As most of you know by now, Governor Dayton signed pension legislation that changes early retirement calculations for active teachers and a bill that will help fund the St. Paul and Duluth teachers retirement systems for two years. This legislation authorizes a study to determine the feasibility of consolidating the two systems with the Teacher Retirement Association.

Walter Munsterman  
As President of Education Minnesota Retired, I have expressed that we support the mergers as long as they come into the TRA with full funding, just as it was when the Minneapolis system was merged into TRA. The study must be completed and reported to the legislature by January 6, 2014.

The topic of pensions is and has been an issue talked about in many AFT and NEA meetings and telephone conferences that have been held in the last several months. We are not in the same financial condition as many other states. This is due, in part, to the pension legislation that was passed in 2010.

At the last TRA Board of Directors meeting on June 19, 2013, the financial update showed the funds had an investment return of 15.80% at the end May 2013. It was predicted that the return would be even better at the end of June.
The 2013 Education Minnesota Retired Annual Meeting was held on Friday, April 26 at the Doubletree Hilton Hotel in Bloomington. There was a great breakfast provided and an equally great “Welcome” to the attendees from Vice-President Dick Mans. (Walt had some health issues and was ordered by his doctor and by his wife to stay home, to rest, and to get well.)

Education Minnesota lobbyist Jodee Buhr was unable to attend so James Haggar (like the pants) presented an update on the 2013 Legislative Session. By law, the Session has to end on May 20, and this year the consensus at the Capitol is that the session will probably end on May 17. The Legislature has been dealing with budget items first; it appears that there will be “all day every day” free kindergarten for all children in MN. At this point, in terms of the Omnibus Education Bill, a number of financial differences remain between the House and the Senate; just to maintain the status quo in education, $300 million is needed every two years—YIKES! A Teacher Evaluation Bill is also being considered. In the past, teacher evaluation has been a sticky wicket. Yet it appears that there is a shift of opinion in the Education Minnesota membership. This comes with the generation gap—younger members trust the evaluation system!

Statewide health insurance is on the agenda again. Education Minnesota has passed a health insurance bill 3 times and Gov. Pawlenty (remember him?) has vetoed it 3 times. Gov. Dayton has said that he will sign a statewide health insurance bill. However, Education Minnesota needs to put together a comprehensive bill that will work. The service co-ops remain opposed. On an upbeat note, this Session looks like it will be good for Higher Education (more money!)

Next, Mary Cecconi, Executive Director of Parents United for Public Education, spoke on MN public school funding. Parents United is a nonpartisan organization that informs parents and community members about the state of public education in Minnesota; Parents United is Minnesota born (50% of their operation funds come from private individuals) and grassroots. Cecconi’s presentation outlined the state of MN public school funding for the past several decades. She presented a clear explanation showing that instead of the “MN Miracle” every district is out there on an island for itself and is suffering from “levy fatigue.” She feels that we have “turned the corner” but reminded us that in order to take advantage of a positive outlook in education and a “shift” in attitude, Education Minnesota as a union has to consider which issues it is going to stand for and then to fight for them. Cecconi concluded her presentation with the buzzwords of Parents United: LEARN, NETWORK, ACT!

There were no elected terms of office that were up for re-election. Therefore, there was no need for the Installation of any new officers.

Education Minnesota conveyed its greeting by way of Vice President Paul Mueller. Mueller is also the liaison from the active Education Minnesota organization. Mueller faithfully attends all of the Retired Governing Board Meetings; his reports to the Board are full of insight and information.

After a delicious lunch sponsored by United Educators Credit Union, EFS Advisors and Tradition Mortgage, Vice President Mans conducted the Annual Business Meeting. The agenda and last year’s minutes were approved, Mike Roehl, Education Minnesota CFO, presented the budget. We are doing better financially this year as compared to last year—we continue to actively recruit members (6,636 members and...
counting) and now we take credit cards as payment. Along with the budget, the Standing Committee Reports and the President’s Report were part of the Annual Meeting packet. Ed Rapp, Chair of the Resolutions Committee, reviewed Resolutions and the document was approved. Larry Koenck reviewed proposed By-Law changes. NEA increased retired lifetime dues. Therefore, after September 1, 2012, dues for those who joined as new retired members paid $50 more in dues. NEA also raised dues for ESP Retired members. However, Education Minnesota Retired (after discussion at Governing Board Meetings) felt that there should be a decrease in lifetime dues for ESP members ($100 total). CONFUSED? Me too! It just means that for new Retired ESP members, EM Retired will absorb the NEA lifetimes dues cost increase. So....these financial changes needed to be reflected in the By-Laws, and said changes were approved.

