



*Retired*

# ACTION

## FROM THE PRESIDENT

**REGISTER TODAY!**

**2015**

**Fall Conference**

September 14-16

Chase on the Lake  
Walker, MN

To register call  
**888-242-7306**  
**218-547-7777**



**Larry Koenck**

Education Minnesota and Education Minnesota Retired had a historic Representative Convention April 17 - 18 2015, passing Continuous Membership for Education Minnesota members.

The Education Minnesota Continuous Membership Task Force was established by Action Item A at the 2014 Representative Convention. The task force was charged with developing a plan, to be presented to the 2015 Education Minnesota Representative Convention, to include the de-

tails for any dues increase, as well as information necessary if changes were needed to amend the Constitution and Bylaws, allowing members to transition seamlessly into Education Minnesota Retired upon retirement.

The rationale for Continuous Membership included proposals to increase the involvement of current and future retired educators, "once a member always a member." Many retired educators are actively involved in precinct caucuses and political campaigns. The Continuous Membership initiative will enhance this involvement.

The Continuous Membership Task Force made recommendations to the Education Minnesota Governing board, who is now tasked with developing a policy for implementation.

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## CONNECT WITH US ELECTRONICALLY

***Education Minnesota Retired Website***

**<http://retired.mn.aft.org>**

**[facebook.com/EducationMinnesotaRetired](https://www.facebook.com/EducationMinnesotaRetired)**

As Retired members, we owe a tremendous amount of gratitude to the Education Minnesota Continuous Membership Task Force, which consisted of teachers Lee Carlson and Scott Schaefer; Education Minnesota Retired members Larry Koenck, Diana McHenry and Walt Munsterman; Higher Ed member Gregg Wright; Education Minnesota President Denise Specht, Vice President Paul Mueller and Secretary-Treasurer Rodney Rowe as well as Education Minnesota staff Deb Corhouse, Michelle Johnson, Shelley MacDonald and Mike Roehl.

Numerous other individuals, the list is too long to print in this article, played an invaluable role in helping the Continuous Membership Task Force compile, analyze data and parse through the recommendations to create a motion that passed at the Representative Convention.

The next step is for the Education Minnesota Governing Board to take the recommendations and develop the policy that will take effect next year. Stay tuned, the Retired Action Newsletter will publish updates as they become available.

I hope to see you at the Education Minnesota Retired fall conference at ***Chase on the Lake in Walker, Minnesota***. The program committee has a great program planned. ***See page 6*** for the agenda and registration information.

## **2015 EDUCATION MINNESOTA RETIRED ANNUAL MEETING**

**BY BOBBIE MARGO**

The 2015 Education Minnesota Retired Annual Meeting was held Friday, April 17 at the Sheet Metal Workers Union Hall in Maplewood. To start the morning, a great breakfast and a great "Welcome" were provided by President Larry Koenck to the 45+ attendees.

Kathy Micheletti, an Education Minnesota lobbyist, presented an update on the 2015 Legislative Session. There is a \$1.8 billion surplus. The Governor's agenda is very education oriented; and surveys all across the State show that people are willing and favorable to spending money on education. Nevertheless, the ongoing debate is: should there be tax cuts or investment in State infrastructure? Keep attending "Eggs & Issues" and "Pizza & Politics" meetings to stay informed on the issues.

Rodney Rowe, Education Minnesota Secretary-Treasurer, reported on the "State of the Union" with Education Minnesota. The Annual Representative Convention was slated for later on in the weekend. The by-law amendment involving continuous membership was being proposed-AND-as of this writing-it passed!! This is a HUGE victory for Education Minnesota Retired! Rowe advocated that the value of union membership needs to be stressed time and time again; Education Minnesota is pushing forward with this agenda because presently there are several court cases dealing with fair share and union dues. Loss of Education Minnesota union members could be devastating.

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The reauthorization of ESEA is progressing—concentration is on getting rid of AYP and standardized testing.

Next, Joe and Siri (not iPhone Siri) from the Attorney General's Office, gave a presentation on “Senior Scams.” Their office provides mediation and letter writing and also works with the Federal Trade Commission; their office provides interaction with

real people and usually gets more attention from big business/private companies than an individual person. All complaints to the A.G.'s office actually need to be in writing.

