became an expectation, I felt a dissonance between my values and that of the educational system and I felt undervalued. What teachers are experiencing today is far deeper.

Please appropriately value our teachers and do not support the Speaker’s plan to cut teacher benefits. Instead, support our teachers to stay in the field doing the hard physical, psychic and emotional labor needed in the classroom each day.

Thank you.  
Karin Ames  
[karinleeames@gmail.com](mailto:karinleeames@gmail.com)

## Mike Ferrant

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**From:** Dianna Ingison <dingison6@yahoo.com>  
**Sent:** Friday, March 26, 2021 12:17 PM  
**To:** Testimony  
**Subject:** teacher pensions

In 1986, when I graduated from graduate school, I was very excited to start my career as an educational speech language pathologist. I was very happy to settle in Vermont although I knew that I would be sacrificing a higher salary for the Vermont lifestyle. I have worked in Vermont schools for 32 years. I have planned over the years for what my retirement might look like and for all these years I have believed that the state is upholding it's part of the pension bargain. I have contributed money from every paycheck since 1991. I fully believed that the state was also contributing their fair share. Instead I am being told that despite doing what I am supposed to do, I will be penalized for the state's errors. This is unacceptable. I should not have to pay more into the system because the state did not pay their fair share. I should not have to forgo a cost of living increase predicated on my whole retirement benefit because the state did not pay their fair share. I should not have to delay my retirement because of the state's mistakes. Over my 32 years of teaching, I have watched teacher benefits erode. I have seen the treatment of teachers and respect for the profession decline over time. However, I never expected that I would not be able to count on the retirement plan that was guaranteed my state. I feel so betrayed. I have given my all to my profession. I have dedicated my professional career to the children of the state of Vermont. I urge you to reconsider this terrible plan as proposed. The teachers of Vermont deserve so much more.

Dianna Scott  
dingison6@yahoo.com  
PO BOx 296  
Manchester Center, Vermont 05255

Dear Legislators:

Of all the times to consider kicking someone when they are down, you picked a great one! Teachers have quite literally been risking their lives, their health, and the health of their families and loved ones to keep schools afloat and kids learning. We even go along with the notion that many of the people who complain about kids doing remote learning are actually more concerned about being able to work and play during school hours than about their kids learning. So for you to pick *now* to fire this broadside at our retirement system is thoughtless at best.

I cannot begin to tell you how unfair your proposal is. It is even, surprisingly, worse than what Beth Pearce proposed. Imagine being a teacher who has taught for 30 years since right out of college, who has been planning their retirement at age 60 for years based on the longstanding "rule of 90". Imagine being told that you now have to work another 7 years, and possibly more if the Social Security Administration changes the full retirement age before you hit 67. Multiple teachers with whom I have spoken would be in this situation.

Imagine being a newer teacher who thought you were fully vested in the pension only to be told that you aren't and that you have to wait another 5 years. Imagine being disabled, laid off, or otherwise separated from your employment in your 9th year of teaching. You will have unfairly surrendered \$26,000.00 of your hard earned income into the pension, but you would apparently get NOTHING in return!

Imagine having to pay 14.9+-percent of your gross pay into SSA, Medicaid, and the pension. We already pay 13.65-percent! That extra 1.5 percent may seem trivial to disconnected lawmakers and politicians, but to us, it matters as we struggle to feed our families, get our kids to college, deal with high property taxes, and deal with life's other financial struggles that are exacerbated by the high cost of living in Vermont. You want to increase our withholding by about 25% while forcing us to take a lower retirement benefit. Less for more; not a winning sales pitch! Nearly all of us will feel this sting immediately if the proposal is adopted.

There are financial opinions afloat that suggest that your proposal isn't even necessary, particularly in light of federal funds that are readily available and could be used to prop up the pensions you propose to cut.

Why must we be the ultimate victims of either mismanagement, shortsightedness, or poor investment decisions? Is our contribution to this state and its future that undervalued? Do you not understand that most of us have the requisite talents to make more money in the private sector but that we do what we do because we care?

Tax payers may complain, but taxpayers benefit from what we do. School boards may complain, but communities benefit from what we do. So, if there is a true need, the pain should be distributed, not heaped solely on us and other government employees. Your proposal goes too far by miles! It is punitive and injurious. What effect do you think it will have at the local level? Do you not perceive that local negotiating teams will have to dig in even further and demand

greater annual pay increases at every bargaining session to recoup some of what we are losing? Do you not perceive that if you adopt this proposal, you are planting the seeds of discord and disruption on a systemic level?

It is unfortunate that there are some among your legislative ranks who utterly undervalue education and educators, and it is unfortunate that they actually get elected to office here in Vermont. Hopefully there are more among you who value education, who value what we do, and who are willing to instead find a common-sense, equitable solution to this situation, the most preferable and wisest of which would be to leave our pension alone. **Don't blame us for this mess, please!**

Perhaps the best course is to scrap the pension altogether with educators who aren't vested yet getting their contributions returned, those who are vested having a fair buyout option that includes some experiential gain based on years of service compared to reasonable market gains during the relative time period(s), and the creation of a voluntary, defined-contribution plan so that WE have some control over our retirement **rather than leaving it in the hands of the same people and entities who got us to this sad point-(assuming there really is a need for action for argument's sake)**. With a lower matching amount and the voluntary nature of it, such a structure would likely relieve towns and the state and the taxpayers of some of their present responsibility as well.

If someone came to me three months ago and asked if they should go into teaching, I would have said confidently, "yes!"

If someone came to me now and asked if they should go into teaching, I would ask, "can you afford to?"

Sincerely,



Tom Plog  
Dedicated Teacher  
3/26/2021

## Mike Ferrant

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**From:** Cindy Chornyak <cindyornyak@gmail.com>  
**Sent:** Friday, March 26, 2021 12:27 PM  
**To:** Testimony  
**Subject:** State Employee Pension plan proposed changes

I have several questions and comments related to the HGO proposal regarding the State Employees and Teachers Retirement Plans.

First of all, I think this is a rushed proposal with no accompanying analysis showing the impact or fiscal analysis results. The rushed nature of sending out this proposal at this time in the session does not allow for thoughtful and serious review and response. Limiting the public speaking sessions to approximately 40 respondents is also restrictive and unfair. The ramifications of this proposal are huge and restricting comment or review of this is not conducive to a good outcome. Please show some respect for the teachers and state employees in this process. This feels so rushed and cobbled together. Putting together a study group would alleviate some of these feelings.

The proposal negatively impacts all State Employees and Teachers, and the proposal attempts to solve the years of poor management, unsound investment strategies, and unfunded issues all on the backs of the employees. Other than a very small amount upfront, there is no additional input of funds from the State nor from the legislature in alternative funding. None of the issues of the retirement funds were caused by the employees.

The retirement plan is a major recruitment tool for the State to attract and keep the best and brightest. Also all the HR systems in place are based on the old plan – for example, the step system. If you make employees work longer until they get to the social security ages before they can retire, many long-term employees will have put in a number of years without any steps. An employee who starts work for the state at age 25 will max out on steps after 27 years. So, if they have to work until they are 67, that is 15 years of work without a step. If you go with this plan, you will need to revamp the step process to go along with the increased number of years of work.

The retirement plan is a promise made to employees when they start working. It is mandatory to sign on to, so it should be mandatory for the State to honor it. Employees make plans and assumptions based on what is spelled out to them at first enrollment, and annually in retirement statements. It is unethical and immoral to change that for employees now.

This proposal costs much more for employees and pays out much less. It delays vestment and retirement, and will not keep up with inflation, reducing the dignity of retirement for those that have served the State faithfully for years. The proposal details numerous areas that result in increased contributions to employees. The 1.1% increase in contributions is almost half of what our bargained raise will be as of July 1. That was bargained for in good faith - never imagining that almost half of it would be taken away. Also, why is the risk sharing for fund performance only applicable to employees - and not the State? Employees do not have input in or control any part of fund performance. Perhaps the Treasurer and the retirement fund managers should pay this risk sharing portion instead. I read a recent opinion piece that stated, '...Pearce and the Vermont Pension Investment Committee have gambled the retirements of hard-working teachers, firefighters and other public employees on risky and high-fee Wall Street investment strategies...' You are punishing the wrong group of people here. I think there needs to be stronger oversight of the fund managers

Dear Vermont elected legislator,

When I started my teaching career in 2000, the state teacher retirement system was explained to me and the deductions that were taken from my paycheck gave me the hope of a fixed income stream that I could rely on to live out my non-working years after a career of public service. While I never dreamed of a lush retirement from the Vermont teacher pension, I have always felt comfort that I was contributing toward something that would allow me to retire after approximately 35 years of service according to the "rule of 90" that is in place. The rule of 90 seemed fair to me and is what I have grown to rely on for completing my career, or at least having the option to end it.

Now, here I am with 21 years of teaching under my belt, and 13 years before I can retire under the current system, exhausted from teaching in a pandemic which brought on professional and personal as well as ideological and emotional challenges that I have never before experienced. I put my health and the health of my family at risk by staying in the classroom as schools reopened. I am not complaining about the work I have done and I am proud to have my classroom be a place of semi-normalcy for students who are suffering from the isolating effects of the COVID restrictions. But I am stating this to show that I have been a dedicated teacher all along and will continue to do so.