**FAST FACT! Did you know that North Dakota is the next state that is becoming a merged state! NEAT!**

Next on the agenda was an ESI/NEA/AFT member benefits presentation by Shelley MacDonald. Attendees learned about many of the economic programs that are available to us as retired members. A new program is “PerksConnect.” Of course there is an APP for that! I immediately loaded the app onto my iPhone. Now I can check money saving opportunities and take advantage of them no matter where I am located!

The final session of the day was the TRA (Teachers Retirement Association) by Laurie Fiori Hacking and Luther Thompson. Ms. Hacking stressed that we must remain totally engaged in protecting our pensions. The “pension atmosphere” in the Legislature has dramatically changed. There are many individuals/groups who are actively working against our pension plans. These individuals/groups use scary rhetoric in an attempt to push for a lower assumption rate; this in turn makes our pension liabilities higher. High, unfunded liabilities, present high drama, which is exactly what our pension opponents want; their long-term goal is to revamp our pension plans into a 401(k) annuity plan. (sad face here!) Also of note is that, at this point, the Duluth and the St. Paul Teacher Retirement Plans will not be merging into TRA. Both plans are pursuing legislation for state aid and a higher formula multiplier. The TRA Board is maintaining its longstanding position that any merging system must come in fully funded with sufficient aid so that TRA assets are protected. Ms. Fiori-Hacking closed her presentation by reminding us about GASB (Government Accounting Standards Board-those guys again!) Time is moving right along and soon (2014) GASB will require employers to show unfunded liability figures—this works out to big time confusion in the general public. They will be seeing LARGE liability numbers and SMALL asset numbers on school district financial sheets. In the midst of this confusion, we (the United States) will find ourselves in a retirement crisis. Private pension funds are declining and poverty is increasing. It is imperative that we, as retirees, learn as much as we can about what the MN Legislature is doing in terms of our pensions. One in every ten Minnesotans has a public pension income. We need to make our critics aware that public pensions are a great financial engine and a positive impact on our state. The meeting was adjourned at 3:20 p.m., and the day ended with a drawing for door prizes. It was a wonderful meeting!
Also at the June meeting, Marti Zins, an Education Minnesota Retired member, was re-elected as the President of the Board. We know she will continue to do a good job for us.

I congratulate and look forward to working with the newly elected officers of Education Minnesota, Denise Specht, President, Paul Mueller, re-elected as Vice President and Rodney Rowe as Secretary Treasurer. In order to keep our pensions secure, we know it will take both active and retired members working together.

When you receive this newsletter, Education Minnesota Retired delegates will be attending the National Education Association Retired Annual meeting and the National Education Association Representative Assembly in Atlanta, Georgia. Conference reports will be included on the Retired website as well as in the next newsletter.

I would like to remind you of the upcoming elections this fall for positions on the Education Minnesota Retired Board of Directors. There are many positions that need to be filled and we are looking for candidates.

Enjoy the rest of your summer.