Lunch was delicious and was compliments of the United Educators Credit Union and Tradition Mortgage. A warm “thank-you” was extended.

President Koenck then conducted the Annual Business Meeting. The agenda and last year's minutes were approved. The Budget/Financial Report, Standing Committee Reports, the President's Report and Resolutions were printed and were part of the Annual Meeting packet. All reports were received and accepted. The Education Minnesota Retired Constitution & Bylaws, which had been updated by Education Minnesota Attorney Christina Clark and passed by the Retired Governing Board were also passed by the Annual Meeting attendees. Boy Toy (Education Minnesota Retired Treasurer) and Ed Rapp (CD 3 Representative and Resolutions Chair) and Joan Clark (CD 3 Representative) will not be continuing in these positions. A sincere “THANK-YOU” to both of them for their trusted dedication and hard work. The Installation of new Officers and Congressional District Directors was then completed by President Koenck.

The final session of the day was the TRA presentation by Laurie Hacking and Luther Thompson. TRA continues to be very disciplined with its funding. A major question continues to be, is TRA taking in enough money every year to cover payments and continue to boost the funding percentage? The current 2015 Omnibus Retirement Bill is 190 pages long! MN has not operated like other states as over \$6 billion was cut to get us back on track. We need to remember the previous statement as a positive fact regarding the health of our pension fund because...not only is GASB (Government Accounting Standards Board) lurking, but their figures also come out this year! School districts will have to report their share of TRA and PERA pension debt on their financial statements. These figures will make pension costs appear larger and more volatile—the media/newspapers will eagerly print as much negativity as possible. A key point to remember: nothing is new or will have changed with the reporting of these figures; these figures are like one's unpaid mortgage.

Informative sessions, good food, retiree bonding, and fun door prizes all made for a wonderful day and a great meeting. See you next year!



2015 Education Minnesota Retired Annual Meeting attendees enjoy lunch together at the Sheet Metal Workers' Union in Maplewood.

## NEA RETIRED ORGANIZING CONFERENCE

BY BOBBIE MARGO



This year's NEA Retired Organizing Conference was held at the Sheraton Atlanta from March 24-26, 2015. Atlanta is in the state of Georgia and is home to Delta Airlines, Coca Cola, and the Ebenezer Baptist Church, where Martin Luther King Jr. preached.

Four Education Minnesota Retired members (and Paul Mueller) attended this year's conference: Julie Jagusch, Larry Koenck, Bobbie Margo, and Judy Rohde;

we were part of 275+ attendees. Also in attendance was Chelsea Herrig, the National NEA Student President (she's from MN!) The pre-conference was during the day on March 24 and was targeted for state retired presidents and staff only. The Conference officially started on Tuesday (24th) evening with a "Welcome" from NEA-Retired President, Tom Curran. Additional greetings were conveyed by Sid Champman, President of the Georgia Association of Educators and Karen Solheim, President of GAE-Retired. Keynote speaker of the evening was NEA Executive Committee member, Earl Wiman. Wiman stated that NEA Retired members have become the daytime face of NEA. Once again, NEA Retired is the fastest growing segment of NEA (300,000+ and counting).

Continued on Page 5



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**CORE** \$2/month (individual)

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<http://educationminnesota.securusid.com/plans-edmn>



Recovery Advocates (licensed investigators) are available 24/7 to work on your behalf to restore your identity and good name to pre-breach status when covered by a SecurusID plan. Household plans cover three generations (3G) in your house including children through age 24 and dependent adults.



Earl stressed 3 things for participants to do when each one of us returns home:

1) create a disturbance so that people will listen to our message, 2) one doesn't have to talk all of the time to make a point, 3) we can no longer allow the children who need the most to actually have the least.

Wednesday, March 25th commenced with greetings from Princess Moss, NEA Secretary/Treasurer. Moss indicated that it is important for retirees to always be a part of a budget conversation. 2015-2016 is a modified budget year; NEA is "staying the course," no dues increase at this time. We need to continue to fight the mindset that everyone who drives by a school thinks that his/her input is the most important piece of the puzzle to education reform. The keynote speaker for Wednesday was Amy Whitcomb-Slemmer. Ms Whitcomb Slemmer is the Executive Director of Health Care for the Commonwealth of Massachusetts. She oversees a \$4 million budget with the mission: to provide affordable health care.