I am not counting the days to retirement and I am proud to be a teacher, but knowing that I am only 13 years away from eligibility is helping to keep me focused and energized in the classroom. The new proposal of a retirement age of 67 means that I will not be able to retire in 13 years, but in 23 years. It means I am going to have to add another 10 years of teaching before I can access the money that I have been setting aside every paycheck throughout my career. It is disheartening and unacceptable to propose to change this agreement this far into my career. Please leave the system that is in place alone.

Thank you for your time and consideration,

Greg Lewis

South Burlington High School Teacher

[glewis@sbschools.net](mailto:glewis@sbschools.net)

Dear Legislators,

I'm writing to express my strong opposition and extreme frustration with the proposed modifications to the teacher retirement system. This my tenth year as a teacher in Vermont and I was recognized as Finalist for Vermont Teacher of the Year in 2019. I love what I do, despite the hard work and high anxiety associated with my work. Teaching is consistently considered one of the most stressful professions, given the long hours and relentless expectations -- and this was before a pandemic that has amplified all these factors. Working towards a fixed pension was one of the reasons I switched careers ten years ago. To now have that pension in jeopardy, and the benefits I planned on substantially reduced, is a slap in the face. What is most frustrating is that this mess is NOT the fault of the teachers, who have lived up to our side of the agreement since its inception. Rather, it was the result of poor decision-making and underfunding by elected officials for decades.

*"[Beth] Pearce said actuaries have estimated that at least \$25 million of what the state is paying for unfunded pensions each year is because of chronic underfunding by "multiple administrations and multiple legislatures" from 1989 to 2007. But she stressed that's the minimum figure, and it could be far higher." (VTDigger article)*

The clearest analogy that I can think of is the 30-year mortgage. How would all homeowners feel if their bank called and said that because bank managers had mismanaged funds, the bank would be tacking on an extra 4-7 years to their mortgages? Oh, and at the same time they are also going to increase interest rates while simultaneously ensuring that the final value of homes would be lower? Such changes would be considered outrageous and incredibly unfair, to put it mildly. I hope our democratic leadership has more common sense than to proceed with this affront to teachers. I respect that changes will need to be made, but the proposed modifications are unacceptable in magnitude. Consider changing the rule of 90 to the rule of 92, or more justly, an income tax surcharge on the wealthy. We've all seen the analyses of how the rich have gotten richer during the pandemic. Teachers did not create this problem and we should not be the ones to bear the full burden of fixing a system that was broken by unkept promises by our elected officials. Please reconsider the proposed changes, and look at alternative solutions.

Thank you for your time,

Shane Heath  
Montpelier, VT

## Mike Ferrant

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**From:** Sarah Meisenzahl <smeisenzahl@sbschools.net>  
**Sent:** Friday, March 26, 2021 1:04 PM  
**To:** Testimony  
**Subject:** proposed changes to teacher pensions

Good afternoon,

The proposed changes to teacher pensions is unacceptable! There is a compromise here where teachers are not forced to bear the burden of this.

When I began teaching at 22 years old, I was clearly explained the teacher's pension I was investing in and what my contributions would be and what I could expect to receive at retirement.

About 10 years ago, the promise that you made with me about my pension was broken and changed since the state of Vermont failed to plan properly. I was frustrated but still far away from retirement. I could understand and plan accordingly that I would need to contribute more and retire later due to the rule of 90. I would need to plan to extend my teaching career by 4 years and plan for a certain amount for my pension when I was eligible to retire.

Now I find out that the legislature is once again planning to break their promise. I would be contributing even more, getting a lesser amount in retirement and need to extend my teaching a career another 11 years. That is a 45 year career instead of 34 (30 when I first started). This is outrageous! I understand that you need to fix the pension system however changing the rule halfway through my game is not acceptable. I have spent time and money planning for my retirement with certain parameters in place and I should not have to bear the brunt of the legislature's failure to plan.

There is a compromise here where teachers are not forced to take on the burden of this. These proposed changes need to be examined more closely to think about the unintended consequences of your actions.

Sarah Meisenzahl  
South Burlington School District

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## Mike Ferrant

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**From:** Murray, Pat <Pat.Murray@vermont.gov>  
**Sent:** Friday, March 26, 2021 1:08 PM  
**To:** Testimony  
**Subject:** Pension

I joined the State in 2016, I left a good job at Vermont Mutual and took less money to join the Department of Financial Regulation. I accepted the reduction in salary as I knew that I would now have a pension which I never had in my 45 years as an insurance professional. I was 57 when I joined the State, and am now 62 and plan to retire between ages 67 and 69. I understand that the current proposal may exempt me from changes (I'm not sure), but now I feel like I cannot rely at all on my pension as changes may be made in the future that lessen my payout and benefits. In the meantime, I understand that my pay will be affected as I will have to contribute more to the pension fund. I am one of those who lives paycheck to paycheck and I suspect there are many others in the State who do so also. Any further deductions from our pay would be a financial burden to many of us. It seems that perhaps the State can find some way out of this without affecting the many people that chose to work for the State mainly because of the pension benefits and are accustomed to paying a set amount each pay for those benefits.

Pat Murray (her/she), CPCU, CIC, CRM, CISR, AAI, AIC, AIS, API, PIR, ARM, AU, ARC, DAE, CPIW  
Senior Rate and Forms Analyst/Outreach Coordinator  
State of Vermont  
Department of Financial Regulation  
89 Main Street  
Montpelier, VT 05620  
(802) 828-5795  
[www.dfr.vermont.gov](http://www.dfr.vermont.gov)

**Mike Ferrant**

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**From:** Jesse Lussier <jesselussier@gmail.com>  
**Sent:** Friday, March 26, 2021 1:15 PM  
**To:** Testimony  
**Subject:** Pension Hearing on Pension Stabilization

Please give non-exempt State employees the option to join the Defined Contribution plan that is available for exempt State employees.

Many employees who are enrolled in the Defined Benefit plan would move to the Defined Contribution plan that is currently in place, which would lessen the burden (unfunded liability) from the Pension.

Thank you,

Jesse

## Mike Ferrant

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**From:** Mike Ferrant  
**Sent:** Friday, March 26, 2021 1:26 PM  
**To:** Testimony  
**Subject:** FW: Information on the Public Hearing this Friday  
  
**Importance:** High

~ Mike ~

**From:** Perron, Logan <Logan.Perron@vermont.gov>  
**Sent:** Friday, March 26, 2021 1:09 PM  
**To:** Mike Ferrant <MFerrant@leg.state.vt.us>  
**Subject:** RE: Information on the Public Hearing this Friday  
**Importance:** High

Good Afternoon Mike,

Thank you for coordinating the opportunity for testimonials. I will not be able to log into the meeting and would like to formal submit a written testimony to be heard.

Testimony:

*Good Evening All,*

*My name is Logan Perron and I have worked full time for the State of Vermont in the Agency of Transportation for just over five years now. I worked as a temporary and then as a consultant for 7 years prior to coming onboard full time. I have loved working for the State and feel that the work that we do is very important. We also do this work at a fraction of the wages that the workforce performing the same work in the private industry receive. We are able to accept this fact because we like being a public servant to our neighbors, having pride in our state workforce, and the state provides some security. Another important aspect is that of the retirement that we are promised when we accept our positions. This retirement that we work towards and invest in is a foundation to our lives. Many of us have planned and made decisions based on the retirement plan. This new proposal is completely disheartening; and states to thousands of us working hard at the state that we no longer matter and we are completely expendable. The work we do is not important and we are not respected to any degree. This proposal would add 10 years to my working career on top of a 31 year career that I committed to 5 years ago. That also assumes the Social Security Eligibility Age stays at 67. There is a big group of employees that will be receiving more than 50% of their remaining time added and restarting their "30" year career now. Many have also spent years building a career that may not be transferable to other industries to try and save their life plans and goals. This would remove 10+ years' worth of retirement savings/opportunity for thousands. Most of my generation has entered the work force very retirement conscious. Many of us have planned to never have Social Security benefits due to the growing age that you can receive them, and the uncertainty that one would live that long. Retirement is something that should be obtainable prior to death or lack of health. Your proposal now aligns our retirement with this Social Security that is proceeding out of reach. You have basically taken away the retirement from the public servants that work diligently to keep this state moving forward. The very first principal/goal stated to guide the proposal is one of attracting and retaining a talented and effective workforce that serves Vermonters and maintains retirement security. This was completely missed. Any new employee will view a state job as not having a retirement and only having the deferred compensation plan in order to retire and enjoy life before they are not*

able. Why would they not at that point work in the private sector for a higher wage and a matched 401K plan? All current employees should be granted the retirement that they were promised and any new proposal should go into effect for those that sign onto state work moving forward. With this said, the pedigree of our future work force is at complete jeopardy with this proposal. This will discourage most of the workforce from ever entering state government in Vermont. This has set a terrible tone with thousands and although we understand that a change or focus needs to be made moving forward, we ask that you have respect for us and the work that we do when establishing it. I will end my testimony pointing out that the final section of the proposal summarizes the impacts, none of which shed any light on the employees of the state. The most significant impact on human lives is completely overlooked. We are people, we are Vermonters, and we deserve better.

