

March 27, 2013

Senate Bill 288

My name is Everice Moro and I am a PERS Retiree. I retired in June 2011 after 30 years as a classified employee for the Estacada School District. My final hourly wage was \$14.61 an hour. Due to budget cutbacks, I did not work a 40 hour week or have a full school year. Due to similar limitations throughout my working years there, my future retirement fund was subsequently reduced, and was further reduced by 2003 legislation that cut my expected retirement by 1/3. Then it was decided to further devastate my retirement fund by putting my money into the IAP account instead of my PERS. When I retired I had to use that money to pay for the \$1100 a month health insurance for my son and myself, until he aged out at 26. Now he has none.

Even under those circumstances, I was prepared to live on my PERS retirement of \$1,372 after taxes to the state and federal government each month. I now pay \$600 for my Kaiser health insurance, and that will undoubtedly go higher next year. I make a payment for a used car. I pay for cell phones for my husband and myself. I buy groceries, gas, and shop for other necessities each month. My husband of 40+ years, who is also a PERS recipient, worked for Estacada School District for 14 years, but had to leave for a better-paying job in order to support our family, because even with both of us working, we still qualified for food stamps and free lunch. He is currently "paying back" the PERS system each month for an unspecified amount of time. His other job's retirement plan was a 401 K which suffered from the Financial Crisis and I now make more money than he does. He pays all our monthly bills. Together we can make our way financially. BUT, changing both of our PERS retirement funds would put a serious crimp in our budget.

We have never had a fancy lifestyle. We worked hard to pay-off our mortgage on our 100 year old home. We certainly don't have a vacation home somewhere. We don't travel to exotic places. We didn't send our kids to Ivy League colleges. There won't be a ball field or plaque with my name because of my charitable donations. I can't go to a college ball game or a major league game, because we don't have the money for extras like that. But we did set money aside for remodeling and maintenance, maybe some travel in the Northwest, and to help our children and grandchildren. I used to routinely spend my money on my students as well. We have paid our taxes and we donate to charitable causes. We did everything we were supposed to do. I kept the promises I made.

According to the some of the news media, PERS recipients are solely responsible for the school funding crisis in Oregon, but I take exception to that. I didn't cause the financial collapse on Wall Street. I am not greedy. I fought to keep my job and the jobs of others in Estacada when school district officials wanted to contract out our jobs. It wasn't for the fabulous wages, but because of my commitment to the students, families, and community who needed the education delivered by dedicated employees and people who needed jobs, and a community that needed those employees to shop in their businesses. I didn't ask for tax breaks. I have been a citizen of Oregon for 64 years. I don't need special concessions or benefits to live here. I was promised a decent retirement for my commitment and in exchange for wage and benefit concessions demanded by my employers and this legislature. Stop trying to placate the people and businesses who already have the greater wealth and protect the people who have worked hard and earned their retirements.

Will you now look me in the eye and tell me this is somehow my fault and I should now pay for the lack of funding for schools? With all due respect, your conciliatory words about shared sacrifice ●● mean nothing, if you lack the courage and the character to do the right thing.