

# ROSE Newsletter

Retired  
Oregon School  
Employees



Looking out for the rights and benefits of retired OSEA members

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Benefits of being a ROSE (Retired Oregon School Employees) member include OSEA life insurance, member discounts, OSEA publications, PERS information, training, events and social activities.

## Countering the Bystander Effect

**H**appy New Year! I know 2023 started a few weeks ago, but since this is the first newsletter of the year, it still feels appropriate to say that. Did you make a New Year's resolution? I gave up on losing weight or giving up sweets — it was a losing battle! Instead, I now try to pick something that benefits not only me, but others around me. I like to volunteer. I volunteer in my church, community, schools, civic groups and of course my union. It seems there is always a need, and sometimes not enough volunteers to help. Since I retired, it is now my turn to be the person who shows up to help out.

This year, I decided to review a training I took last year, an online training on bystander intervention by Hollaback (now called Right to Be) that really stuck with me. It took a little over an hour and I found it very valuable. I thought I would share some highlights from the training; I hope you find it as enlightening as I do.

From time to time, we find ourselves in a situation where we see something happening and are unsure of how to handle it. This might be a bullying



By **BONNIE LUISI**  
ROSE Chair

situation, an unwelcome encounter or even an overly aggressive reaction to a situation. Do we step in? Do we ignore it? What should we do? We might think, "It's not my problem. I can't make a difference." This way of thinking in these types of situations is called the "bystander effect." It allows the entire crowd to wait

for someone else to act. It takes courage to be the first to do something.

The training I took went over the five Ds of bystander intervention:

**Distract:** Take an indirect approach to de-escalate the situation. Pretend to be friends, start up a conversation, ask for the time, or make a commotion. Be creative — you can even drop something close by. This will make the harasser lose focus for a bit.

**Delegate:** Find a person better equipped to deal with whatever is happening and ask them to intervene. This might be a bus driver, security guard or teacher, for example. You can check with the person being harassed to see if they want you to call the police.

*See **BYSTANDER** on page 3*

## GET CONNECTED AND STAY CONNECTED

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# PERS by the Numbers

By JAY OSBORNE

ROSE member and OPRI Board member

Each year, the Public Employees Retirement System (PERS) publishes "PERS by the Numbers," an annual report on PERS data and demographics. If you haven't seen it already, I highly recommend taking a look at the 2022 PERS by the Numbers snapshot for last year. It provides a comprehensive look at the financial health and history of PERS. This information is important for anyone in the PERS system, whether you are retired and collecting benefits, you plan to retire soon and want to know what your benefits will be, or you are newly in the PERS system.

Do you have an Individual Account Program (IAP) as part of your retirement benefits? All PERS members actively employed since 2004 have an IAP account-based benefit. According to PERS by the Numbers, at the close of 2021, the total IAP account balance was \$12,997.8 million; there were 298,397 IAP accounts; the average balance was \$43,559; and there were 17,034 retired payees.

Are you aware that after PERS members begin receiving a PERS retirement benefit, they may choose to return to work for a PERS-participating employer? Prior to the passage of Senate Bill (SB) 1049 in 2019, most PERS members had restrictions on the number of hours they could work in a calendar year. As of Jan. 1, 2020, through Dec. 31, 2024, most\* retirees may work for a PERS-participating employer for an unlimited number of hours while continuing to receive their pension benefit. Last year, 9,240 workers took advantage of this, and more than half of them were school employees.

The report also includes information about the PERS

health insurance program. It offers medical and dental insurance plans to eligible Tier One, Tier Two and OPSRP retirees, their spouses and dependents. No doubt some of you have PERS health insurance because this is what you chose upon retirement. In fact, as of June 30, 2022, there were 54,698 retirees enrolled in this health insurance, the vast majority of whom were also on Medicare. For those who qualify, there is the RHIA subsidy of \$60 per month for Medicare-eligible retirees.

