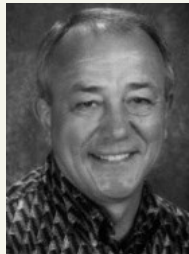




*Retired*

# ACTION

## FROM THE PRESIDENT



Larry Koenck

Now that the Minnesota Legislature is in session, educators need to keep an eye on what is being proposed under the guise of reform. As retirees, we should also accept our share of responsibility to keep track of proposed legislation. The new Speaker of the House, Kurt Daudt, set out the Republicans first five ideas in the form of five bills (Star Tribune, Thursday, January 8).

1. Grow additional better-paying jobs for all
2. Refocus transportation dollars on roads and bridges
3. Make sure every child receives a world-class education
4. Protect aging adults quality of life
5. Ensure fair access and affordability in health care

This is in sharp contrast to what Republicans in Congress have proposed in the past:

- Reduce Social Security to handicapped and elderly
- Repeal the Affordable Care Act
- They won't increase the Federal minimum wage
- They won't fully fund Special Education

As Retirees we need to protect our pensions at the state level and Social Security at the national level. As grandparents or great grandparents we have to support increased funding for public education by staying in contact with our Legislators and members of Congress. Make sure they know what we support or oppose. As a voter you will receive propaganda from sources you may or may not agree with.

Recently, on two separate occasions, I received flyers from "Minnesota Action Network", a right wing group that has nothing in their materials that I agree with. Both of the flyers were attacks on Senator Jim Carlson, who happens to be my State Senator. While they do have the right to free speech, there are many such groups that come up with names that appear innocuous. Don't let them fool you.

### SAVE THE DATES!

**2015 RETIRED ANNUAL MEETING**  
Sheet Metal Workers' Union  
Maplewood, MN  
Friday, April 17, 2015

**2015 RETIRED FALL CONFERENCE**  
**September 14-16**  
Chase on the Lake,  
Walker, MN

**2015 RETIRED FALL BREAKFAST**  
Science Museum  
St. Paul, MN  
Thursday, October 15

### INSIDE THIS ISSUE:

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## POLITICAL CONTRIBUTION REFUND IS BACK!

- ❖ Your political contributions may qualify for a refund\*
- ❖ \$50 per person/\$100 per couple\*
- ❖ Contributions made for qualified contributions\* Political contributions you made to eligible state candidates or political parties after June 30, 2013.
- ❖ Complete a Refund Application to receive money back (see instructions at link below)

**\*For more information on the Political Contribution Refund program, visit:**  
[http://www.revenue.state.mn.us/individuals/individ\\_income/Pages/Refund\\_for\\_Political\\_Contribution.aspx](http://www.revenue.state.mn.us/individuals/individ_income/Pages/Refund_for_Political_Contribution.aspx)

## T E N T A T I V E   R E T I R E D   E L E C T I O N   R E S U L T S

### EDUCATION MINNESOTA REPRESENTATIVE CONVENTION (3 Delegates)

Julie Jagusch

Larry Koenck

Walt Munsterman

### NEA RETIRED ANNUAL MEETING/ NEA REPRESENTATIVE ASSEMBLY - 7 Delegates

Julie Jagusch

Larry Koenck

Diane Larson

Bobbie Margo

Walt Munsterman

Judy Rohde

Cathy Stringfield

### RETIRED GOVERNING BOARD EFFECTIVE APRIL 18, 2015

Name	Position	Term Expires
Larry Koenck	President	2017
Julie Jagusch	Vice President	2017
Lynette Wayne	Treasurer	2018
Lowell Ueland	Secretary	2018
Walter Munsterman	Past-President	
Ed Mikulich	District 1 Dir.	2018
Cathy Stringfield	District 1 Dir.	2018
Wes Hanna	District 2 Dir.	2017
Jerry Klebs	District 2 Dir.	2017
Jean Scheu	District 3 Dir.	2018
—VACANT—	District 3 Dir.	2018
Sharon Kjellberg	District 4 Dir.	2017
Judy Rohde	District 4 Dir.	2017
Myrna Doran	District 5 Dir.	2018
Lois Wendt	District 5 Dir.	2018
Joan Beaver	District 6 Dir.	2017
Warren Misiewicz	District 6 Dir.	2017
Charles Hellie	District 7 Dir.	2018
John Lipke	District 7 Dir.	2018
Roberta Margo	District 8 Dir.	2017
Jan Cummings	District 8 Dir.	2017
Sandra Skaar	At Large	2018
Lori Nord	At Large	2017
Marti Zins	TRA Representative	



