The campaign is starting to get into the silly season and the longer it lasts the nastier it will become. Now we have the Koch brothers running television ads trying to portray themselves as upstanding citizens who are really just trying to help to build this country, instead of the ogres that they are who fight against unionizing workers so they can continue to pay substandard wages and benefits. And where will they spend their billions? Oh yes, on tea party candidates for Governor, the U. S. Senate and the U. S. House of Representatives, thanks to the five U. S. Supreme Court Judges who wrote "Citizens United." We will also have Karl Rove and several other extreme right wing groups who will use their millions to try to buy numerous state legislatures.

Then we have the underground campaign run by churches and so-called religious groups such as the "Faith and Freedom Coalition" that was founded by Dr. Ralph Reed who serves as Chairman. To quote Dr. Reed in a letter I received with a survey, "the battle to defeat Obama Care is far from over." Dr. Reed says in the same letter, "Our ground game was built mainly through the churches." So much for separation of church and state. Their goal is to raise 20.2 million dollars to defeat Progressive members of Congress and State Governors, including Al Franken and Mark Dayton.

Let’s not become another Wisconsin. Let’s make sure we all vote, our family votes and encourage our friends to vote. Remember this year we can all vote absentee without a reason. I urge you to volunteer to make phone calls, do door knocks and write post cards. Let’s not have another 2010.
This year’s 31st NEA Retired Annual Meeting was held at the Embassy Suites in Denver, Colorado (no humidity!) from June 28-29. The theme for this year’s meeting was “We Educate America—The Commitment Continues.” Participants (300+) opened the meeting by singing the National Anthem—led by our own Charles Hellie. Bob Barzdukas, Chair of Colorado Education Association—Retired, extended greetings and reminded us that we would qualify for “senior rates” on all Denver Public transportation.

The first main speaker of the day was NEA Vice-President, Lily Eskelsen Garcia. Garcia spoke of being able to sustain our U.S. immigration system. The undocumented immigrants in our country need to be brought into a fixed/changed immigration system so that these people can become part of the system—to support it—to sustain it—to maintain it. Think Moses holding the Ten Commandments, now think Moses holding an iPad. Changes need to be made! The next speaker was NEA Secretary-Treasurer, Becky Pringle. Pringle stressed that we, as an organization, must pay attention to our fiscal health. Even though active NEA membership has once again declined, the drop has been slowed, and we are standing strong. NEA Retired membership was the only group that showed an increase. This year we have increased by 5,857 members, making our total retirees number nearly 300,000 strong! (way to go retirees!)

The day’s keynote speaker was NEA Executive Director, John Stocks. He reminded retirees that every day the risk to PELRA grows. This involves a risk to good wages, decent health care and favorable working conditions. The middle class is not only in jeopardy, it is shrinking altogether. We, as union advocates, must continue to advocate, to unite, to prepare to succeed. At stake are social security, public pension plans and personal savings.

On the second and final day of our retired meetings, business was conducted. Two $2,000 scholarships from the Jack Kinnamon (Cat in the Hat) Fund were presented. Ten new business items were discussed and voted upon. To date, NEA Retirees have raised $34,500+ for the NEA Fund for Children and Public Education.

The day’s final speaker was Mary Kusler, Director, NEA Government Relations. Kusler spoke of the 114th Congressional approval ratings. These approval ratings are the lowest that they have ever been! In fact, (and this is really what MS. Kusler said) colonoscopies rated higher than the 114th Congress! Every time we re-district, odds are stacked against the Democrats to regain control of the House. Fast Fact: we can’t continue to cut taxes and to cut programs, our infrastructure will crumble.

As an aside, I again ran to be elected for a spot to represent NEA Retired on the NEA Resolutions Committee. I was thrilled to be one of six elected for the 2015 term. I am proud to be able to represent ED MN Retired in this capacity.