PERS does not appear to have a funding problem, at least not one that is as dire as some think. The Oregon Public Employees Retirement Fund is invested under the oversight of the Oregon Investment Council. As of Dec. 31, 2021, PERS was 80 percent funded (86 percent funded including employee side accounts). Since 2008, the PERS investment fund value has grown significantly from about \$45 billion to approximately \$97 billion. Of course, benefits and number of payees has also increased. Nevertheless, these numbers offer some assurance that PERS is not going to run out of funds to pay retirees' benefits.

This is a snapshot of a snapshot, meaning it is just a small amount of information I gleaned from reading the PERS by the Numbers annual report. I have highlighted the information I thought would be most interesting to ROSE members. If you are on their mailing list, you should have received the PERS by the Numbers annual report in December. It can also be found online at [oregon.gov/PERS](http://oregon.gov/PERS) (look for the report on the right side of the page, about halfway down).

# Journaling to Process Loss

By KATHRYN RIEGGER

ROSE Zone V Coordinator

I have found that journaling helps me feel my feelings and clear my head and heart. I have chosen to share this with you as I think many of you may have some of these same experiences, and I want you to know that you are not alone. I hope you are able to find some comfort and/or peace in my words.

As we move beyond retirement, we are confronted with processing the emotion to heal from new challenges we will certainly face. The longer we live, the more experiences with loss we have. We are deeply affected when we lose friends and loved ones.

Extreme sadness may lead to feelings of depression. For me, this past year, I have lost three good friends, and recently, a person I came to know through my union. This remarkable individual was a chapter officer, Zone director and then state vice president. He had a unique skill of keeping me grounded by listening calmly and problem solving in a highly professional way.

Rest in peace, my friend. I will not forget you.



# ROSE Recipe: Chocolate Marshmallow Fluff Cookies

Are you looking for something to do with your grandchildren the next time they visit? Try this recipe! It may sound strange, but trust me, they are tasty. I make them with my six-year-old granddaughter and it is a total winner. We love to giggle and lick our fingers. They also take me back in time as they remind me of a cookie my parents used to love.

12 Carr's Whole Wheat Crackers  
1 1/2 cups marshmallow cream  
8 oz. bittersweet chocolate, finely chopped  
2 tbsp. neutral oil (optional)

Set a wire rack in a rimmed baking dish lined with parchment paper. Distribute the crackers evenly on top of the rack. Top each cracker with one heaping tablespoon marshmallow cream. Place the baking dish in the freezer until the marshmallow cream has firmed up, about 10 minutes.

Meanwhile, stir chocolate and oil

in a small saucepan over low heat until the chocolate is melted and smooth. Let cool completely.

Spoon chocolate over each cookie to cover marshmallow cream completely. Return baking dish to the freezer until chocolate is set, about 10 minutes. Transfer the dish to the refrigerator until cookies are firm, about one hour, before serving.

Here are some additional ideas: You can use other crackers, like Ritz or any brand. If you use a smaller cracker, use a smaller amount of marshmallow cream on each. You can omit the oil or use Crisco, and you can melt the chocolate in the microwave, one minute at a time and stirring in between. The important thing to know is that you might get messy, but you will love them.

– *Everice Moro, ROSE Zone II Coordinator*



## ***BYSTANDER, continued from page 1***

**Document:** Write down or video the harassment and give it to the harassed person. It can be helpful for the targeted person to have a record of the incident. Be aware that you do not want to become a target yourself. You do not have to announce that you are recording the incident, just do it.

**Delay:** Comfort the harassed person afterwards. Acknowledge the behavior was wrong. Be a friend. Check in with the harassed person and ask if you can sit with them or accompany them somewhere. Ask if they need anything to feel more secure and comfortable.

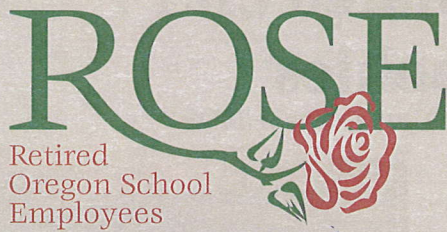
**Direct:** As a last resort, set a boundary directly, but do not get into a back and forth or escalate the situation. Assess your safety first, speak up about the harassment. Be firm and clear. You can also talk with the person being

targeted and ask if they are OK, if they need help, or even should we get out of here?