### *Get involved!*

*Board members and non-board members serve on various committees such as:*

***Membership*** (organizing and obtaining new members)

***Communications*** (Newsletters, Web site, etc.)

***Resolutions*** (Annual Meeting resolutions and monitoring new pension bodies)

***Government Relations/Policy Development*** (PAC/Lobby Day, political initiatives)

***Program*** (fall conference, fall breakfast and other social events)

***Finance*** (Budget planning/procedures)

*Special Committees as needed.*



## 2014 RETIRED FALL RETREAT

BY MYRNA DORAN



The 2014 Education Minnesota Retired Fall Conference was held at Ruttger's Bay Lake Lodge in Deerwood, Minnesota. This conference had a fantastic combination of educational sessions on important topics to retirees, speakers that entertain members, and time for individuals to gather in small groups to talk and learn from one another.

This year the educational sessions were: A legislative session update by Jodee Buhr, emotional wellness by Jim Keenan, a health insurance update from Tim Schatz of the Minnesota Health Insurance Network, an economic update from Kent Schutte of EFS Advisors, an elections update

from James Haggard and a presentation on the state of our pensions from Laurie Hacking, the TRA Executive Director.

Updates on these topics are included every year because members attending have indicated they want and need to be kept informed. This is especially noted with the topics of TRA and pension benefits as well as legislative and elections information. The emotional wellness was a new session this year and gave very interesting ways to look at understanding ourselves, how we communicate and things to consider for change. The Minnesota Health Insurance Network presentation gave important information for people to consider when choosing a health insurance company.

Entertainment included a new Doug Ohman presentation on projects built in Minnesota with the New Deal. Dave Nimmer, recently retired journalist, talked about how to live as a senior citizen with its rewards and challenges.

Some of the perennial favorite activities of the retreat include the pontoon ride around the lake to view wildlife, the bonfire and the social cabin, where old friends can catch up and where new friends are made.

If you have never attended an Education Minnesota Fall conference, we invite you to come. You will find it worthwhile!

You can register for the 2015  
Education Minnesota Retired Fall Conference  
today by calling:  
**888-242-7306 or 218-547-7777.**



## 2015 FALL CONFERENCE NEW LOCATION!

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

**When:** September 14-16

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

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

**Your registration includes:**

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

**Complimentary activities include:**

- 1/2 hour welcome reception with refreshments
- 2 hours complimentary bowling
- 10% off Copper Door Spa services

**Other activities:**

- Shopping in Walker, MN
- Boating & Fishing on the lake
- BonFire
- Bicycling around Leech Lake

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



## SENIOR CARE NAVIGATION GIVES YOU A STARTING POINT . . .

### ***Take Advantage of Free Guidance and Support from New Education Minnesota ESI Benefit***

When you look at the year ahead, you see a vision full of promise and potential . . . then a health crisis occurs. What happens now? Where do you turn? Who has time for endless searching for resources or trying to find answers to questions? Whether the crisis affects you or an older loved one, the result is the same. You'll benefit from help.

Far too many members and families face these situations. That's why Education Minnesota ESI has partnered with Lifesprk to bring you a FREE new service for you and your family to help you with these situations.

**Senior Care Navigation**, powered by Lifesprk, provides an easy starting point for 24/7 access to answers, proactive guidance, and advocacy for all aspects of senior care, eliminating fragmentation and frustration. Based in Edina, Lifesprk is a leading provider of Life Experience (a unique blend of geriatric care management and home care) in the Twin Cities metro, and is becoming a national catalyst to eliminate the roller coaster of health care crises. Through the Senior Care Navigation program, Lifesprk can serve individuals and families all over the state and the country.

**When a health crisis occurs:** In the midst of a health care crisis, Senior Care Navigation can be an invaluable resource that can help you remain in control of your health and wellbeing while helping to ease the burden and stress of family caregiving. This navigation program offers access to a full spectrum of support that can be tailored to your loved one's individualized needs. Unlike so many other options, they focus on reducing the amount of care you need while sparking your life through their innovative Lifesprk Experience™ approach.

