From the President

While we have heard that this election is extremely important, as we do every four years, we have candidates at all levels who are very supportive of public education running for office.

There are many other issues that are extremely important: U.S. Supreme Court appointments, public education, maintaining and improving health care, protecting people’s rights, and supporting senior citizens (including Social Security and Medicare).

Let's continue to move forward as we elect our local, state, and national officials. The next President will probably appoint 2-4 new Supreme Court Judges. As we get closer to the election let’s remember that we all need to be involved and work to get our pro-education and pro-senior citizen candidates elected. They need our help whether they are local, state or federal candidates. Anything helps; knocking on doors, working phone banks, writing post cards, attending political events and donating money. Contact your Local or Education Minnesota for opportunities available.

Thank you to the Education Minnesota Retired Delegates who attended the NEA Retired Annual Meeting and the NEA Representative Assembly June 29-July 6 in Washington D.C.

Follow us on Facebook to stay connected

www.facebook.com/EducationMinnesotaRetired
2016 Retired Annual Meeting Highlights

Education Minnesota’s leadership thanks the Retired members for all they do.

Minnesota Lt. Governor Tina Smith addresses attendees at the 2016 Retired Annual Meeting.

Jodee Buhr updates the attendees on the current legislative session and the upcoming elections.

Laura Kalambokidis, Minnesota State Economist, speaks on Minnesota’s economic outlook.

The Retired Annual Meeting took place on Friday, April 29 at the DoubleTree by Hilton Hotel in Bloomington. Join us for the 2017 annual meeting on Friday, April 21, 2017.
Retired board members honored at AFT

Congratulations to Myrna Doran and Lois Wendt for receiving Living the Legacy Awards at the AFT Women's Rights Awards Breakfast on July 21. Myrna has given 40 years and Lois Wendt has given 50 years of service to the AFT!

Pictured are Education Minnesota Retired Vice-President Julie Jagusch, Living the Legacy Award recipient Myrna Doran, Education Minnesota President Denise Specht and Living the Legacy Award recipient Lois Wendt.

In 1998, the AFT women’s rights committee instituted the Living the Legacy Awards. These biennial awards honor outstanding AFT women leaders who have served more than 30 years and:

- provided leadership and demonstrated activism in women’s rights issues
- maintained multiple decades of involvement in local, state and national AFT affiliates
- worked in the trade union movement
- acted as mentors, coaches and role models for other women
- recognized as leaders in their own communities

Absentee Voting

By Myrna Doran

If voting in person is difficult for you, Minnesota has a process for voters to “Vote early by Mail.” Voters can apply to vote by mail or individuals can vote early in person. Voters will need to provide their MN issued driver’s license or MN issued photo ID card or the last four digits of their social security number.

To vote early in person, simply go to your local election office in your county, city or town during regular office hours. Usually this is located in the Office of the City Clerk. The first day to vote in person is Friday, September 23 for the general election. The last day to vote in person is Monday, November 7.

To apply for an absentee ballot, voters may apply online, may apply by email or fax, or may phone the local election office. Applications will be sent to you. Complete the ballot and return it to the election office on or before Election Day by mail, package delivery or by dropping it off. You may apply for a ballot any time of the year.
Best efforts to get a course correction for the TRA pension fund fell short in the past legislative cycle. Responding to information gleaned from our last experience study which showed government retirees' have exceptionally long lives (Minnesota has the highest life expectancy in the continental U.S.)—81.1 years which will cost up to $1.4 billion more than planned, the TRA Board spent the better part of the year studying possible measures to realign TRA to full funding.

All the stakeholders had an opportunity to participate and make suggestions as the TRA Board crafted our legislative proposal; keeping in mind our objective of shared sacrifice, sustainability, and eventual full funding.

TRA proposed and presented a package of various solutions to offset $1 billion in the new projected costs. The result; a greatly pared-down one-year sustainability measure from the legislature that failed to address the long-term needs of the TRA and other pension funds, was vetoed by Governor Dayton. It included a measure to reduce the investment assumption to 8% and a 1% COLA reduction for current retirees. The result would have been $81 million in savings.

While TRA Executive Director Laurie Fiori Hacking indicated waiting until next year is manageable, she cautioned that the financial problems should be addressed before they become extremely costly to solve.

The TRA Board will be reviewing and reworking the data to develop approaches to help steer the pension fund to course correction, as is ongoing and needed in any managed fund. New proposals, based upon current information, will be presented to the legislature in 2017. Stakeholders will again be involved in the process. The concept of shared sacrifice will remain at the core of the TRA Board’s future proposals.

It is our hope that the proposal will be discussed as part of the state budget early in the legislative session so pensions can be addressed in a thoughtful way. This is never a “one and done” solution but thoughtful course correction as the need arises. Keep yourself informed on pension issues.