This affordable health care act actually originated in Massachusetts and is 5 years out in the implementation. Problems still exist, but to date, 96% of people in Massachusetts have health care coverage and 99% of children have affordable coverage. Massachusetts is also 3 years ahead in the health care payment reform -with costs being kept in check. Health, hunger, and homelessness are all intertwined. Savings in health care provide money to be spent elsewhere, i.e. education/transportation. Breakout sessions offered 15 choices including "Strategic Investing in Retirement" and "50 Shades of Gray (Haired) Membership Recruiting." At lunch we celebrated the 50th Anniversary of Medicare and the 80th Anniversary of Social Security. These 2 laws have forever changed the face of American society.

Sessions on Thursday, March 26th included Al Campos, Federal Lobbyist for NEA. Campos informed us that "today" (the 26th) was "Voterama." Already 300+ budget amendments had been filed, and the process would continue on and on until all the Senators are satisfied. Then a final vote will be taken on the budget, including all amendments.

Keynote speaker on Thursday was Laura Feldman, Grassroots Manager, National Committee to Preserve Social Security and Medicare. Feldman was a teacher for 17 years, and has been a grassroots organizer for the past 25 years. Her message: Politics is everywhere! Politicians are like diapers, "they need to be changed regularly." Beware of the phrase, "If elected, I promise to..." Social Security is a social insurance program; a safety net that keeps over 6 million people above the poverty line. Social security has a \$2.7 trillion surplus; we should and need to be talking about how do we boost social security, not reduce it.



Concluding activities on Thursday, March 26: so far retirees have contributed \$12,702.00 to the NEA Fund for Children and Public Education, (way to go retirees!) the Jack Kinnamon Scholarship Fund (Cat in the Hat) raised \$2,898.00. The Conference ended with the announcement that the 2016 NEA-R Organizing Conference is to be held in San Diego March 22-24, mark your calendars now!

To register call 888-242-7306 or 218-547-7777

Join your colleagues at Chase on the Lake in beautiful Walker, Minnesota, to learn, socialize and relax with old friends and new ones!

## ***Register Today!***

***To register call 888-242-7306 or 218-547-7777***

### **AGENDA**

#### **MONDAY, SEPTEMBER 14, 2015 (HOTEL CHECK-IN 5:00 PM)**

4:00 – 5:00 PM	Registration/Check-In	Register and Check In
4:30 – 5:00 PM	Complimentary Reception/Social Hour	
5:30 – 6:30 PM	Dinner	
7:00 – 8:00 PM	Entertainment: Shadow's in Time...Minnesota's Surviving Railroad Depots by Bill Schranker	

#### **TUESDAY, SEPTEMBER 15, 2015**

7:30 - 8:30 AM	Group Breakfast	
8:45 – 9:00	Welcome	Larry Koenck, Education Minnesota Retired President
9:00 – 10:00	Legislative Update	Education Minnesota Lobbyist
10:00 – 11:00	TRA Update	Laurie Hacking
11:00—11:15	Break	
11:15 – 12:00	Finances, Wills & Trusts	Kent Schutte: EFS Advisors
12:00 – 1:00 PM	Lunch	
1:15 – 2:15	<i>Sprked Living</i>	The Whole Person Approach to Control and Independence (Lifesprk) Exercise and Active Aging (Lifesprk) Pontoon Boat Ride, golfing, shopping...
2:15 – 3:15	<i>Myth Busting</i>	
3:15 – 5:00	FREE TIME	
5:00 – 6:00	Social Hour	
6:15 – 7:15	Dinner	
7:30 – 8:30	Entertainment	Geritol Frolics Bonfire and Social
8:30 - ?		