**Before a health crisis:** The value of Senior Care Navigation can actually begin even before a crisis occurs. Protecting your health actually helps you protect your wealth, your choices, and most importantly your control and independence. And Lifesprk can help you do that. They can provide ongoing education and support related to senior care and living well in the second half of life. Check out the **free Navigation Kit** that gives you step-by-step tools for taking control of your own or a loved one's wellbeing.

Then when needed, Senior Care Navigation can also connect you and your family to a continuum of innovative proactive services that use an individualized whole-person approach. The net outcome is that you prevent health crises from occurring, which helps to reduce costs and ensures that you and your loved ones are living life on YOUR terms – in control and as independent as you can.

We encourage you to call directly 855-345-3317 or sign up for the FREE navigation service and get your free 25-page Navigation Kit by visiting [www.lifesprk.com/edmnnav](http://www.lifesprk.com/edmnnav).

## CONNECTING WITH THE LEGISLATURE BY MYRNA DORAN

The 2015 Minnesota State Legislature convened on Tuesday, January 6, 2015. Individuals wishing to receive current information on the happenings at the Minnesota Capitol can receive emails on a regular basis. Every year one must subscribe to receive this information.

- Visit [www.leg.state.mn.us](http://www.leg.state.mn.us)
- At the top of the page, click "**Get connected**"
- Select the list you would like to join...House, Senate, etc.
- Follow the instructions to register for the desired list(s)

This website will also give you information on how to communicate with your Senator and Representative by phone or email.

It is very vital for all of us to communicate with our elected officials so they know what issues are important to us and how we would like them to vote on these issues.



Friday, April 17, 2015  
Sheet Metal Workers' Union  
1681 Cope Avenue East  
Maplewood, MN 55109

# 2015 RETIRED ANNUAL MEETING

## TENTATIVE AGENDA

- 9:30-10:00 am Registration (Enjoy a full breakfast buffet)
- 10:00-10:15 Welcome  
Larry Koenck, Education Minnesota Retired President
- 10:15-11:00 2015 Legislative Update  
Education Minnesota Lobbyist
- 11:00-12:00 Senior Scams—MN Attorney General's Office
- 12:15-1:00 pm Lunch  
Greetings from Education Minnesota
- 1:00-2:00 Call to Order  
Approval & Adoption of Agenda  
Approval of April 25, 2014 Annual Meeting Minutes  
State of the Union—Larry Koenck, President  
Business Meeting (Budget & Financial, President & Standing Committee Reports, Continuous Membership, Proposed Bylaw Revisions, Resolutions, Other Business)
- 2:00-3:00 TRA Presentation—Laurie Fiori Hacking
- 3:00-3:30 Installation of New Officers  
Door Prizes & Wrap-Up
- 3:30 Adjourn



*"Excellent information"*



*"Well run meeting, very interesting - this was my first Retired Annual Meeting."*

**PLEASE NOTE:**  
The cost is **\$20 per person**  
Cost includes FULL breakfast and lunch buffet

Participate in the future of Education Minnesota Retired

**2015 RETIRED ANNUAL MEETING**  
**SHEET METAL WORKERS' UNION, MAPLEWOOD, MN**  
**FRIDAY, APRIL 17, 2015**

Enclosed is \$\_\_\_\_\_ for \_\_\_\_\_ reservation(s). (Cost is \$20 per person)

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

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

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

Home Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

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

*Parking is free!*

**REGISTRATION DEADLINE: April 13, 2015**

Please cut out and mail Registration Form to:  
Education Minnesota Retired  
41 Sherburne Ave., St. Paul, MN 55103  
Or Fax registration form to 651-292-4815

## RECAP

## 2014 FALL BREAKFAST

BY BOBBIE MARGO

The Education Minnesota Retired Fall Breakfast was held on Thursday, October 16 at the Science Museum of Minnesota in St. Paul. The agenda included a full breakfast, excellent guest speakers and the chance to network with Education Minnesota Retired colleagues. The speakers included:

