From:	James Wicker
То:	JWMCC Exhibits
Subject:	PERS
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 We are teachers, working in Bend, and are Tier 2 PERS members. We work with students with severely handicapping conditions and love our jobs. We look forward to a simple retirement in the next ten years with enough money to meet our basic needs. A 12.5% reduction would greatly impact our ability to achieve this. SB 1049 harms our retirement security by making unaffordable cuts to our individual account program. This is, in essence, a tax on our retirement benefits to pay the state's obligation to retirees. These cuts are unfair and illegal and hurt working people like us. We show up to work every day and do our job. We have kept our end of the deal. We urge you to vote NO on SB 1049 and keep your promise to people like us.

Thank

you for your time

James and Tamme Wicker