FINTestimony

From:

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ent:

Tuesday, February 23, 2010 2:28 PM

To:

FINTestimony

Cc:

juanwilson@mac.com

Subject:

Testimony for HB2667 on 2/23/2010 4:30:00 PM

Testimony for FIN 2/23/2010 4:30:00 PM HB2667

Conference room: 308

Testifier position: oppose
Testifier will be present: No
Submitted by: Juan Wilson
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Comments:

The economics of a fossil fueled large high speed ferry between Hawaiian islands does not make sense. Either diesel prices will be too high or people won't have the money to travel. As for freight, a slower barge makes more sense.

The environmental risks of running a 800 passenger vessel at highway speeds in the dark is ridiculous. Already there was a whale strike in daylight that was covered-up.

We do not need the bankrupt state government to go deeper in hock on a stupid idea that was tied and failed.

Besides, it will never have access to Kauai. Count on that.

4173



Aloha Representative Marcus Oshiro, Chair, Representative Marilyn B. Lee, Vice Chair, and House Finance Committee,

I am Sandra Togashi, a public school teacher at Kawananakoa Middle School. My two children attend public school. Since 2008, I am the sole head of household wage earner who pays for our health insurance family plan premiums. I am writing asking for your support of SB2797 / HB1287 VEBA Trust for HSTA members.

As we just experienced our eleventh furlough Friday, and we teachers are impacted with no-work-no-pay reductions, my latest pay statement shows that my health insurance premium amounted to nearly \$325 per month. A total of three (3) of us --two children and one adult -- are covered. So this premium cost totals more than \$100 out-of-pocket per healthy person in our home. Looking down the road, if the current furloughs continue, I checked on the doe.k12.hi.us website's "calendars & calculators" page to discover that we teachers who have served twenty years-plus in the public schools will lose pay up to the equivalent of one (1) entire paycheck.

My family and I, as well as many other teachers' families, have scaled down our spending, and conscientiously attempt to save more. If we lose our VEBA Trust health insurance plan, how can we manage to make ends meet? My health insurance premiums, under an EUTF plan may rise over \$200 per month, without VEBA! So, in my case, my family premiums may increase to \$525+ per month, with \$175 out-of-pocket per healthy person in our home. ...And my children and I take healthy preventive measures to remain at work and school daily, without more than a few doctor's office visits per year.

Hawaii residents are concerned with future rate increases affecting family budgets and savings plans. HECO (Hawaiian Electric Co) has raised rates, according to today's KHON News report, on average \$7.70+ per month over the past half year. Then there are the imminent taxes that will increase such as property tax, vehicle registration, plus others pending, all due to the City and County budget deficit. Finally, how about the proposed increase in the GET (General Excise Tax)? Basically, our public school teachers' salary will not keep up with rising food and gasoline costs, increases in premiums, inflation, nor Hawaii's overall cost of living. Enough sacrifice and damage has been done. Add more financial burden onto public school teachers' backs for health insurance premiums, coupled with reductions in pay, and I am unable to imagine what devastation lies ahead.

On a sociological note, have you noticed that public school students are in the "furlough Fridays mode?" We teachers observe a mental shut down evidenced by students not turning in home work, not studying in a consistent pattern, a total disconnect in lessons from Thursday until the following Monday, sleepiness from moreso "too much weekend," disregard for focused learning, and twisted contentment in a 4-day school week -- covering less academic material! This lag in quality education will catch up to our middle school students once they reach high school. We see an additional fall out of skills, knowledge, and character traits projected on to their work place, up ahead.

In all of my years as a teacher, starting in 1989, school morale has hit an all-time low in this semester. Cuts in activities or curriculum, on going frustration, tempers flaring, and the daily tension of having to adapt to "everyone being left behind" by

teachers under this present cost cutting experiment. Bottom line: there is just too much to do to service our diverse school population, in just too few instructional days... ...And I find myself on every furlough day, correcting more student work, and modifying lesson plans to create more efficient directions in print so students can self-direct their own learning over weekends. Some students, especially the special needs, remedials, at-grade level ones, and English language learners choose not to do homework after Thursday dismissal. No work on long weekends!

Please support teachers and our families! Some public school teachers, like myself, choose to enroll our own children in the public school system. We are all struggling. My dependent children and I come in a package deal. Extend the VEBA Trust health insurance coverage period to 2012 and beyond. Health insurance is an important benefit and a basic budgetary need for us. Thank you very much for considering my points above, shared by many teachers with VEBA family health insurance coverage.

Respectfully with mahalo nui loa, Sandra Togashi