The NEA Retired Annual Meeting adjourned on Sunday, June 29. All of the ED MN Retirees packed up their suitcases, and we switched hotels to join our Education Minnesota State Delegation in order to attend the
93rd NEA Annual Representative Assembly-the 152nd Annual Meeting. Our hotel was the Sheraton Downtown Denver. Once again our hotel location was wonderful! We were approximately 5-6 blocks from the Convention Center. So we could walk (in no humidity) to the convention center, or a shuttle bus was available if we wanted. (some days were 90-95 degrees)

The NEA RA was held at the Colorado Convention Center in Denver, from July 3-6, 2014. The first day of business opened with greetings from Kerrie Dallman, President of the Colorado Education Association and the Honorable John Hickenlooper, Governor of Colorado. Both speakers reminded the delegates that they were in the land of Rocky Mountain Highs! (in more ways than one!) The keynote address was given by NEA President, Dennis Van Roekel. Van Roekel reminded us of the report in 1983, “A Nation at Risk.” Public education was labeled a failure then, and the attacks have not stopped. We cannot allow politicians to determine our educational fate. Current accountability in our public education system is totally based on testing. Using bad data is a misuse of test scores and harms our students! Testing is NOT teaching!

Speeches from “Teacher of the Year” Sean McComb (English-Maryland) and “Education Support Professional of the Year” Paula Monroe (California) were well received. McComb stated that teachers are “hope developers.” Teachers help students believe in themselves. Monroe said that the United States needs to be a nation that truly invests in its future—our children.

This year’s “Greatest Education Governor Award” was presented to Deval Patrick, Governor of Massachusetts. Delegates watched a video from Patrick because at the time there was imminent hurricane danger in Boston. The NEA “Friend of Education Award” was given to Malala Yousafzai. NEA President Van Roekel told the delegates that NEA tried and tried to bring Malala to the Rep Assembly, but the surrounding obstacles were just too great. Nevertheless, Malala Yousafzai stands as the voice of an education activist for young girls throughout the world. Special guest at this Rep Assembly was Mary Kay Henry, SEIU President. (Service Employees International Union) Henry told the delegates that the 2.1 million SEIU members, the 1.6 ASFME members, the 1.5 million AFT members and the 2.8 million NEA members can work, fight, and forge ahead to rebuild the labor movement. For every hot shot on Wall Street there are hundreds on Main Street who are struggling to make a living. Fair pay and union rights mean everyone will win! We have to stand together to create the next middle class.

AND...there was still LOTS of time for business! Delegates elected (by secret ballot) a new President, Vice-President and Secretary-Treasurer, 2 Executive Committee members and 7 at-large ESP Board of Director members. Again by secret ballot, 2 constitutional amendments and 1 by-law amendment were voted upon. Discussion "on the floor" over 4 days involved 107 new business items, 5 policy statement amendments, 9 legislative amendments, and a number of resolutions and standing rules. Delegates were also a bit spendy this year with regard to how much it will actually cost to implement new business items. The 2013 Rep Assembly spent $196,849 to institute 93 new business items. The 2014 Rep Assembly spent $821,797 on 85 business items!

The NEA Fund for Children and Public Education raised $3,792,576.00 for the 2014 fund raising year. Business at the 2014 Representative Assembly for the 7,137 registered delegates concluded at 6:34 p.m. on Sunday, July 6. The 2015 Representative Assembly will be held in Orlando, Florida.

On behalf of Charles Hellie, Julie Jagusch, Larry Koenck, John Lipke, Walt Munsterman, Judy Rohde, and myself, we sincerely thank YOU, the members of ED MN Retired for giving us the opportunity to attend NEA. We represented you with passion, purpose, and professionalism!
Pensions are a lot like the weather: everyone complains about them but hardly anyone knows anything about them. In this article, which we egotistically refer to as *Pensions 101*, we will look at the structure and governance of the retirement system in place for public employees.

Pension plans can take many forms, from *defined benefit* to *defined contribution* to as many *hybrid* plans as compromising minds can invent. Public pensions vary from state to state, and Minnesota -- a model among national systems -- has a defined benefit that is presently under heavy fire. Actually, this state has ten public funds, varying in value from the *Teacher Retirement Association* ($20.2 billion) down to the lowly *Legislative Retirement Fund* ($877.9 million). The assets of the ten *Combined Funds* fall just short of $60 billion.

Before the reader goes overboard in celebration of this newfound wealth, however, he or she should consider the debit side of the coin. Although any debts that we owe are essentially to ourselves, the state calls them *actuarial accrued liabilities*, which in plain English means that it is an educated but expensive guess by actuaries hired by the separate funds and by the *Legislative Commission on Pensions and Retirement (LCPR)*.