Thank you for your time,

Logan Perron

**Logan A Perron** | District Technician  
Vermont Agency of Transportation – District 7  
1068 US Route 5, Suite 2 | St. Johnsbury, VT 05819  
Cell: (802)279-0818



**From:** Mike Ferrant <[MFerrant@leg.state.vt.us](mailto:MFerrant@leg.state.vt.us)>  
**Sent:** Thursday, March 25, 2021 3:34 PM  
**Subject:** Information on the Public Hearing this Friday

**EXTERNAL SENDER: Do not open attachments or click on links unless you recognize and trust the sender.**

Thank you for registering for the Public Hearing on Friday, March 26, 2021. You will receive a Zoom link on Friday at 3:00pm and be able to join the meeting at 3:30pm. Please prepare your remarks, as the time for each person has been adjusted to 2 minutes. Please rename yourself after entering the meeting, so staff can identify you appropriately and ensure your voice is heard.

You may submit written testimony as well.

**Mike Ferrant**  
Director  
Office of Legislative Operations  
Vermont General Assembly  
[mferrant@leg.state.vt.us](mailto:mferrant@leg.state.vt.us)

## Mike Ferrant

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**From:** Judy Lilley <Judy.Lilley@colchestersd.org>  
**Sent:** Friday, March 26, 2021 1:34 PM  
**To:** Testimony  
**Subject:** Teachers Pension Plan

Judy Lilley  
29 N Main Street  
Waterbury, Vermont 05676

3/26/21

Dear Legislation Representatives,

As a Vermont educator for over 25 years I am very disappointed in our state's lack of financial planning and responsibility towards the Vermont Teachers Pension Plan.

These are unprecedented times, however, educators should not be responsible for the lack of funding and financial deficit that the state has created.

We have paid into a system with a mutual understanding and financial planning for our retirement. For those of us who are close to retirement, but beyond the proposed five year plan, many of us having children entering or attending higher education, these changes significantly impacts our ability to securely retire. Vermont has counted on us to educate and support the ever changing needs and demands of our students. We need to count on you!

As my representative, I am asking you to uphold the integrity of the agreement and **SUPPORT THE EXISTING TEACHERS PENSION PLAN.**

I appreciate your service and consideration of this request.

Respectfully,

Judy Lilley  
Special Education Teacher  
Colchester School District

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Susan Blethen  
Teacher Burlington High School  
178 Jim Dwire Rd  
Bristol, VT 05443

Chair Sarah Copeland Hanzas  
Vermont State House Committee on Government Operations  
Re: H.119

Dear Madam Chair,

I am writing to voice my dismay at the recent proposal H.119 put forth by the Government Operations Committee regarding the Vermont State Teachers' retirement.

How can such a proposal, albeit a draft, be put forward for consideration? It is insulting. The state made an agreement to me 27 years ago that they would provide for my retirement. I am 7 years out of retirement and now this draft proposal asks me to work longer.

This is particularly insulting to be coming after a year of struggle with teaching during COVID. This has been one of the most difficult years in my teaching carrier, and you propose to add salt to the wound by not keeping your promise.

This is the second time you have "moved the goal post." due to your inability to keep up your end of a promise. When I first started teaching, I was told I would able to retire after my age and service reached 80. Then in 1990, the "goal boast" was moved to service + age reaching 90. For the past few years I have been planning with my retirement agent for my retirement at "90"

Have you thought about the cost to our tax payers as the districts will continue to pay for veteran teachers on a higher pay scale than our newer teachers while waiting to retire? Have you thought about the affect on the classroom this proposal will have. Do you really expect new teachers to agree to working for over 35 years before they can collect a pension? Yes I can happily teach until I am 67 or older; however, do you realize that doing so will have me teaching for 40 years.

As you decided how to solve this problem - the can that has been kicked down the road - any solution must not be on the backs of teachers. I urge you to keep the promises made to those of us who have been working educating the future of Vermont.

If you realize that the teacher pension system is not viable for the future, then you need to come up with a viable solution for our newest teachers, but please do not change the system now. You

need figure out a way to keep our pension system as it was promised. Perhaps the best solution is for the legislature to invest significant one-times funds and find a dedicated revenue source.

## Mike Ferrant

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**From:** Tammy Davis <Tammy.Davis@colchestersd.org>  
**Sent:** Friday, March 26, 2021 1:45 PM  
**To:** Testimony  
**Subject:** Teacher Letter

3/26/21

Dear Representative,

As a Vermont educator for over 23 years I am very disappointed in our state's lack of financial planning and responsibility towards the Vermont Teachers' Pension Plan.

These are unprecedented times, however, educators should not be responsible for the lack of funding and financial deficit that the state has created.

We have paid into a system with a mutual understanding and financial planning for our retirement. For those of us who are close to retirement, but beyond the proposed five-year plan, many of us having children entering or attending higher education, these changes significantly impact our ability to securely retire.

As my representative, I am asking you to uphold the integrity of the agreement and support the existing teachers' pension plan.

I appreciate your service and consideration of this request.

Respectfully,  
Tammy Davis  
2nd grade teacher  
Colchester School District

To whom it may concern:

I have stayed away from much of the pension discussion because I have, or had, faith that a fair compromise would be reached with each side willing to make sacrifices for the greater good of Vermont and the employees that serve her. However, in reviewing the proposed pension plan issued on March 24<sup>th</sup>, that faith is gone and I am in complete shock and disbelief. This is in no way a compromise, nor is it fair. At best, this proposal is unacceptable. At worst, it's insulting to those that have dedicated their working lives to serve the State of Vermont.

I consider myself a fairly young state employee at age 31 with 7 years of service under my belt. I have a Bachelor of Science degree in biochemistry with a Master of Science in forensic science and graduated summa cum laude with multiple awards and recognition from both institutions. The reason I bring this up is not to brag, but to explain how I ended up here. Vermont is my home. I grew up here, moved back here after school, and would like to spend the rest of my life here. Although I could move to a different state and make 30% more than I do in VT for the same job, I choose to stay here. I could also seek employment in a private sector and make far more than what I make now. Instead, I choose to be a state employee. I surely don't choose to be a state employee for the glamour or pride or money. In fact, some people look down on my profession because I'm "just" a state worker. And up until this point, I know they are the crazy ones and that I made the right choice.

I chose to be a state employee for multiple reasons – because I believe in serving the people of the state of Vermont and because employment with the state is an investment in my future. I sacrifice the money I could be making now, because I know that after 30ish years of service with Vermont, I can retire and re-invest my time and energy into the community I love at a relatively young age. Our current pension plans incentivize young, intelligent people like me to spend our lives here, buy our homes here, and raise our families here. Recently, my girlfriend made the move to Vermont from NYC because of everything this state has to offer, even though she took a 40% pay cut to do so. However, if the latest pension proposal goes through unchanged, I can guarantee that you will have at least two energetic and driven young professionals leaving this state to pursue careers, pay taxes, buy houses, and raise a family elsewhere. This proposal is the antithesis of Governor Scott's goal of creating an affordable future for Vermont because no young person will ever invest in their future here.

As this conversation moves forward, I implore you to consider the impacts of your decision on the young, tenured employees that are affected by this. Overnight, the changes as written will effectively add 12, yes TWELVE, years of service for me to qualify for normal retirement. I am one example of over 7,000 employees and families that will be affected in a similar or likely even more drastic way since many of those impacted by this decision have been employed with the state for longer than 7 years. When we signed up to be an employee with this State, we agreed to a set of conditions that you are now revising due to your own mismanagement. Unfortunately, not a single one of the 7,000 employees affected by this can go back in time and invest more of our money into our 457b or other supplemental retirement. Nor can we go back and choose to not vest in such a broken system offered by someone that does not feel bound to fulfill their own contractual and ethical obligations. Had I known this information when I signed up, I would have spent my last 7 years quite differently. I currently have a retirement account, but I treat this as a SUPPLEMENTAL retirement and have done so for the last 7 years because I know I am eligible for a pension and I have never doubted my commitment to spending my entire career with the State of Vermont until now.

Imagine one day your bank emails you to tell you that they extended your 30-year home mortgage by 12 years because they have been investing the last 7 years of your mortgage payments into a failing business venture. As a result your payments will be going up by 2% and anything you've paid towards principle at this point doesn't count because the bank no longer has that money. Not only would be that be illegal, but it is immoral. How can someone possibly think it's ethically justifiable to rescind on a contractual agreement and effectively throw away up to 24 years of someone's life without notice? Although it was not intentional, the state has managed the pension fund similar to a Ponzi scheme. The "investor's", or employee's, money is taken and given to others/put to other use, but when the investors/employees come back to collect on their investment, they are told there is no money available and we actually need you to invest more. Some may view this pension fiasco as a mismanagement of funds, but viewed in a different light it should be considered fraud.