#### **WEDNESDAY, SEPTEMBER 16, 2015**

7:30 - 8:30 AM	Group Breakfast	
8:45 – 9:45	Missing money & How to find it	Joe & John Gindele
9:45—10:00	Break & Check Out	
10:00 - 10:45	Executive Update	Rodney Rowe, Education Minnesota Liaison
10:45 – 11:30	ESI Member Benefits	Shelley MacDonald, ESI Director
11:30 – 12:00	Wrap-up and Prizes	

**Where: Chase on the Lake, Walker, MN**

**When: September 14-16, 2015**

**Cost:** Double Occupancy: \$222.46 per person  
Single Occupancy: \$356.43 per person

**To register call 888-242-7306 or 218-547-7777**

**Do you have a cabin near Walker?**

Commuter rates available—Call Matt at 651-292-4877

**Your registration includes:**

- 2 Nights stay
- Day 1: Dinner
- Day 2: Breakfast, Lunch & Dinner
- Day 3: Breakfast
- Meeting space, conference materials
- Complimentary Reception

# TRA UPDATE

BY MARTI ZINS

The good news, the courts upheld the suit filed by the pension groups in Illinois that the government and Governor couldn't just make up their state deficit on the backs of pensioners. The bad news, the state of Illinois remains in deep financial trouble.

We are pleased that TRA will be able to continue to use the "Select and Ultimate" interest assumption rate as enacted into law in 2010, at least until the new experience study and other factors would indicate that that interest assumption process should be altered.

This Select and Ultimate assumption continues to allow TRA to keep in place a higher than 8% investment rate assumption, with a return to 8.5% after five years. Lowering the assumption rate makes TRA look less stable than it is and could potentially call for more shared sacrifice legislation for all stakeholders. The recommendation from the Legislative Commission on Pension and Retirement (LCPR) gives TRA time to check our assumptions against the reality of our experience before we alter any given piece of the process.

Altering one piece of the pension equation affects the other pieces. For instance, if the interest rate assumption is lowered, the outstanding debt is raised, causing possible contribution increase, and pushing out further any probability of a retirement payout of 2.5% instead of 2% as the fund itself will drop in fully funded status. In short, the pieces of the pension are interrelated.

Currently, in law, the fund is to be fully funded by 2037. Allowing the process in place to stay until more of the variables are known, and if needing alterations, a chance to draft plans and meet with stakeholders, is vital.

A huge thanks to all stakeholder groups who testified on behalf of the retention of the "Select and Ultimate" position until more information is gathered and processed. Both MSRS and PERA, the other two statewide pension funds, have requested the lowering of the interest assumption for their funds to 8%. Among reasons stated by them; not to pay out an additional increase to their pensioners, and concern that the state may not be able to sustain the rates of investment return if achieved in past years. Stay tuned.



TRA Executive Director, Laurie Hacking and Assoc. Exec. Director, Luther Thompson

**Reminder:** It is important to check your TRA beneficiary designations to make sure that they are appropriate. As life happens (marriage, divorce, death) your beneficiaries may change and it is crucial to keep your beneficiary designations up to date. Once you die your beneficiary cannot be changed.

**To check your beneficiary designations call**

**TRA: 800-657-3669 | PERA: 800-652-9026**

**St. Paul (SPTRFA) 651-642-2550**

## ***WHAT TO DO WITH ALL THOSE BOOKS WHEN YOU RETIRE?***

***BY SHARON KJELLBERG***

In January of 2012 I cut out an article in the newspaper about Little Free Libraries. The libraries were initially sponsored by the Minnesota and Wisconsin Literacy Councils. They are small wooden structures about two feet square that you can erect on a post somewhere where there is pedestrian traffic. They are soundly built and can withstand all kinds of weather. I was intrigued with the idea of putting one on my boulevard. I live in a neighborhood of low-average income in St. Paul, where kids have very little. I knew I would be able to stock it with children's books when I cleaned out my classroom after 43 years of teaching at the elementary level. The idea of the libraries is to act as a place of book exchange, but I decided I would make this a place to give books away.

I purchased a library that needed assembly, had my brother put it together, and in June, 2012, he erected it on a post on my boulevard. I put a small sign on either side that said to take a book and pass it on, stocked it with books, and waited to see what would happen.

That first summer I went through 100+ books from the library. I loved watching the kids stop on their bikes, look through, pick a few and leave with them. One day I was working in my front garden when a man in his late 20's, cigarette dangling from his mouth, stopped and asked "Is this your library? It's nice, the kids here ain't got nuthin" and he walked away. I was stunned but felt grateful that he had even taken the time to say something.

It has been three years now since my Little Free Library was put up and hundreds of books have passed out of it. A few people in the neighborhood have left books in it, including some adult level books. I now get book donations from friends to add to my stash to stock the Library. I feel I am doing something for the kids in my community and giving kids access to have books of their own. You never really know the impact of your actions but sometimes you do get an inkling. In early December of last year I was blowing snow from the sidewalk when I saw, written in the snow by the library, "Thank You". It touched my heart.