This is just a brief recap of what I learned. The full training goes into more depth and covers what to do if you are the target of harassment. If you are interested in taking it yourself, check out [righttobe.org](http://righttobe.org). I think you will find it worthwhile, and they offer other trainings as well.

While I was on the OSEA Board of Directors, I had a quote from Dr. Martin Luther King, Jr., on the back of my name placard which said, "It is always the right time to do the right thing." This quote has served me well and is a reminder to always do the best you can. The bystander training fits this quote perfectly.

Enjoy the New Year. It is like the first page of a book. What happened before is done, but there are 365 days to make it better.



## Calendar

All ROSE members are invited to our monthly meetings! If you would like to attend and do not receive the invitation, contact ROSE Chair Bonnie Luisi at [bonluisi1972@gmail.com](mailto:bonluisi1972@gmail.com). Zoom meetings are just long enough to cover the agenda, then we adjourn the meeting and stay to chat. You are welcome to attend for any length of time!

### ROSE Meetings

- Friday, Feb. 3 at 2 p.m.  
Virtual
- Friday, March 3 at 10:30 a.m.  
OSEA State Office
- Friday, April 7 at 2 p.m.  
Virtual
- Friday, May 5 at 10:30 a.m.  
State Office

### Other events

- Leadership Summit  
Feb. 4 at 9 a.m.
- Legislative Education Day (LED)  
Sunday-Monday, March 5-6  
Oregon State Capitol
- Classified School Employees  
Week  
Monday-Friday, March 6-10
- All Committee Day  
Saturday, April 15  
OSEA State Office

Check out ROSE's new website, [rose.osea.org](http://rose.osea.org)! Many thanks to Tim Stoelb for his knowledge and work putting the new site together. You'll see it is informative and easy to use. Let us know if there is anything else you would like to see included!

# A Battle Over Social Security is Coming

From MARKET WATCH

**A**s a battle brews in Washington over the future of Social Security, retirees who just won a years-long fight for their pension benefits are looking at an even bigger challenge: protecting the program that provides steady monthly income to roughly 65 million people.

Political tensions are growing over Social Security as Congress faces a 2023 vote to raise the federal government's debt limit — must-pass legislation that does not authorize new spending but prevents the United States from defaulting on its existing financial obligations. Republican lawmakers in recent months have suggested that a vote on the debt ceiling could be used as leverage to push for Social Security changes. Reform ideas floated by various Republicans — and broadly opposed by Democrats — range from raising the Social Security eligibility age to categorizing the program's funding as discretionary, meaning Congress would have to vote on it every year.

More than 22 million people are lifted above the poverty line by Social Security benefits, according to the Center on Budget and Policy Priorities, a nonpartisan research and policy group. But as the population ages, the program is headed for a funding shortfall. The Social Security trust fund that pays retirement benefits is on track to pay full scheduled benefits until 2034, according to the latest trustees' report. Beyond that, the fund's reserves will become depleted, but ongoing tax income will cover 77 percent of scheduled benefits, according to the report.

While many lawmakers of both parties have long agreed that something should be done about Social Security, momentum has been lacking, because any major changes to the popular program could trigger a voter rebellion. Action has been delayed amid sharp disagreements about proposed remedies that would be tantamount to cutting benefits — such as raising the eligibility age — or generating additional revenue for the program by taking measures like increasing the current cap on earnings subject to payroll taxes.

The high-stakes debate on the debt limit promises to be particularly precarious in 2023, some Capitol Hill veterans say. With the Republican majority in the House of Representatives amounting to just a handful of votes, the speaker will depend on the most extreme elements in their party. Advocacy groups like the Alliance for Retired Americans and the National United Committee to Protect Pensions are gearing up for the next big fight.