I would be remiss to deny that something needs to change. Even though this situation stems from prior state mismanagement and is no fault of ours, I acknowledge that we all must be willing to make sacrifices for this to work moving forward. I want to be VERY CLEAR that I say this as someone willing to make concessions and I believe we need to find ways to make state retirement more affordable for VT moving forward. I believe in creating options for someone to choose a 401k vs a pension plan and incentive people to choose the 401k option. I believe that increasing the AFC years to 7 is a good idea. In fact, I think this could be 10 years. After all, any tenured employee should reach a plateau in their CBA steps at a late stage in their career and this extension would reduce the impacts of those exploiting additional OT in the last few years of their career to boost their AFC. I'm ok with limiting the COLAs . Ultimately, I believe this is unfair, but again, I'll make the sacrifice, especially since I can plan in advance for this. I agree in increasing the years it takes to become vested. In my opinion, this could increase to 15 years to reduce the burden of people joining the state simply for the quick benefits before retirement. I could not agree more that we should limit some of our spending on those who join the state late in their career for the quick benefits. After all, those folks haven't dedicated themselves to the state. If you want to reduce the financial burden, limit those with less state service and reward those that have dedicated their entire working lives to the state.

The proposal as written does nothing to address the real problem. Unless a better proposal is offered, this issue should be tabled until the real economic impacts can be considered. Specifically, the impacts of no young people in the work force and the impacts of a generation of Vermonters that were promised a financial future but left underpaid with decades of financial regret about things they couldn't control. The only thing this proposal does well is ensure that no one under the age of 35 will ever work for the State of Vermont again.

In the end, I'd like you consider this. Any therapist, coach, teacher, or parent will tell you that you can't change the past, but your decisions now can change the future. **Regardless of what you think is best for Vermont moving forward, please consider your contractual and ethical obligations to fulfill the promises made to thousands of employees that have chosen to dedicate their entire working lives in service of the State of Vermont.**

Thank you and please feel free to reach out with any questions or concerns,

*Jeff Dukette*  
*802-224-6882*  
*Jeffdukette@gmail.com*  
*Northfield resident*

## Mike Ferrant

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**From:** Christian, Matthew <Matthew.Christian@vermont.gov>  
**Sent:** Friday, March 26, 2021 2:10 PM  
**To:** Testimony  
**Subject:** Pension

My story:

At the age of 18 I was offered a job for the Vermont Dept. of Correction. At the age of 18 I was promised after 30 years I would collect a pension and that I didn't have a choice to invest my money into the pension program. At 18 years old I took that job offer and took the promise of a pension. At 18 years old I was line staff inside one of the Vermont correctional facilities. Not an easy or glamorous position to take on however, the good outweighed the bad with the stability of state employment and the promise of a pension. Through the years I have been an active member of my union and I believe that state employees have done more than their fair share from pay cuts, to wage freezes, cut positions, cost increases in benefits, etc. Labor has always made concessions with the state when budgets were tight and adjustments had to be made. I'm currently working on my 15th year working for Vermont Dept. of Corrections and now it seems the state wants to opt out of their promise. I currently have 16 years to retire and with these potential changes I would have to work 34 more years to get less than initially promised, essentially have to work 49 years to collect a pension. I have made financial choices with the understanding of my promise of a pension. In closing I make the connection that if the state fails to hold up their promise I should be able to call my bank and tell them I no longer am interested in paying my mortgage but, plan to keep my house. Thank you for your time and I hope the state will stand and do their fair share and hold up to their promises.

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## Mike Ferrant

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**From:** james moore <james.bill.moore@gmail.com>  
**Sent:** Friday, March 26, 2021 2:19 PM  
**To:** Testimony  
**Subject:** The Broken Promise of Pensions

To whom it may concern:

I am disturbed by the changes suggested in the latest plan by the House Operations Committee with respect to pensions (the very pensions teachers have paid into faithfully for years). The proposed plan puts all of the burden on teachers in the middle of a pandemic when teachers are already going above and beyond. While we wait for the announcement that we're going back to full time classes, Chittenden County (where I teach) had its first day of 100 positive Covid tests. The announcement of the pension plan is an insult to add to the injuries and stress of Coronatimes teaching, and truly shows how little value is placed on teachers.

A pension is a promise, and it helps ensure that qualified, passionate teachers work for Vermont students. Making these changes hurts teachers who are currently working and hurts prospects for teachers considering the profession. Currently working teachers who started here in their 20s may not have planned to teach for 40-45 years. Going back on what was expected at this point in the process is a slap in the face. Not only will teachers not want to work for a system that doesn't value them and forces them to work longer to get the pension that they've paid into, but with teachers needing to stay well past their expected retiring dates, new teaching jobs will dry up. Young teachers looking for positions will be out of luck in Vermont. Teaching methods may stagnate and the future of education in Vermont is held back. Education, like any profession, needs fresh voices and fresh perspectives. How can we ensure that needed newness if teachers must hold their positions longer to get their pensions? (Especially for a state worried about attracting younger people - this is *not* the way to do it).

There needs to be other ways to fulfill the state's pension responsibilities for teachers. We have kept up our end of the bargain - paying into a system we expect will be there for us. Now it is the state's turn. It is not worth putting more pressure on teachers who are at their breaking point in order to make sure the highest earners have a lower tax rate. What is important for our state, Vermont? How can we make it clear that education, which is currently being asked to shoulder quite a burden to get Vermont 'back to normal', is a priority?

I urge you to reconsider the harsh measures to fund this responsibility. Thank you for your time.

Sincerely,

James Moore  
Humanities Teacher  
Burlington School District

March 26, 2021

Dear Senators and Representatives,

I am writing today to express my strong opposition to the proposed changes to the state employee pensions. As a Colchester resident and teacher at Colchester High School for the past 15 years, I am dedicated to serving my community. These drastic changes to the pension system that would make me work longer, pay more, and receive less, have me considering whether I should remain a VT educator. I chose to go into education because I believe in the power and importance of public education. I believe all students can learn and education gives all students, regardless of their economic status or background, the opportunity to get ahead in life. As a high school math teacher and leader in our school and district, I certainly have a skill set I could have used in a career that would have earned me more money. However, one becomes a teacher for more than just money. I chose to serve, and along with that service I was promised other benefits such as health care and pension. I am troubled by the fact that the pension that has been promised to me, and I have been making my contributions towards, is now under attack.

My family is in a unique situation in that both my husband and I are educators. At this point, we should be about halfway through our careers. Adding 50% more time to our teaching careers to be eligible to access lower retirement benefits has the potential to drastically change our life plans. The proposal put out by the legislature makes us seriously consider what we should do at this important juncture. Many folks may be concerned the proposal will make the career less desirable for new teachers or require older, teachers to stay too long and become less effective. Those are important and valid concerns. There should also be concern for folks like myself, who are mid-way through their career seriously considering leaving due to these changes. The bottom line is all these scenarios are not good for our students.

I understand our pension system has been underfunded for years, but this is not the fault of the educators who have been paying their contributions each paycheck. To make educators work longer, pay more, and receive less than we were promised is unfair. For those of us who are already vested into the system, it also goes against the promise that was made to us when we began our careers. On top of this, to be claiming now that the pension is in crisis and must be fixed on the backs of the educators who have been working overtime during this pandemic is insulting. The state will be receiving billions of dollars in Covid-19 relief funding, it is not the time to transfer this burden onto hard working educators. I hope we can find different and more creative solutions that allow for both adequate funding and keep the promises already made to VT educators.

I ask you to please oppose any pension plan that slashes benefits, hikes prices, and makes teachers remain in the field too long. Our number one priority right now is to get through this pandemic. Teachers and other school employees are essential to getting students back in school full time so they can get the emotional and academic support they need to thrive. Having two of my own children in elementary school in Colchester, I know the importance of educators in our children's lives. The drastic changes being proposed make me seriously consider if I should remain a VT educator. This is a time we should be investing in educators and encouraging more to join the field, not taking from them, and making the profession less desirable.

Sincerely,

Tara Sharkey  
Colchester High School, Teacher & Team Leader  
Colchester Education Association, Co-President  
Colchester Parent

## Mike Ferrant

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**From:** Carol McCleary <Carol.McCleary@colchestersd.org>  
**Sent:** Friday, March 26, 2021 2:28 PM  
**To:** Testimony  
**Subject:** Pension Plan Changes

I am writing to voice my concern about the proposed changes to the Vermont State Teachers' Retirement Plan. I am disheartened by the lack of support for educators that the state has demonstrated by underfunding the teachers' pension plan for many years. And now once again teachers are being asked to carry the burden. We all have worked tirelessly for many years, providing for students at our own expense at times. Most recently we have carried the burden of going back to school during a pandemic because we want what is best for children and didn't approach it with a "we can't "attitude but instead with a "yes we can and we must "attitude. It is unfair and frankly immoral to renege on what is an agreement between parties. An agreement that we all have used to plan for our futures. Please show your respect and appreciation for the state's hard-working educators by upholding our pension.

Respectfully submitted, Carol McCleary

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Carol McCleary  
School Counselor, Union Memorial School  
264-5951

(Pronouns: She/Her/Hers)

My name is Lisa Hanna. I live and teach in Worcester, VT. I have lived here and taught 5th and 6th grade at Doty Elementary for 9 years. None being more challenging and more demanding of me than this one. And amidst the challenges that have been layered on in teaching in a pandemic, we as teachers and state employees are now being faced with devastating changes to our pensions.