You can find out about these libraries at:

[www.littlefreelibrary.org](http://www.littlefreelibrary.org)

where there is a map showing those registered in Minnesota and around the world. You can see Sharon's at 234 Rose Ave. West, Saint Paul, MN.



# 2015 RETIRED FALL BREAKFAST

Cathy Wurzer is the host of "Morning Edition" on Minnesota Public Radio and author of Tales of the Road. She also co-hosts Almanac on Twin Cities Public Television.

## Fall Breakfast

Registration Form  
The cost is \$15/person.

St. Paul Science Museum

Thursday, October 15  
9:00 - 11:00 AM

Registration Deadline:  
October 12, 2015

Have breakfast and head  
across the street to the  
Education Minnesota Fall  
Professional Conference at  
the Saint Paul RiverCentre.

Visit exhibits and attend  
various sessions.

## RETIRED FALL BREAKFAST

THURSDAY, OCTOBER 15, 2015

## FEATURING CATHY WURZER

*TALES OF THE ROAD, HIGHWAY 61*

HOST OF "MORNING EDITION" ON MINNESOTA PUBLIC RADIO

Enclosed is \$\_\_\_\_\_ for \_\_\_\_\_ reservations. (Cost is \$15/person)

Name(s) \_\_\_\_\_

Address: \_\_\_\_\_

City/State/ZIP: \_\_\_\_\_

Phone: \_\_\_\_\_

E-Mail Address: \_\_\_\_\_

REGISTRATION DEADLINE: October 12, 2015

Full Breakfast  
Buffet Included!

Please cut out and mail Registration Form and check payment to:  
Education Minnesota Retired 41 Sherburne Ave., St. Paul, MN 55103

## SAY HELLO TO THE NEW

## EDUCATION MINNESOTA RETIRED GOVERNING BOARD MEMBERS!

Governing Board member positions commenced after the Retired Annual Meeting on April 17, 2015 at the Sheet Metal Workers' Union in Maplewood, Minnesota.



From left to right: Larry Koenck, Retired President; Chuck Hellie, District 7 Director; Myrna Doran, District 5 Director; Sandra Skaar, Member At Large; Cathy Stringfield, District 1 Director; Lynette Wayne, Retired Treasurer; John Lipke, District 7 Director; Lois Wendt, District 5 Director; Jean Scheu, District 3 Director; Ed Mikulich, District 1 Director

BY JOAN BEAVER

Education Minnesota Retired held its first lobby day on March 18, 2015, teaming up with members of Retired Educators Association of Minnesota (REAM). Twenty-nine retirees met at the Education Minnesota office building for a briefing by Education Minnesota staff before their appointments with legislators.

Although retirees met with many legislators, the focus of the day was to talk with members of the Legislative Commission on Pensions and Retirement. Member lobbyists presented data to legislators about the economic value of educator pensions in their districts and encouraged them to support sufficient education funding and pre-school for four-year-olds. Education Minnesota Retired reimbursed our members who participated for some of their expenses.

Participants felt that their efforts were worthwhile and look forward to lobby days in the future. Watch this newsletter for your opportunity to lobby with retired educators next year. Our presence brings the data to life.



## LEGISLATIVE COMMISSION ON PENSIONS & RETIREMENT UPDATE

BY JOAN BEAVER

The Legislative Commission on Pensions and Retirement (LCPR) has completed its work on public pensions for the 2015 session. The full Minnesota legislature passed the Omnibus Retirement bill as proposed by the Commission, with the exception of funding provisions for the merger of the MERF fund with PERA.

At LCPR hearings throughout the winter, Education Minnesota Retired board members and Education Minnesota staff monitored and testified on the "assumption rate" issue as changes to the rates of several funds, including PERA and TRA, were considered. The commission accepted the recommendation from TRA staff that no changes in the assumption rate be made until the experience study, which will be done over the summer, is completed. TRA staff also asked that, if changes are necessary, they be given the opportunity to consult with their constituency groups. PERA staff agreed to the rate change for that fund.

Lowering the assumption rate would mean the sufficiency level of TRA would appear to be lower and therefore, Cost of Living Adjustments (COLA) would not increase in the foreseeable future.