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**PLEASE JOIN US FOR BREAKFAST ON OCT. 17TH**

**THURSDAY, OCTOBER 17, 2013**

**RETIRED FALL BREAKFAST**

**SPEAKER TO BE DETERMINED**

Enclosed is $______ for _____ reservations. (Cost is $15/person)

Name(s):______________________________________________________

Address:_______________________________________________________

City/State/ZIP:_________________________________________________

Home Phone:_____________________Cell:__________________________

E-Mail Address:_________________________________________________

**REGISTRATION DEADLINE:** October 10, 2013

Please cut out and mail Registration Form and check payment to:

Education Minnesota Retired
41 Sherburne Ave., St. Paul, MN 55103
Diane Dettmann has never been at a loss for words. In fact, she was writing when she was five years old. She taught in the St. Paul Public Schools for thirty-seven years before retiring. During the last six years of her career, Diane became a Literacy Staff Development Coach where she facilitated teacher training in areas of both reading and writing instruction. Her educational experiences have equipped her with many great skills. As an elementary teacher, she attained National Board Certification, earned her Master’s Degree from Hamline University and has taught literacy classes at the University of St. Thomas and the University of Wisconsin, River Falls.

After the sudden death of her fifty-four year old husband, Diane started to pen a book about her own personal grief experience. After seven years of starts and stops, she published her memoir Twenty-Eight Snow Angels: A Widow’s Story of Love, Loss and Renewal (Outskirts Press). With honesty and clarity, Dettmann provides insights into her daily struggles and the sheer reality of her grief. Her heartfelt story has inspired hope in many readers. Discovering new meaning in their own life, readers realize they can face a devastating loss, rebuild their lives and find joy in life again as they move on alone or with someone new.

Diane and her aunt, Miriam Kaurala Dloniak, coauthored, Miriam Daughter of Finnish Immigrants (Outskirts Press), a memoir about her Finnish grandparents coming to America and settling in rugged northern Minnesota where they raised seven children during the Great Depression. The book reveals the strong values the Finnish immigrants had for education and is being used as a social studies resource in the St. Paul School District.

Since retirement, Diane actively supports various projects both local and national. She is a contributing author for “Women’s Voice for Change,” a non-profit organization focused on women’s issues, and “Open to Hope,” a national grief foundation founded by Dr. Gloria Horsley. Diane, also, donates a portion of her book sales to the “American Widow Project,” a non-profit organization that provides support to military families that have lost loved ones in war. Diane enjoys presenting her books at various events, facilitating writing workshops and traveling. She’s currently working on her first novel inspired by a friendship she had in the 1950’s with a Japanese girl. After almost sixty years apart, Diane recently reconnected with her dear friend via Facebook!

To purchase a book or for more information about Diane Dettmann go to:
http://www.outskirtspress.com/snowangels or https://www.amazon.com/author/dianedettmann. Books also available at Barnes & Noble online, in their Twin City bookstores, and at various local independent bookstores.
# 2013 Retired Fall Conference

**TENTATIVE AGENDA**

**MONDAY (Sept. 9)**
- 4:00–5:00 PM: Registration (CHECK-IN IS 3:00PM)
- 5:30–6:30 PM: Group Dinner
- 7:00–8:30 PM: Mississippi River Photo Tour- Part III, Doug Ohman

**TUESDAY (Sept. 10)**
- 7:30–8:30 AM: Group Breakfast
- 8:45–9:00: Welcome, Walt Munsterman, EM-R President
- 9:00–10:00: Group Session Legislative Wrap-up, EM Lobbyist
- 10:00–11:00: Group Session Member Benefits Overview
- 11:00–11:15: Break
- 11:15–12:00: Group Session Bad Blood and Economics, Mike Resman, Author and Retired Educator
- 12:00–1:00 PM: Group Lunch
- 1:15–2:30: Group Session Health and Wellness Session, Paula Woischke
- 2:30–2:45: Break
- 2:30–4:00: Group Session Estate Planning (Wills/Trusts/Health Care Directives/Power of Attorney) EFS Advisors/ESI/NEA/AFT Legal Services

**FREE TIME**
- 5:30–6:00: Social and Cash Bar
- 6:00–7:00: Group Dinner
- 7:00–8:00

**WEDNESDAY (Sept. 11)**
- 7:30–8:30 AM: Group Breakfast
- 8:45–9:15: Group Session Message from Paul Mueller, Education Minnesota Vice President
- 9:15–10:00: Break / Check Out of Rooms (Check-out is 11:00AM)
- 10:00–11:00: Group Session TRA Update, Laurie Fiori-Hacking, TRA Exec. Director
- 11:00–12:15: Group Session TBD
- 12:15–12:30 PM: Wrap-up and Prizes

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**HOTEL RESERVATIONS**
A special room block has been reserved for Sept. 9,10,11 at a ‘Retired’ rate of $89 plus tax.