I was advised to share how the proposed changes in the pension plan would affect me personally, as opposed to sharing my outrage at the possible changes. It is hard to wrap my head around the ways. But I will start with a short list:

1. As a parent of two young children, it will hinder my ability to support and plan for my family's financial stability in the future. The changes proposed alter substantially the pension I had been promised and thus alter substantially my financial security in the future.
2. I have no choice but to seriously reconsider my own professional path, despite the fact that in a public school classroom is where I belong. I chose teaching in a public school for a reason and I believe in public service with all of my heart. But it is hard to know if the wage gap of public school teachers in Vermont is able to be bridged without promise of a pension and rising health care costs. (Source: AARP IN THE STATES - SNAPSHOT\_ Vermont Public Employee Retirement System)
3. It will push other amazing teachers out of their jobs - out of Vermont schools - out of my small and incredible school. Leaving my own job harder as I lose capable, talented colleagues who must seek other ways to ensure financial security.
4. It will harm the future of all of Vermont's children because recruiting and retaining qualified, innovative and talented teachers will be much harder. This is going to be a banner year for teacher turnover - in a profession that is already riddled with it. How can we ask our young people to come into this profession if it is not financially sustainable?

Conversations have been swirling about how to bring young people and families to Vermont. How to bring BIPOC people to Vermont. How to decrease the wage gap for women in Vermont. How to address the disproportional ramifications of COVID on women. If we have any hope of really addressing any of these things, we have to ensure that our promises are kept to state employees and teachers. We have done our part. We have contributed. We must find another way to fund our pensions, other than putting it on our shoulders.

Thank you.

Lisa Hanna  
[lhanna397@gmail.com](mailto:lhanna397@gmail.com)  
802-223-2057

## Mike Ferrant

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**From:** JACQUELINE COTE <jdcote001@aol.com>  
**Sent:** Friday, March 26, 2021 3:09 PM  
**To:** Testimony  
**Subject:** State Teachers Pension Fund

I was a special education teacher/consultant for my entire career and retired approximately 20 years ago. Even before my retirement, there were many years when we were exceedingly concerned about the lack of funding in our Vermont state pension fund. The state was raiding our our pension system funds for spending in many areas not even involving education, and without repaying that fund. Indeed they continued to use our pension funds for other purposes, while promising the funds would be we repaid to our system...eventually. Here it is 20 years later, and apparently the same bad practices have continued to crisis level.

So in addition to not keeping our pension fund completely funded as required, it also resulted in it's not having a chance to grow over these many years as it should have, in order to provide adequate pension benefits for teachers retiring in future years.

It seems that now the legislature wants to put this deficit in our state pension fund on the backs of teachers and state employees who are planning future retirement by either raising their contribution costs greatly, and/or or reducing the benefits they will receive upon retirement.

This is appalling, and shows continued lack of respect and support for those who educate our children – our future! Teachers have often not been shown the respect by their communities and government that their dedication and hard work deserve. With a masters degree and enough credits for a CAGS, I chose education as a career when I could have chosen something that would given me a much more respect, a greatly higher standing in society, salary, and benefits like profit-sharing etc. Like many others, however, I still chose educating children as a life's work of 30 years.

I hope the legislature will do the right thing in considering what to do at this point in time, to support the adequate future retirement benefit monies for these teachers and state employees we are fortunate to have in our state!

Jacqueline Cote  
Essex, Vermont

Jackie

3/26321

My name is Patrick Leene, and my wife, Samantha Mishkit, and I are teachers at Spaulding High School in Barre, Vermont. We are both proud UVM graduates who were fortunate enough to land jobs fresh out of college in 2012, and we have been happy with our careers ever since. Some days are obviously more challenging than others, and this last year dealing with the pandemic has brought on its own set of unique obstacles, but we have always been able to lean on each other and focus on the positives; we are healthy, employed, and just starting a family of our own.

The news of Wednesday's teacher pension proposal could not have been more disheartening. We are currently questioning our long held goals of living in Vermont as teachers for the entirety of our working lives. I grew up in Montpelier, and my wife in Rochester; most of our family is nearby, and we were hoping to raise our infant daughter of three months in this wonderful state. Unfortunately, we are now starting the process of looking into moving or leaving the teaching profession altogether. We do not see a future in teaching in Vermont if this proposal should come to pass, especially when there is no guarantee that things will not get even worse for us in the future, and we worry about the education our daughter will receive due to the rippling effects this proposal will cause.

For these reasons, I am begging you with all my heart to reconsider this proposal. Requiring teachers to work longer is not only detrimental to students and teachers, but also to the communities who will face increasing school budgets as older teachers higher up on the pay scale work even longer than they already do. Forcing teachers to pay even more into a system that we are not allowed to opt out of in order to receive less money by the time we retire ourselves will only serve to drive young educators like my wife and myself out of Vermont and the profession. Continuing to put funding issues on the backs of those who have been paying their fair share for decades while the state mismanages and underpays a promised pension is not a way to create trust, keep people in the state, or improve education for future generations.

I don't know if this proposal is simply a negotiating tactic or ploy, but reading through it caused my heart to sink and my anxiety to spike. And there seem to be so many other options that could help: Tap into the significant amount of one-time money given by the federal government to help fund our pension; raise taxes on the wealthiest Vermonters and large corporations or take advantage of the newly legalized marijuana market and dedicate that money to the pension; do something to show that you're on the side of teachers—who have paid everything asked of us—and not against us.

Please do not rush this proposal through the legislative process. Listen to those of us who will be greatly affected by these changes—middle class, hardworking teachers who you claim to support and appreciate—and make revisions that will allow people like my wife and I to maintain our careers, our happiness, and our lives in this state.

Thank you for your time,

Patrick Leene

26 March 2021

Respected Members of the House Committee on Government Operations:

I am soon to be 52 years old and have worked in state government almost my entire adult life: I was a contractor at age 19. I became a temporary employee at 22 and joined the classified service at 24.

I was still in my 20s when my father passed away at age 63. His father died at the same age. My mother was in poor health for many years. The family cared for her at home as long as we could but she needed to enter a nursing home at age 64.

Our pension is what I have relied on to give me a dignified transition from work without relying on "the public dole" should my health decline earlier than most of my peers. Like social security, I have paid into it all these years.

The alarming discussion around our pension prompted me to purchase air time and move my retirement up to May 1 of this year. Since some have been trying to portray the problem as "retirees living too long" maybe you'll get lucky and I'll die at 63, too.

For my part of the bargain, the State has been lucky to have me. Once a Secretary B and computer hobbyist (pay grade 11), I worked my way up to an Information Security Analyst II (pay grade 26) because I am a hard worker and a team player willing to do whatever is most needed and tackle new challenges.

I had many opportunities to "step up" because state IT wages have not kept up with the private sector. That makes it difficult to attract qualified external candidates. Sometimes managers have no choice but to train and promote from within. When we have been able to recruit, it is often a solid benefit and pension package that drew the candidate to accept the offer.

Being a state employee is not easy. Aside from low wages and understaffing, austerity budgets demand we "make the magic happen" with little more than ingenuity and a can-do attitude. It doesn't always go unnoticed. When unsolicited job offers come our way from vendors, former state employees, and headhunters, the pension has provided a good reason to stay.

The proposed pension changes only provide impetus to run. I have spoken to many talented young workers who can't see themselves sticking around if the pension changes.

## Mike Ferrant

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**From:** Umbach, Jason <Jason.Umbach@vermont.gov>  
**Sent:** Friday, March 26, 2021 3:47 PM  
**To:** Testimony  
**Cc:** Jason Umbach  
**Subject:** Pension

To whom it may concern

My name is Jason Umbach I'm 55 and have work for the agency of transportation since august 1997.

I have seen many winter snow storms long hours and horrible working conditions, I've work through hurricane, and of course COVID. I've planed my retirement on the benefits I was told I'd receive at employment, changes to the retirement for me would be devastating.

Currently I'm eligible for early retirement although I was planning on working a few more years.

My job is physical very demanding and stressful, I don't believe I will be able to continue in this position in my 60's.

Please don't make my life plans, goals and work I valued worthless.

Jason Umbach  
16 Eddy street  
Bennington Vermont 05201  
Cell 802-430-9434

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Friday, March 26, 2021

To: House Committee on Government Operations  
From: Karen Shea Denniston

Thank you for the opportunity. I'll speak in bullets.

One – You reduced time from comments from 3 minutes to 2 minutes claiming to want to hear from more people is suspect. If the Speaker wanted to hear from more people, more time would be added. It has happened before. One example – the 2014 Joint Legislative Committee on Child Protection. They travelled the state and listened to people all Summer and Fall to create a plan. If it matters, you make it happen.

Two – The governance structure proposal does nothing to address the primary root cause of underfunding for years by prior legislatures and administrations. There is nothing compelling funding at the proper level.

Three – The Plan Design places the entire burden of the underfunding on the shoulders of employees. You are misleading Vermonters to suggest that using \$150 million in one-time funding is generous given the amount of federal money coming into the state and the price of new programs you are currently creating.

Four – I have no time to detail the impacts of individual parts of this disastrous plan. However, I will share that I am one employee who started working at age 25. Your plan would have me work an additional 11 years and cost me over \$600,000 in lost benefits and continued contributions. 1 employee – over a half million dollars. Would you recover from that?