Look for pension information at TRA’s website.
https://www.minnesotatra.org

TRA Executive Director
Laurie Hacking
Need help locating the Education Minnesota Retired Web Page?

The address for our web page is [www.retired.mn.aft.org](http://www.retired.mn.aft.org).

- This address can simply be typed into your browser address bar.
- Visit a web search tool like Google, Bing or Yahoo and type in “Education Minnesota Retired” to perform a web search (see graphic below)
  - Choose Education Minnesota Retired/Stateweb for a direct connection.
  - Choose Education Minnesota – Retired Membership to view the Education Minnesota page with Retired membership information.
  - Go down to Related Retirement Websites and select Education Minnesota Retired
- No password is needed to access information on this site.

Look for the search result retired.mn.aft.org

Travel Tips

Before leaving on a trip, make a list of things to do prior to departing. This list should include the following:

- Call credit card companies and let them know the dates and locations of your travel
- Ask the Post Office to hold your mail
- Stop newspapers
- Pay bills

We will continue to have travel tips in future newsletters. If you have travel tips or ideas, please contact Matt Blewett at 651-292-4877 or matt.blewett@edmn.org.
Medicare Made Easy!

Please join us for one of the following FREE seminars!

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:
Register online at retired.mn.aft.org/events
Questions? Email: Deborah.skog@edmn.org or call 651-292-4856 / 800-642-4624

Sponsored by Education Minnesota ESI Member Benefits
41 Sherburne Ave., St. Paul, MN 55103
esi.educationminnesota.org

All workshops take place from 10 a.m. to 12 p.m. unless otherwise noted

<table>
<thead>
<tr>
<th>Date</th>
<th>Location</th>
<th>Address</th>
</tr>
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<tbody>
<tr>
<td>Oct. 18</td>
<td>Minnetonka Community Center</td>
<td>14600 Minnetonka Blvd., Minnetonka, MN 55345</td>
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<tr>
<td>Oct. 25</td>
<td>Holiday Inn and Suites</td>
<td>4550 12th Ave E, Shakopee, MN 55379</td>
</tr>
<tr>
<td>Oct. 27</td>
<td>Education Minnesota (4:30-6 p.m.)</td>
<td>41 Sherburne Ave., St. Paul, MN 55103</td>
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<tr>
<td>Nov. 2</td>
<td>Wyndham Garden Rochester</td>
<td>1625 S. Broadway, Rochester, MN 55904</td>
</tr>
<tr>
<td>Nov. 3</td>
<td>Holiday Inn and Suites</td>
<td>75 South 37th Ave., St. Cloud, MN 56301</td>
</tr>
<tr>
<td>Nov. 9</td>
<td>Hilton Garden Inn</td>
<td>20 Civic Center Plaza, Mankato, MN 56001</td>
</tr>
<tr>
<td>Nov. 10</td>
<td>Duluth Comfort Inn West</td>
<td>3900 W. Superior St., Duluth, MN 55807</td>
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<tr>
<td>Nov. 12</td>
<td>Education Minnesota</td>
<td>41 Sherburne Ave., St. Paul, MN 55103</td>
</tr>
<tr>
<td>Nov. 15</td>
<td>Maple Grove Community Center</td>
<td>12951 Weaver Lake Rd., Maple Grove, MN 55369</td>
</tr>
<tr>
<td>Nov. 17</td>
<td>Eagan Community Center</td>
<td>1501 Central Pkwy, Eagan, MN 55121</td>
</tr>
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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)**

- President
- Vice President
- Congressional District 2 Director
- Congressional District 2 Director
- Congressional District 4 Director
- Congressional District 4 Director
- Congressional District 6 Director
- Congressional District 6 Director
- Congressional District 8 Director
- Congressional District 8 Director
- At Large Representative

Find your Congressional District at [www.retired.mn.aft.org](http://www.retired.mn.aft.org)

**DELEGATE POSITIONS (You may run for one or Both of these positions)**

- [Education Minnesota Representative Convention](#) April 21-22, 2017, Doubletree, Bloomington, MN - (3 Delegates)
- [NEA Retired Annual Meeting](#) June 27–June 28, 2017 and [NEA Representative Assembly](#) June 30–July 5, 2017 Boston, MA - (7 Delegates)

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 21, 2017.
- 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 $2,000 toward expenses. Any expenses incurred over $2,000 will be paid for by the delegate.
- All Education Minnesota Retired members will receive a ballot and should vote for Board and Delegate positions. Members should only vote for the Congressional Director Candidates for their District.
- Submit this form and a photo by November 1, 2016. Submission must be postmarked by November 1, 2016 and sent to the Education Minnesota Retired Nominating Committee, 41 Sherburne Avenue, St. Paul, MN 55103-2196. Digital photos may be submitted electronically to matt.blewett@edmn.org.
- Photos and Bios of each candidate will be included with the ballots that mail the week of November 22, 2016.
- If you have questions, call the Education Minnesota Retired office at 651-292-4877 or 800-642-4624, or email matt.blewett@edmn.org.