The LCPR is the big boss, a joint and supposedly bipartisan committee of the Legislature that regularly puts together an *omnibus bill* covering matters implied by its name. Education Minnesota Retired is engaged in lobbying this group and all other boards and commissions involved with public pensions.

These obviously are not the only hands in the pension pot. The *State Board of Investment* actually controls the money that the TRA and other funds distribute. This group is composed of the four constitutional officers: the Governor, the Auditor, the Attorney General, and the Secretary of State. While their individual competencies in economic matters range over a broad spectrum, they get pretty good advice from the *Investment Advisory Council*, a diverse bunch of knowledgeable but compliant public employees.
Membership on the council has been a sore spot with Education Minnesota Retired over the years. Although we, some 172,000 active, retired and deferred members, actually own that twenty billion dollar horde of money, we have no voice in its investment. (One position on the advisory group is by statute reserved for a retiree representative, but the occupant had been listed as the Honorable Whatshisname over the past many years. No teacher has ever been recognized as “honorable.”)

This concludes Part I of the EYE ON THE PENSION CRISIS series, and we are already working on Part II. The second article will emphasize our friends, our enemies, and all the people in between.

But, in the meantime, Education Minnesota Retired will continue our monitoring of the agencies who exercise control over our retirement. As always, we will follow closely the advice from that great American philosopher, Yogi Berra: If it ain’t broke, don’t fix it.

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Special Pricing for Members of Education Minnesota Retired!

As a member of Education Minnesota Retired, you can enroll in the most comprehensive identity theft program available for only $4 per month! (Regularly $7.95)

Register today and receive...

- WebCrawler Monitoring
- SSN# and Address Monitoring
- Credential Vault/Lost Wallet

PLUS - Our fully-managed identity theft restoration service: If you become a victim, simply give us a call and we will do the work to restore your good name.

Visit our secure website to enroll today [http://edmnretired.securusid.com](http://edmnretired.securusid.com)
OR call for assistance
612-238-0340 / 877-833-9041
Know Your Options!
As a member of Education Minnesota, you and your spouse/partner are eligible for group Medicare solutions offered through Humana, Medica and UCare. In addition to competitive pricing and savings, members enjoy benefits which include low annual out of pocket maximums as well as multiple options offering prescription drug coverage through the coverage gap or “donut hole”. Please attend one of our “Medicare Made Easy” seminars to learn more about Medicare and the benefits of group insurance. We will cover the basics of Medicare – Parts A and B and provide you with an overview of plans only offered to Education Minnesota members.


Space is limited, please RSVP at your earliest convenience:
Email: Deborah.skog@edmn.org or call 651-292-4856 / 800-642-4624

All workshops take place from 10:00 – 11:30 a.m.

<table>
<thead>
<tr>
<th>Date</th>
<th>Location</th>
<th>Address</th>
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<tbody>
<tr>
<td>Oct. 27</td>
<td>Holiday Inn and Suites</td>
<td>75 South 37th Ave., St Cloud, MN 56301</td>
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<tr>
<td>Oct. 28</td>
<td>Holiday Inn and Suites</td>
<td>4550 12th Ave E, Shakopee, MN 55379</td>
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<td>Oct. 29</td>
<td>Hilton Garden Inn</td>
<td>20 Civic Center Plaza, Mankato, MN 56001</td>
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<td>Nov. 5</td>
<td>Maple Grove Community Center</td>
<td>12951 Weaver Lake Rd., Maple Grove, MN 55369</td>
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<td>Nov. 6</td>
<td>Minnetonka Community Center</td>
<td>14600 Minnetonka Blvd., Minnetonka, MN 55345</td>
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<td>Nov. 10</td>
<td>Clarion - Rochester</td>
<td>1630 S. Broadway, Rochester, MN 55904</td>
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<td>Nov. 18</td>
<td>Duluth Comfort Inn West</td>
<td>3900 W. Superior St., Duluth, MN 55807</td>
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<tr>
<td>Nov. 20</td>
<td>Hiway Federal Credit Union</td>
<td>840 Westminster St., St Paul, MN 55130</td>
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<td>Nov. 22</td>
<td>Education Minnesota</td>
<td>41 Sherburne Ave., St. Paul, MN 55103</td>
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<tr>
<td>Nov. 24</td>
<td>Best Western - Big Wood Event Center</td>
<td>925 Western Ave., Fergus Falls, MN 56537</td>
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<tr>
<td>Dec. 1</td>
<td>Eagan Community Center</td>
<td>1501 Central Pkwy, Eagan, MN 55121</td>
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Retired Member Submitting this form:
Name:_____________________________________________________________________________
Address:_________________________________________________________________________
City/State/Zip:____________________________________________________________________
Phone: __________________________ Email Address:________________________________