Five - My husband is also a state employee. Imagine the combined impact. And this isn't even factoring in the reduction we would experience from the reduced COLA, extended AFC, risk sharing. Would you want that for yourself? Your children?

Six - This proposal has already precipitated an unnecessary crisis for our workforce. The Governor's proposed budget funded the ADEC to give time to create a plan. Instead, you are doing this during a pandemic when you know state employees are all working more and working remotely and the statehouse isn't even open to us to show up to share our strong feelings. You are doing this from the comfort and safety of your homes under the veil of secrecy and darkness while we serve Vermonters.

Seven – You are misleading Vermonters when you suggest that the ADEC is not a worthy investment of general fund dollars. The ADEC is the best investment you could make with my tax dollars because for every dollar spent, investment returns come back to Vermont and are spent in Vermont.

Finally, eight - I have to believe that all this means you really you don't understand or appreciate the magnitude of the impact this will have on workforce, service quality, quality of life for Vermonters on keeping and attracting talent to our state. So slow down and first seek to truly understand. Give the issue the process it deserves. That is the least you could do.

## Mike Ferrant

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**From:** Laura King <laking@rnesu.org>  
**Sent:** Friday, March 26, 2021 4:27 PM  
**To:** Testimony  
**Subject:** Pension Testimonial

Here is a link to my testimonial - [Here](#).

I also present it in the body of this email:

To Whom it may concern:

I am providing written testimony about the suggested changes to the Vermont State Teachers' pension as a means to addressing the unfunded liability of VSTRS.

To begin - my name is Laura King, and I am a resident of Brandon, Vermont. I have been a teacher in Vermont public schools since 1988, first in Addison Central SD and currently in Rutland Northeast SU. I also am a parent of two young adults who benefitted from the quality of Vermont's public schools. Finally, I am an education professional who happens to be a woman which relates to this testimonial.

I came from a working class background, observed both of my parents working very hard to ensure retirement security, and - since the beginning of my employment as a teacher - recognized the importance of having a pension benefit. I viewed as part of my salary - a collaboration of myself, my employer and my state to work in advance for my retirement. It is a promise, suggesting that my commitment to Vermont's children is highly valued by my state; that keeping vested, career teachers in our schools matters. Over the course of my career, I have heard state leaders reference the quality of our schools, something often referenced as an important attribute of our state, and I inferred that Vermont's teachers contributed to this level of quality. Now, given this pension proposal, I am forced to re-evaluate my thinking.

I've done the math. Under this new proposal, I would end up contributing more and receiving significantly less. As the major earner in my family, this would impact my security. This would mean less of my retirement dollars landing in this state. Ah - but I would have a new expiration date to consider, as do all of Vermont's more seasoned professionals: retire within five years! Simple - I could avoid all this if I retire within five years. But, do you realize how much institutional expertise will be lost over those five years? Currently this profession is struggling, with less people choosing to work in public education - and you want to incentivize the loss of our most knowledgeable professionals, as well as offer a weakened pension benefit? The educational quality of Vermont's children will most certainly suffer. And, ironically, if these seasoned teachers did choose to retire - their higher salary contributions to the pension fund would be gone as well. This certainly doesn't make sense.

As a Vermonter, I fully recognize the need to address the unfunded liabilities and free up funds for other state initiatives. However, I do not think Vermont's teachers and state employees should be held hostage for paying a liability they did not create. I do view this as an example of gender bias, given there is a high percentage of women in line for these pensions. I also view this plan as an attack on middle and working class, as I have not seen any other proposals moving forward from the house considering a tax on those in higher income tax brackets, such as S.59. No one wants to add a tax - but it seems perfectly acceptable to basically "tax" the salary and future pensions of teachers? This, then, is breaking a promise and taking money from a group of people who had absolutely no representation at the table.

The governor has supported fully funding the annual planned contribution to the pension fund; additional surplus monies are going toward the pension fund. How about funding TIME to this crisis - to ensure you aren't creating more crises in the future. I implore you to stop movement on this proposal; value Vermont's future capital - its children - by ensuring we aren't disrespecting the professionals teaching them. I have always been proud to say I teach in Vermont, and, as a parent, I believe my own children received a high quality education. Now, at a time when our focus should be on the educational and social emotional recovery of our students, energies are fractured by this issue; this regressive plan is like salt in a wound. After such a challenging year, with many public servants (including you), working under very different and stressful circumstances, please honor the work of your public employees, as well as the very nature of this state, to work through other challenges with head and heart. I would even borrow the governor's metaphor: rather than erode public trust and educational quality with a stormy, destructive plan - turn back the spigot. I believe we can do better. Go slow, seek full collaboration, and remember, there are people behind any numbers game. I'm one of them.

Sincerely,

Laura King  
VT/National Board Certified Teacher  
Brandon, Vermont

Laura King  
Literacy Teacher Leader, RNESU

**"Books are a school's oxygen, and the more we read and share words, the healthier our school communities are."**

*From - "Talking in the Hallway: 3 Questions Principals Should Be Asking" by Mitch Center in Edutopia, February 26, 2016.*



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Good afternoon.

My name is Laura Brown, and I teach first grade at Flood Brook School. I've been teaching for 16 years, starting in Brooklyn, then moving here to Vt where I first taught at an Independent K-8 school, and now teach in a public school.

We, as teachers, did not create this crisis with the pension. This was created by legislators in the 90's who refused to listen to the expert actuaries working for them, and decided to underfund our pensions. That was not a choice that I made, nor is it a choice for any of my colleagues who are planning to retire based on the guidelines they were given upon being hired.

The cost of this pension plan was seen in the 90's, and our state legislators refused to do the right thing, for whatever reasons. Now teachers are being presented with a cruel plan, not just an unfair plan. We are the teachers who faced the challenges of teaching in a pandemic. Schools closed and it was not principals who made the teaching happen, it wasn't Superintendents who reached out to at-risk students each day. It was teachers and support staff who directly served our students. We learned Google Classroom, Seesaw, new approaches, we gathered as educators on Zoom and helped each other find the most effective ways to reach our children in Vt, some of whom lacked a lot of basics necessary to thrive in the middle of a pandemic.

We did it, and now you're presenting us with this. I'd like to say it's an option, but we were not given a choice back in the 90's to listen to the professionals and fund the pension plan. You were, or your colleagues were, and now you need to do the right thing and find a better way, a new approach, a new way of thinking outside of the box, just like we did last spring.

I have faith in your abilities to turn this around.

My greatest hope is that you will care as much about our Vt teachers as we care about our Vt children.

**Mike Ferrant**

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**From:** Sherry Thibault <Sherry.Thibault@colchestersd.org>  
**Sent:** Friday, March 26, 2021 5:26 PM  
**To:** Testimony  
**Subject:** Curt Taylor

Dear Representative Curt Taylor,

As a Vermont educator for over 30 years I am very disappointed in our state's lack of financial planning and responsibility towards the Vermont Teachers' Pension Plan.

These are unprecedented times, however, educators should not be responsible for the lack of funding and financial deficit that the state has created.

We have paid into a system with a mutual understanding and financial planning for our retirement. For those of us who are close to retirement, but beyond the proposed five-year plan, many of us having children entering or attending higher education, these changes significantly impact our ability to securely retire.

As my representative, I am asking you to uphold the integrity of the agreement and support the existing teachers' pension plan.

I appreciate your service and consideration of this request.

Respectfully,  
Sherry Thibault

Colchester School District

**Mike Ferrant**

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**From:** Sherry Thibault <Sherry.Thibault@colchestersd.org>  
**Sent:** Friday, March 26, 2021 5:27 PM  
**To:** Testimony  
**Subject:** Seth

3/26/21

Dear Representative Seth Chase,

As a Vermont educator for over 30 years I am very disappointed in our state's lack of financial planning and responsibility towards the Vermont Teachers' Pension Plan.

These are unprecedented times, however, educators should not be responsible for the lack of funding and financial deficit that the state has created.

We have paid into a system with a mutual understanding and financial planning for our retirement. For those of us who are close to retirement, but beyond the proposed five-year plan, many of us having children entering or attending higher education, these changes significantly impact our ability to securely retire.

As my representative, I am asking you to uphold the integrity of the agreement and support the existing teachers' pension plan.

I appreciate your service and consideration of this request.

Respectfully,

Sherry Thibault

Colchester School District

## Mike Ferrant

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**From:** Robin Bebo-Long CT FAC <robin.bebo-long@trsu.org>  
**Sent:** Friday, March 26, 2021 5:43 PM  
**To:** Testimony  
**Subject:** Pension fund Testimony

My name is Robin Bebo-Long, currently, I teach for the Two Rivers SU and live in Rochester. I came to express the perspective of myself and some colleagues on this proposal and our relationships with the communities we serve.

I could talk about how this proposal will discourage people from entering what I consider an honorable profession.

I could wonder if you thought that making teachers teach until their 67 was a remedy to a teaching shortage.

I could talk about promises made to public servants that are routinely broken... after all our health benefits were greatly reduced recently

There are so many thoughts and paths I could go down in response to your proposal and thankfully many of the speakers have done that.

BUT..What we want to be made clear is that this is Another burden that is being passed on to towns. Another pull in the threads that bind communities.

A thread that includes many years of telling towns to level fund their budgets.