- **State Auditor Rebecca Otto**, who was very specific in stating that MN is **NOT** the next Detroit. Otto outlined the state of Minnesota's pensions and provided insight into the new Government Accounting Standards Board (GASB) rules that take effect this year. **FACT:** pensions provide retirement security in our communities-not poverty.
- **Education Minnesota Secretary-Treasurer Rodney Rowe** stressed elections, elections, elections. He went on to discuss the task force created to study continuous membership, how they are progressing and some of the challenges they are overcoming as they work to bring a resolution proposing continuous membership to the floor at a future Representative Convention.
- **Dan Mikel** spoke about the restoration of the Capitol building in St. Paul. He went on to share a YouTube video featuring our own Walt Munsterman entitled, "Public Pensions At Risk."
- **Rick Winters** wrapped up the morning with an update on his project, funded by AFT that puts retired educators to work to help in elections. The program has been a great success thanks to the effort of our Education Minnesota Retired colleagues.

A special thank-you to the Program Committee for planning this event. All-in-all, what a great way to spend the day! Hope to see you next year-in the fall-at the breakfast!



## INVESTMENT ASSUMPTION RATE OF TRA

BY MARTI ZINS

First, the good news: The State Board of Investment returns for the most recent fiscal year, ending June 30, 2014, yielded 18.6%. If you look at thirty year returns the yield is 10.3%. The five-year returns are 14.5%. The actuarial assumption for earnings (defined in pension law) is currently 8 % and is returning to 8.5% in 2016.

The funding ratios for the three state systems are: MSRS at 91%; PERA at 81% and TRA at 83%. TRA is finally finished with the negative years that we carried in our five year smoothing so, at least for the current cycle, those carried losses are gone. Our work in 2010, along with our shared sacrifice approach coupled with a more rosy investment scenario, has the funding for TRA on the right track.

Now the bad news. Why is this an important issue for retirees and why is there discussion among some legislators to alter the actuarial assumption rate for TRA? When you move the rate downward, the money has to be made up somewhere else; either through higher contribution rates for active teachers, or lower COLA's for current retirees. The effect of dropping the assumption rate reduces TRA's funding ratio to 78%. A higher COLA kicks in when TRA's funding ratio rises above 90% for two consecutive years, that goal becomes more distant for current retirees.

Look for TRA's Experience Study on Public Pensions that will be released in May 2015. This outlines the health of Minnesota pension systems. The assumption rate going forward will be discussed and debated. You have a stake in the outcome so stay tuned and become involved in the process.

**F O U N D A T I O N  
C O N T R I B U T I O N**

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 800-652-9073

Mail contributions to:

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



**F O U N D A T I O N C O N T R I B U T I O N S**

Contributions to Education Minnesota Foundation  
from Education Minnesota Retired Members

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

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

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

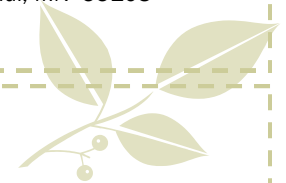
Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_

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



**P A C  
C O N T R I B U T I O N**

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**



**P A C C O N T R I B U T I O N S**

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*

NONPROFIT ORG  
U.S. POSTAGE  
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TWIN CITIES, MN  
PERMIT NO. 582

## February 2015

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

Phone: 651-292-4877 / 800-642-4624  
Fax: 651-292-4815  
E-mail: [matt.blewett@edmn.org](mailto:matt.blewett@edmn.org)

### Registration Information Enclosed

2015 Annual Meeting (NEW LOCATION!)  
2015 Fall Conference (NEW LOCATION!)

## CALENDAR OF EVENTS

**Mark your  
calendars!**



- February 20-21 *President's Appreciation Weekend*
- February 23 *Education Minnesota Retired Board Meeting*
- March 24-26 *NEA Retired Organizing Meeting, Atlanta, GA*
- April 17 *Retired Annual Meeting  
Sheet Metal Workers' Union, Maplewood, MN*
- April 17-18 *Education Minnesota Representative Convention  
Minneapolis Hilton (downtown)*
- September 14-16 **SAVE THE DATE!** *2015 Fall Conference at  
Chase on the Lake*



Join your friends and former colleagues at **Chase on the Lake** in Walker, MN for the 2015 Fall Conference



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

**VISIT OUR WEB SITE!**  
<http://retired.mn.aft.org/>