Candidate Information
☐ I am declaring myself as a candidate  ☐ I am nominating the following as a candidate
Candidate Name:_________________________________________________________________
Address:_________________________________________________________________________
City/State/Zip:____________________________________________________________________
Phone:_________________________  Email Address:___________________________________

BOARD POSITIONS (PLEASE CHECK ONLY ONE POSITION)
☐ Secretary  ☐ Congressional District 1 Director
☐ Treasurer  ☐ Congressional District 3 Director
☐ At-Large Governing Board  ☐ Congressional District 5 Director
☐ At-Large Governing Board  ☐ Congressional District 7 Director

DELEGATE POSITIONS (YOU MAY RUN FOR ONE OR ALL OF THESE POSITIONS)
☐ Education Minnesota Representative Convention (3 Delegates)
   April 17-18, 2015, Downtown Hilton, Minneapolis, MN
☐ NEA Retired Annual Meeting—June 28-30, 2015 and
   NEA Representative Assembly—July 1-6, 2015
   (7 Delegates) Orlando, FL

Please provide your statement on the reverse side of this form.
Election Guidelines

- Elected candidates will assume office immediately following the Education Minnesota Retired Annual Meeting on Friday April 17, 2015.
- Nominations must have the permission of the person whose name is being submitted for election.
- Nominees are required to attend all meetings at the events for which they are elected. Delegates to the NEA Retired Annual Meeting & NEA Representative Assembly will be reimbursed a maximum of $1,000 towards expenses. Any expenses incurred over $1,000 will be paid for by the delegate. Based on previous years, expenses have been approximately $2,000 per delegate.
- All Education Minnesota Retired members will receive a ballot to vote for Delegates, and only vote for the Congressional District Director Candidates for their District.
- Submit this form and a photo by Friday, November 14, 2014 (must be postmarked by Nov. 14, 2014) to Education Minnesota Retired Nominating Committee, 41 Sherburne Avenue, St. Paul, MN 55103-2196. Digital pictures may be emailed to matt.blewett@edmn.org.
- Photos and Bios of each candidate will be included with the ballots that mail the week of December 1, 2014.
- If you have questions, call the Education Minnesota Retired office at 651-292-4877 or 800-642-4624.

ELECTION TIMELINE

Nov.14, 2014  Nomination form and picture must be returned, postmarked on or before November 14, 2014.
Dec. 1, 2014  Ballots and Bios will be sent by mail to Education Minnesota Retired members.
Jan. 6, 2015  Ballots must be returned (post marked on or before January 6, 2015) to Education Minnesota Retired.
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 at 800-652-9073.

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

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

Share this information with family and friends.

For contributions given to state officers, senators and representatives
For contributions made to a state political party
$50 per person
$100 per couple
Contributions made from January 1, 2014 to December 31, 2014
Receipt will be sent to contributor
Complete a Refund Application to receive money back
YOU can take advantage of this!

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.

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Mail contributions to:
41 Sherburne Avenue
St. Paul, MN 55103
2014 NEA Outreach to Teach

By Bobbie Margo

What takes 53 pieces of furniture, 40 gallons of paint, 50 square feet of pavers and more fun than can be calculated? **Outreach To Teach 2014!**

NEA’s annual community service celebration began 19 years ago with the mission: “To ensure every child’s basic right to a great public school by providing an environment that is conducive to learning.” This year 400+ NEA members-current, future, and retired teachers, higher education faculty and ESP put in a full day- starting at 6:00 a.m. June 30-and lots of sweat and smiles to spruce up not one but two of Denver’s Public Schools!