Nomination Statement

In 40 words or less, please indicate why you are running for the chosen position. If more than 40 words are submitted, the nominations committee reserves the right to edit.

ELECTION TIMELINE

Nov. 1, 2016   Nomination form and picture must be returned, postmarked on or before November 1, 2016.

Nov. 22, 2016  Ballots and Bios will be sent by mail to Education Minnesota Retired members the week of November 22, 2016.

Dec. 22, 2016  Ballots must be returned (post marked on or before December 22, 2016) to: Education Minnesota Retired Elections (or use the envelope and add postage) 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 at 800-652-9073.

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.

Mail contributions to: 41 Sherburne Avenue, St. Paul, MN 55103
What can you do to protect the sustainability of TRA for yourself and future retirees?

By Joan Beaver

The Legislative Commission on Pensions Retirement is a bipartisan commission with members from both Legislative houses. It is currently chaired by Rep. Tim O’Driscoll, a Republican House member. After elections in November, the chair will pass to the Senate side and whichever party is in the majority of the Senate. The Chair of this commission has a great deal of influence over recommendations to the Legislature.

With all Minnesota House and Senator seats up for election this fall, we do not know who will be serving on the LCPR next session. Who is elected will make a difference. If you want to make a difference,

- Vote
- Learn how TRA compares with public pensions in other states
- Talk to candidates about public pensions

We need representatives who understand the value of defined-benefit pensions, the responsibility of the state to keep its promises, and that Minnesota public pensions are generally in very good condition because of a history of responsible management. While adjustments are necessary, we are not in the kind of pension crises like some states, who have a history of poor management and lack of contributions. We need representatives who understand that Minnesota public employees have contributed significantly to their pension funds and that more than 70 percent of benefits are paid from returns on investments.

Pledge to yourself that you will do one volunteer activity for a candidate who will advocate for the sustainability of defined-benefit public pensions. Imagine the impact of every member doing this.

Whole Person Senior Care - Proven to Keep the Spark in Life!

A premium home care provider and more, Lifesprk brings you a whole person senior care approach that can reduce ER visits by 52% and hospitalizations by 73%. Find out how that transforms the experience for you and your family.
Join Education Minnesota Retired
Thursday, October 20, 2016
At the 2016 Retired Fall Breakfast
After the presentation take in the MEA Conference

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

Name(s) _______________________________________________________
Address: _______________________________________________________
City/State/ZIP: ________________________________________________
Email: ____________________________ Email: _______________________
Phone: ____________________________

Visit the Retired website for online registration.
Website: retired.mn.aft.org/events

REGISTRATION DEADLINE: October 14, 2016
register online or mail registration form and payment to:
Education Minnesota Retired
41 Sherburne Ave., St. Paul, MN  55103

Concerned about Identity Theft:
I’m sure you’ve heard the term, but what is identity theft really?

Identity theft is defined as the following:
(1) Unauthorized use or attempted use of an existing account
(2) Unauthorized use or attempted use of personal information to open a new account
(3) Misuse of personal information for a fraudulent purpose.

Top seven identity theft schemes affecting senior citizens today:
- Medical identity theft
- Estate identity theft (personal information of deceased used in a fraudulent manner)
- Tax fraud
- Phone scams or telemarketing fraud
- Military identity theft (veteran or service member information used in a fraudulent manner)
- Wire transfer fraud (using online access to transfer funds from checking, savings, retirement)
- Familiar fraud (identity theft by friends and family)

As a member of Education Minnesota Retired, you receive a substantial discount on identity theft plans through Securus ID. Designed to fit into any budget, our recovery plan starts at only $2 per month for RETIRED members.

Learning more is easy.
Call Securus 612-238-0340 or toll free at 877-833-9041, extension 101
Email info@securusid.com
Website educationminnesota.securusid.com

Connect with Retired members at no cost
*In an effort to engage more Retired members, the $15 will be waived for members who have never attended the Retired Fall Breakfast.

Register Online!
http://retired.mn.aft.org

New to Retired?
Want to get involved?
Attend this event and get connected at no cost*
September 2016

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
Email: matt.blewett@edmn.org

ELECTION NOMINATION FORM ENCLOSED

Calendar of Events

September 12-14  Education Minnesota Retired Fall Conference
 Ruttger’s Bay Lake Lodge, Deerwood, MN

October 20  Education Minnesota Retired Breakfast
Science Museum, St. Paul

October 20  Education Minnesota’s MEA Conference
St. Paul RiverCentre

November 11  Veteran’s Day

November 24  Thanksgiving Day

December 25  Christmas Day

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

2016-2017 Datebook Inside!

Look us up on the web at
http://retired.mn.aft.org

https://www.facebook.com/EducationMinnesotaRetired