

A big welcome to all the Commissioners and distinguished Guests

My name is Carol Halvorson. I am a Retiree. I was fortunate to be able to continue my Health care from my school District employer until age 65. This benefit was allowed because I had worked for over 20 years and had reached the age of 55. I took an early retirement because I have a disabled husband and was the sole caretaker for my father. I am now living on my minimal Social Security benefit and my P.E.R.S. pension.

I am very concerned for the current workers in school districts regarding their health and retirement benefits. Many school districts are now hiring employees for slightly less than four hours to negate paying benefits. The basic health and pension benefits are crucial to retirees.

My fear for myself and these workers ,is that upon reaching 65 ,we will not be able to continue our forced Medicare payments; our HMO payments; and our long term care payments if we were able to qualify for that important safeguard. Will we have enough pension left to cover our basic needs?

Since my retirement, I have volunteered for my church in the capacity of Ministry to the Sick. This enables me to have contact with many individuals in Nursing homes. I see the difference in care levels and choices these individuals

must choose for their care. Those who have some pension funds have many more choices and options.

Although these retirement issues may not affect you now, we know from statistics, we are all living longer, so eventually you will face the dilemma of how to survive on shrinking pensions and the monumental cost for medical services after working 30 or 40 years.

Thank you for the opportunity to discuss some of these issues that concern the older workers of this century.