A thread that includes dismantling small schools in the name of efficiency.

Now you're including the cost of this proposal.

Now their highest-paid teachers will have no choice but to stay?

Now they will be stuck covering the cost of much older teachers who are more likely to develop health conditions that may result in extended periods of sick leave?

- Now they will have to pay the cost of not having the benefit of retired teachers willing to cover for younger teachers who are starting their families.

Now a state that already has one of the oldest teaching workforces in the country will lose the innovation and fresh ideas that come with younger teachers, and the strengths that come with cross-generational partnerships.

Now you've empowered that guy, you know we all have them in our town meetings, that yells and complains about teachers' salaries.

Beth Pearce said that the changes would be painful. It doesn't seem like the state is not taking much responsibility for that pain (particularly when you consider the money that has just come in). The pain for teachers is to pay more, work longer and get less. The pain for towns is higher budgets.

How much more can the towns and teachers take before they unravel?

Be creative..find another source of funds to fix this mess (

26 March 2021

Good evening,

I am writing in concern of the proposed plan to negatively affect Vermont teachers' pensions.

I moved to Vermont from Massachusetts in 2006 as a first year student at the University of Vermont. I began my college experience declared as a political science major. After a semester in the program, I realized that this was not the path for me. By the middle of my second semester I successfully transferred into the College of Education and Social Services, declaring a major in Secondary Education with a concentration in History. I was elated. It was not long into my second year at UVM that I knew I made the right decision to change majors.

In the spring of 2010--my final year at UVM--I completed my teaching practicum at Burlington High School. This experience reaffirmed that I *had* in fact made the best decision to switch career paths. Following graduation I moved back to Massachusetts to be with my family. While I was certified to teach in Vermont, I did not intend on living here. During my first year post-college, I actively sought teaching opportunities within the Boston area. I couldn't land anything. Everyone was looking for people with at least some experience in the classroom. Besides my practicum, I didn't have any. However, my luck changed in the spring of 2011. A teaching position in the History/Social Studies Department at BHS opened up. I applied, and well, I think you can guess what happened next.

So, here I am, 10 years later still teaching at BHS. It is no secret that Burlington has survived some trying times in the last decade or so: multiple budget cuts, a teacher scandal, the strike, immense leadership turnover, COVID and PCBs. In the midst of this all, my career has also been reduced in force three times with no guarantee that I would have a job the following year. And yet, I have remained faithful to the school, its community and the teaching profession.

Burlington High School became my new home. Moving back to Vermont in 2011 was the best decision for me, albeit this may not have been obvious to me at the time. This also influenced my partner, who was born and raised in the Northeast Kingdom to a French Canadian dairy farm family, to move back to his home state in 2013. It is here in Vermont where he began his career as a Physician Assistant. He was ecstatic to move back home for the opportunity to give back to his state as a medical provider. He was also happy to see my growing love for this state and the opportunities that lied ahead for us.

The changes proposed with this bill are now forcing me to question whether or not I made the right decision in 2007 to change my career path.

The changes proposed with this bill are now forcing me to question whether or not my partner and I will continue to raise our children in Vermont.

The changes proposed with this bill are forcing me to question whether or not my community will fight for what is right by their teachers, just like we [teachers] have fought for the best interests of our students.

The changes proposed with this bill are forcing me to question if our legislators--trusted elected officials--really understand the grave implications that this bill will have on the future success of Vermont.

Legislators, I implore you to reconsider the proposed changes within this bill. At the end of the day, a pension is a promise. Keeping promises is the Vermont way. Breaking them is not.

Thank you for your time and care, and for your leadership during this challenging time.

Sincerely,  
Francesca Dupuis

## Mike Ferrant

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**From:** Barbara Aitken <barbara.aitken@mmuusd.org>  
**Sent:** Friday, March 26, 2021 6:16 PM  
**To:** Testimony  
**Subject:** Vermont pensions

I am stunned that the state is thinking of shirking their responsibilities to teachers and other state employees. Teachers have, in good faith, been putting in their share and should not be penalized and forced to pay for the mess that our state has made.

Teachers don't make a lot of money compared to other professionals who have to continue with training and pay for licenses, etc. and in Vermont it was understood that part of the salary was the benefits. Unions have bargained lower pay increases because teachers wanted to keep the benefit and pension plans.

Now the state wants to change the rules in the middle of the game. I know the plan is broken but teachers and other state employees should not be the ones to fix it. You can change the plan going forward for new hires but to go back on promised pensions is not morally responsible.

I recently saw a website asking if VT teachers would recommend a student to enter the profession here in Vermont and the answer was a resounding NO! That is a sad state of affairs when most teachers would not encourage young people to enter the profession that most of us love. ( if you don't love teaching, you don't stick with it) Vermont has a strong, inclusive, pretty successful public education system and I fear for the education of future Vermonters. If we lose all the good teachers, young people won't want to live here because our schools will be failing and people want to live and raise children in good schools.

If the state doesn't follow through on what it promised to its employees, it is failing to do its job. Shame on any legislators that think otherwise. Fix the system and change it for new hires. I think it will be difficult to find qualified people when they can go to a neighboring state and get better pay, benefits and pensions. I hope the legislature thinks long and hard about who should be shouldering the responsibility to fix this. It should not be the teachers who have held up their side of the agreement.

Respectfully,  
Barbara Aitken

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## Mike Ferrant

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**From:** Cristina Willey <cawilley70@gmail.com>  
**Sent:** Friday, March 26, 2021 6:46 PM  
**To:** Testimony; Cristina Willey  
**Subject:** Pension

Good evening,

I wanted to testify in person but since the slots are filled up, I am writing instead.

The whole pension issue is a total uncalled for mess. When I started working for the state over 17 years ago, I started for the stability, the opportunity for advancement, the hours, the set work schedule, the wages and the retirement/pension.

The uncertainty of our retirement/pension plans now are beyond scary. I turned 50 on my last birthday. I have given 110% to my job. I take great pride in my work and the services I provide to the public.

I believe the promises that were made when I was hired should be honored. Not just the promises to me but to all state employees.

We shouldn't have to pay and suffer because of ill management of funds.

I really hope a fair and reasonable solution can be agreed upon.

This has been a very stressful situation to have to deal with and think about, especially with everything else going on in the state right now.

Thank you for your time.

Cristina Burt

Department of Motor Vehicles

## Mike Ferrant

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**From:** Viens, Susan <Susan.Viens@vermont.gov>  
**Sent:** Friday, March 26, 2021 6:42 PM  
**To:** Testimony  
**Subject:** Pension testimony for House Gov Operations

Hi. I am very concerned about how the proposed pension changes will effect state employees, teachers, and also the ramifications for growing Vermont.

A little about me – I have 39.8 years in the retirement system. I am more fortunate than many because I am able to retire. I have more than enough time, and my age and years of service both qualify me to retire with full benefits now. I could even qualify for the rule of 102

☹ However, the reality is that I didn't want retire to at this point. While I did not see myself still working until 67, I was hoping for 65. Part of the reason I did not want to retire at this point is because at almost 63 the social security amount I will get at 63 is significantly less than what it would be at 65. I do understand that people within 5 years would be held harmless, my problem is that my understanding is that under the proposal that I (or anyone within the 5 years) would be required to retire by the time that 5 years is up or go into whatever new plan you come up with, and my 5 years is already up. Thus I will retire in May. But not because I want to.....

My other concern is that passing a proposal like this will realistically push more people (especially younger people) to move out of state, and will be a discouragement to come here to work. This is counter to what Governor Scott says he wants to see happen. Thus perhaps he might be willing to tax the ones that make over \$500,000 a bit more to secure a pension that attracts people here. Certainly it is worth asking for that. Given that our pension is already at the bottom of what most states pay for their retired state employees, do you really think these changes will be helpful for recruitment and retention of staff?

I am discouraged all the way around on this. Frankly after the year we've all had with the pandemic, the changes that state employees and teachers had to make to keep the state running, we should all be given a bonus, not have our pension changed for the worse.

Susan H. Viens  
Reach Up Supervisor  
802-476-1624  
802-505-1153

## Mike Ferrant

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**From:** Jennifer Deuso <jenniferdeuso@yahoo.com>  
**Sent:** Friday, March 26, 2021 7:37 PM  
**To:** Testimony  
**Subject:** Please support Vermont Teachers

Good Evening Legislators,

I am absolutely devastated by the proposed plan. I am completely overwhelmed by the thought of having to work thirty more years when I am already fifteen years into my career. I did not enter this career anticipating that I would have to work for at least 45 years! Hardworking teachers are paying the price of deliberate underfunding that for many of us occurred while we were students. I devote everything to my students and I am on the brink of being abandoned by my state.

This is an overwhelming burden that will have long lasting repercussions. Under this plan, districts will be forced to pay teachers for many unexpected years at their higher earning levels because teachers will be forced to remain in their careers for over a decade longer than anticipated or leave the profession they are devoted to. Many young professionals will avoid the field of education due to this betrayal of teachers.

Please do not make today's teacher pay for mistakes made decades earlier!