To make a room reservation, call Mystic Lake directly at: 952-445-9000 or 800-262-7799.

Check-In 3:00pm Check-Out 11:00am
Room block rate is good through 8/9/13, after that date, group rate is based on availability.

Complimentary Valet Parking!

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**2013 Retired Fall Conference**

**Mystic Lake Casino and Hotel**
**September 9-10-11, 2013**

Enclosed is $_______ for _______ reservations.
(Cost is $165 per person—includes all meals, materials & conf. fees.)

Name(s):___________________________________________________________
Address:___________________________________________________________
City/State/ZIP:______________________________________________________
Home Phone:_______________________Cell:____________________________
E-Mail Address:_____________________________________________________

REGISTRATION DEADLINE: August 9, 2013
Mail Registration Form and payment to:
Education Minnesota Retired—41 Sherburne Ave., St. Paul, MN 55103
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 MN.

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’.

Contact Education Minnesota Public Affairs/PAC Dept. with questions.
800-652-9073

Please help us by completing this brief survey:

Education Minnesota Retired would like to reduce costs by using email to communicate with its membership of over 6,700. Email might be used for such things as updates, newsletters, invitations to events, surveys. Please help us by completing this survey. Feel free to write additional comments.

1. How would you prefer to receive information from Education Minnesota Retired?
   - □ Education Minnesota website
   - □ Email
   - □ US Mail

2. What email address should we use to communicate with you? (We only have email addresses for approximately 1/3 of our members. Please provide an email address)

   ____________________________________________________________

3. Would you be willing to receive the quarterly newsletter via email? □ Yes □ No

4. Do you use Facebook? □ Yes □ No (Please LIKE Education Minnesota Retired)

5. Education Minnesota Retired holds many events each year. Fall Conference (October), Fall Breakfast (October), Annual Meeting (April), Legislative Conference (Every other yr. in Feb.)
   If you have not attended any Retired events, why? (Please check all that apply)
   - □ Location of Event
   - □ Schedule—conflicts
   - □ Cost
   - □ Not interested
   - □ Transportation
   - □ Unaware of event(s)
   - □ Topics

Mail survey to Education Minnesota Retired – 41 Sherburne Avenue, St. Paul, MN 55103

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**P A C C o n t r i b u t i o n**

Contributions to Education Minnesota PAC from Education Minnesota Retired Members

| Name(s): | ____________________________ |
| Address: | ____________________________ |
| City/State/ZIP: | ____________________________ |
| Home Phone: | _______________ | Cell Phone: | _______________ |
| E-Mail Address: | ____________________________ |

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

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

*Education Minnesota Retired members can participate on screening teams if they contribute to Education Minnesota PAC.*
June 2013

Education Minnesota Retired
41 Sherburne Avenue
St. Paul, MN  55103
http://retired.locals.educationminnesota.org

Phone: 651-292-4877 / 800-642-4624
Fax: 651-292-4815
Email: matt.blewett@edmn.org

Fall Conference and Fall Breakfast
Registration Forms Enclosed

Calendar of Events

June 28-30  NEA Retired Annual Meeting, Atlanta, GA
June 26- July 6  NEA Representative Assembly, Atlanta GA
August 5-7  Education Minnesota Summer Seminar
            College of St. Benedict, St. Joseph
August 12  ESI Charitable Golf Tournament
            Prestwick Golf Club, Woodbury
September 9-11  Retired Fall Conference—NEW LOCATION
                Mystic Lake Resort and Casino
October 17  Education Minnesota Retired Fall Breakfast
            Science Museum, St. Paul
October 17  Education Minnesota Professional Conference
            St. Paul RiverCentre

See “Calendar” on www.educationminnesota.org for additional Education Minnesota, NEA and AFT meetings, events and other information.

Visit our Website!
http://retired.locals.educationminnesota.org