LCPR commissioners frequently stated that they have work to do during the interim between Legislative sessions and have not given up the idea of lowering the TRA assumption rate, which is now 8 percent but will return to the pre-2010 rate of 8.5 percent in 2016. Education Minnesota Retired will monitor any LCPR meetings and alert members about issues, such as the assumption rate, if changes are proposed to TRA and/or PERA.



## FOUNDATION CONTRIBUTION

Education Minnesota has established a non profit, charitable organization whose purpose is to provide grant funds to members and certain other non profit groups. The Education Minnesota Foundation for Excellence in Teaching and Learning is governed by a Board of Trustees who are members of Education Minnesota.

Since it's inception, the Foundation has funded 868 projects and awarded more than \$2.4 million in grants.

If you have any questions, please contact the Education Minnesota Foundation director, Dayonna Knutson at 800-652-9073

Mail contributions to:

**Education Minnesota Foundation**  
41 Sherburne Avenue  
St. Paul, MN 55103



## FOUNDATION CONTRIBUTIONS

Contributions to Education Minnesota Foundation  
from Education Minnesota Retired Members

Name(s): \_\_\_\_\_

Address: \_\_\_\_\_

City/State/ZIP: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_

E-Mail Address: \_\_\_\_\_

Enclosed is a check payable to Education Minnesota  
Foundation in the amount of \$ \_\_\_\_\_

All donations to the Education Minnesota Foundation are tax deductible!

Mail contributions to: 41 Sherburne Avenue, St. Paul, MN 55103

## PAC CONTRIBUTION

Through affiliation with Education Minnesota, Education Minnesota Retired retains access to political action and resources essential in electing 'friends of education' and the lobbying efforts essential to maintain and improve Minnesota teacher retirement programs.

Concurrently, retired educators also remain vitally active and interested in educational programs critical to quality education in Minnesota.

**To support these efforts, the Education Minnesota Retired Governing Board encourages retirees to contribute at least \$20.00 to Education Minnesota PAC.** Education Minnesota Retired members who contribute are eligible to participate on screening teams that interview candidates and recommend endorsements of 'friends of education'. If you have questions, please contact Education Minnesota Public Affairs/PAC Dept. 800-652-9073

Mail contributions to:

**Education Minnesota PAC**  
41 Sherburne Avenue  
St. Paul, MN 55103



## PAC CONTRIBUTIONS

Contributions to Education Minnesota PAC  
from Education Minnesota Retired Members

Name(s): \_\_\_\_\_

Address: \_\_\_\_\_

City/State/ZIP: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_

E-Mail Address: \_\_\_\_\_

Enclosed is a check payable to Education Minnesota  
PAC in the amount of \$ \_\_\_\_\_

\*Education Minnesota Retired members can participate on screening teams if they contribute to Education Minnesota PAC.

Mail contributions to: 41 Sherburne Avenue, St. Paul, MN 55103



*Retired*

## June 2015

Education Minnesota Retired  
41 Sherburne Avenue  
St. Paul, MN 55103  
<http://retired.mn.aft.org>

Phone: 651-292-4877 / 800-642-4624  
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### CALENDAR OF EVENTS

**Mark your  
calendars!**

- |             |                                                                                               |
|-------------|-----------------------------------------------------------------------------------------------|
| June 28-29  | NEA Retired Annual Meeting— <i>Orlando, FL</i>                                                |
| July 1-6    | NEA Representative Assembly— <i>Orlando, FL</i>                                               |
| August 3-5  | Education Minnesota Summer Seminar<br><i>College of St. Benedicts, St. Joseph</i>             |
| August 10   | Education Minnesota ESI Charitable Golf<br>Tournament<br><i>Prestwick Golf Club, Woodbury</i> |
| Sept. 14-16 | Education Minnesota Retired Fall Conference<br><i>Chase on the Lake, Walker, MN</i>           |
| October 15  | Education Minnesota Retired Fall Breakfast<br><i>Science Museum of MN</i>                     |
| October 15  | Minnesota Educator Academy<br><i>RiverCentre, St. Paul</i>                                    |

See "Calendar" on [www.educationminnesota.org](http://www.educationminnesota.org) for additional Education Minnesota, NEA and AFT meetings, events and other information.



<http://retired.mn.aft.org>