Sincerely,  
Jennifer Deuso

Jennifer Deuso  
[jenniferdeuso@yahoo.com](mailto:jenniferdeuso@yahoo.com)  
[961 Romar Road](#)  
[East Fairfield , Vermont 05448](#)

## Mike Ferrant

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**From:** Thomas Mozzer <tmozzerr@gmail.com>  
**Sent:** Friday, March 26, 2021 7:54 PM  
**To:** Testimony  
**Subject:** Written testimony/ state employee/ failure to honor obligations

Committee members,

I'm writing to you with fairly grave concerns with Treasurer Pearce's recent proposal and recommendations and your "framework" to alter our current pension program for state employees. I've been a state employee for over 21 years, dedicated and loyal to the citizens of Vermont and its visitors. I entered state service in 2000 after completing a teaching program in Connecticut. I also resigned my commission in the Army once I began with the state to focus on my full-time career, my family and my new life here in Vermont. My wife and I benefited by being able to raise our children in one of the safest states in the nation. Salaries are lower than other New England neighbors, but the rewards seem to have been worth it. Now that I appear to be within 4 years of earning the retirement and pension I've contributed to for 21 years, I find myself having to defend my benefits from the state treasurer and possibly the legislature.

In the years that followed the recession of 2008, state employees were asked to pay additional contributions of .35% of earnings to ensure the solvency of our pension program (I currently contribute 8.53% to my plan). I did so without question and felt I was contributing to provide stability to the system. Now, approximately 11 years later, I find myself being asked and eventually forced to consider losing thousands of dollars each year of retirement, making increased contributions and losing a cost of living increase. All a reduction of benefits that had been promised to employees upon being hired into state government.

Organizational leadership provides security to employees, ensures employees feel valued and ultimately feel supported. The organization (Vermont) benefits from this support by increasing productivity, employee satisfaction and motivation. A loyal organization will create a loyal workforce. I can say these last few months, I feel there is a lack of loyalty from the state, resulting in employees like myself, not feeling supported or valued. I'm not alone with my assessment of what we are seeing with these proposed changes. I understand these discussions are in their infancy, but also understand the legislature plans on moving forward in 2021.

I can accurately say if these changes occur, many of my fellow counterparts will consider looking at early retirement, retiring before they had originally planned or consider leaving the state of Vermont once they retire. Unfortunately, I'll likely be one of those families.

Retention of current employees, recruitment of new employees and relocation of retiring employees will all be significant and negative consequences of changes to the pension system in Vermont.

I'd love to discuss this more if you have questions or concerns.

In any event, I would ask you to not to support changes to the current system and find other revenue sources to provide earned benefits.

Respectfully,

Thomas Mozzer

320 N Shrewsbury Road

Clarendon, VT

Clarendon resident

State employee

802-342-0218

## Mike Ferrant

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**From:** Wendy Ducey <wendyducey120@gmail.com>  
**Sent:** Friday, March 26, 2021 7:58 PM  
**To:** Testimony  
**Subject:** Fwd: Pensions

I'd like to submit my testimony for the committee to review. Please pay attention specifically to my cost saving options. Please see below for what I've sent to Rep Hooper and all 5 of my Washington county legislators.

Thanks for your time!

Wendy Ducey

**From:** Wendy Ducey <wendyducey120@gmail.com>  
**Date:** March 25, 2021 at 3:14:57 PM EDT  
**To:** Peter Anthony <PAnthony@leg.state.vt.us>, aperchlik@leg.state.vt.us, Tommy Walz <twalz@leg.state.vt.us>, apollina@leg.state.vt.us, acumings@leg.state.vt.us  
**Subject:** Pensions

Good afternoon Rep. Anthony and other Washington County legislators,

Thanks in advance for taking the time to read my email. A little about me: My name is Wendy Ducey. I'm married to my husband and we live in Barre with our two pups. I've worked at AOT for 13.5 years. I currently work in the Highway Division. I LOVE my job, I respect my coworkers and love the state I now call home. I grew up in Maine and came to Vermont for college and enjoyed it so much I decided to stay after graduation. I started right out of college working for the state and have learned so much. I've taken positions throughout my career because I love what I do and I truly believe the work I do as well as my coworkers do matters. I take my responsibility of being a steward of the taxpayers money very seriously. I, along with my fellow co-workers have done our part. We have taken pay cuts, had steps frozen, been continually asked to do more with less and have always met the challenges presented to us, often by being creative.

Although it is not our responsibility to figure out a solution, I've thought of several things that could help with this problem. 1) Teleworking permanently can save the state a lot of money because state buildings can be sold and leases won't need to be filled across the board. Different agencies for folks who do need to work in the office can be combined to occupy the same space. This would not only save money because of less building expenses but also because there will be less maintenance, office supplies/furniture, cleaning services, the list goes on. This would also increase employee morale and productivity. 2) Creating a new revenue source or temporarily reallocating a little from here and a little from there is an option. 3) Take a look at other wastes, cutting red tape and out dated processes can help with this. The old school saying of a little here, a little there adds up to a lot and goes a long way actually applies here quite well. 4) While choosing to postpone funding certain projects or temporarily cutting programs might not sound like a fun option it might be the hard decision that has to be made to honor what was promised to state employees when we were hired.

The committee needs to look at the ages of when folks started. This has a huge impact

to current employees. For myself I started when I was 24, now at 38 on the old plan F, if the age eligibility raises to 67 I will now have to work for 43 years instead of 30. I'll have to pay more, work longer and get less. This paired with all of the other ever increasing tax liability in the state makes me frustrated and I have to seriously now weigh my options about what is really best for me and my family. And regardless of the outcome of the final proposal whatever that might be, I truly hope that the committee realizes the damage of even proposing these initial things has caused.

There are so many people that have recently retired or have put in paperwork to retire soon because they say they can't trust their lawmakers and question whether their pension will even be there anymore. Many I've talked with have done so because of "not knowing what will happen" and what was promised may not come to fruition. And for others who aren't eligible what I've heard is what more can we take? And that's what I'm asking, how can we keep giving and giving with decreasing the much earned reward?

Making employees pay more to fund a plan that was knowingly underfunded is not our responsibility. While I realize what was presented yesterday was a proposal and not a final decision I think it's important to look at the whole picture. I ask that you and others in the committee start being creative.

Thanks for your time,  
Wendy Ducey

## Mike Ferrant

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**From:** Teresa Piette <tpiette27@gmail.com>  
**Sent:** Friday, March 26, 2021 8:11 PM  
**To:** Testimony  
**Subject:** Pension concerns and clarification

Hello. My name is Teresa Piette, and I'm a language arts teacher at North Country Union Jr. High in Derby, VT in my 32nd year of teaching in VT. I began teaching in Vermont fresh out of college in 1989 after graduating from St. Michael's College in Colchester. I met my husband, a fellow educator, here and raised three daughters in the Northeast Kingdom. I watched with concern as the state underfunded the pension system through the 1990's, "kicking the can down the road" as was mentioned by someone on Friday's hearing. This past year, my husband, an educator of 32 years, retired from Glover Community School and began drawing benefits. He had planned to teach a few more years until our youngest daughter had graduated UVM, but the rigors of teaching in the pandemic and the ever increasing expectations put on teachers drove him into an "early" retirement at 60 years old.

I heard and agree with many fellow educators tonight who expressed frustration with the legislature for proposing a "fix" to the pension system that unduly burdens teachers for meeting their obligations to the state and lets the state off the hook for their broken promises. After hearing from Patrick Leene in particular, a former colleague of mine, I fear for the education system in our small state. If this "fix" passes, we will experience a "brain drain" from our schools as well as from the state that is like no other we've experienced in my 35 years in Vermont. Patrick and his wife are native Vermonters who expressed what many young teachers did Friday night. They can't sustain themselves financially under these conditions and will leave the teaching profession for other avenues of work or leave the state and teach elsewhere.

What worries me more is that in a discussion with my legislator, Sen. Russ Ingalls (R), over H.81, he said he couldn't in good faith vote for this legislation dealing with how the healthcare for educators was negotiated when the pension system was in dire need of attention. He went on to state that this system was woefully underfunded with "blame on both sides." My husband and I met every penny of our obligation to the state and endured several "fixes" to the system that changed the end game for us. I resent the insinuation that we are to blame for this mess. Mr. Ingalls goes on to state that the teachers paid \$5 million less into the system during this past 5 year period than in the previous 5 years. Did he stop to think that if this was so, and all individual teachers are still paying 5% or more into the system, this might be because there are fewer teachers in Vermont — the result of Act 46 and other austerity measures like level-funding our school budgets year after year? Just look at the unfilled positions on SchoolSpring or ask a superintendent about how many unfilled positions they currently have across their supervisory unions. New teachers are not taking jobs in the state or are leaving through attrition at high rates across the state.

I believe that I may fall into the "within 5 years of retirement" category, but this doesn't alleviate my fears for the state and the state of education in Vermont. As Sen. Ingalls demonstrated, teachers are not well respected among some legislators in Vermont and in our communities. This has to change if you want to continue to draw the best talent to our schools. If you want to preserve the state of education and the state's economy, your best bet is to invest in education and the quality educators necessary to sustaining this economy and not just in a "bond rating". Please, reconsider how you will fix this broken system, and don't do it on the backs of your teachers or the state's education system. Thank you for your time.

Sincerely,

Teresa Piette