Denver’s Math and Science Leadership Academy (MSLA) and nearby Valverde Elementary School each received a facelift. Both schools have nearly 95% of their students eligible for free/reduced lunch, and 70% of MSLA are English Language Learners. MSLA is also unique because it is a “teacher-led” school (no-o-o administrators) with the motto: “Everyone in this school is a learner, a teacher, and a leader.” Both schools offered their students a leadership opportunity to decide what projects would be tackled. Projects included sprucing up bathrooms, cleaning, cleaning, and more cleaning, bulletin boards, building raised beds for vegetable gardens, library/teachers’ lounge makeovers.

Your Education Minnesota Retired delegates were ready and willing to tackle the challenge in their red (the color this year) “Outreach” T-shirts. Julie and Charles worked in the library (so dear to my media specialist’s heart), Judy worked on bulletin boards, and Larry worked in the gym preparing supplies for a multitude of projects.

As the day wore on, it became apparent that lack of air-conditioning in both schools was taking its toll; even with no humidity, the temp was around 90 above. No matter, the sweat didn’t dampen one’s enthusiasm. “Outreach” gets the message out to the community that the NEA is about a lot more than just wages and benefits. It is living proof that we all really want the best learning climate for each and every child. On July 1, the Math and Science Leadership Academy held an open house for the community, staff, and students to view the finished results. Had I been there, I know I would have seen smiles all around in appreciation of a job well done!

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Nellie Stone Johnson Recognition

By Myrna Doran

The Legislature and the Governor have authorized placing a bust of Nellie Stone Johnson, a nationally-renowned labor and civil rights leader, to be placed in the Capitol. Labor must raise matching funds for this bust. Nellie Stone Johnson is known for being the:

- First prominent Minnesota labor leader
- First woman Minnesota activist/leader
- First Minnesota education leader
- First Minnesota born African American civil rights leader.

Individuals wishing to contribute to this recognition of her legacy may send checks to:

**NSJ Capitol Fund.** Please send them to:

**Union Bank and Trust**, 312 Central Ave SE, Minneapolis, MN 55414.
When asked to write about my involvement with the League of Women Voters, I began to think about how my involvement with Education Minnesota and the League dovetail. Since the League is non-partisan, but political, many of the issues are the same. A few of these issues are: the Voter I.D. Amendment, educating citizens on the census, voters’ rights, and informing voters on political candidates in an impartial manner.

My involvement with the League began in 2004 and I became President of the Crystal, New Hope and East Plymouth League in 2009. Our League is very active and does many things to educate and involve our members and community.

To highlight just a few of my activities: Voter registration is very important. New citizenship ceremonies for people being naturalized are a great place to register new voters as well as at high schools and farmers markets.

Voter Forums are an area for informing voters about issues and candidates. The League is noted for their fair and impartial way of hosting candidate forums. This fall, our League is hosting six (6) forums for House Candidates from District 45 A and B as well as an informational meeting about the school referendum.

Educating individuals on topics of interest is another activity of the League. This year, in September, we are inviting the public to learn about domestic violence. This will include a panel that will suggest action steps to help alleviate some of this problem. In November we will have an open public meeting on the sex trafficking problem in Minnesota.

The League also has some not so serious events. There are discussions about books by compelling women like Madeline Albright. There are movie nights with movies like Iron-Clad Women combined with a “Wine and Chocolate” experience. Holiday parties are combined with fundraising. Another fundraiser is a perennial plant sale every May.

The League, like Education Minnesota, has a local, state, and national organization. Issues are studied at the local level before becoming part of the League’s Platform. Like Education Minnesota, the League is always looking for ways to increase membership.

Retirement has allowed me to take an active part in many areas. Being a part of the League is one of my most rewarding activities as I feel it makes a difference in many lives.

If you would like information or would like to list volunteer opportunities for Education Minnesota Retired, please visit our website at:

http://retired.mn.aft.org/volunteer-opportunities-0
October 2014

Education Minnesota Retired Breakfast
Science Museum, St. Paul

Education Minnesota Professional Conference
St. Paul RiverCentre

November 11
Veteran’s Day

November 17
Retired Governing Board Meeting

November 27
Thanksgiving Day

December 25
Christmas Day

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

L o o k  u s  u p  o n  t h e  w e b  a t  h t t p : / / r e t i r e d . m n . a f t . o r g

https://www.facebook.com/EducationMinnesotaRetired