



Retired

ACTION

From the president

REGISTER TODAY!

2019 Retired Fall Breakfast

Oct. 17

Science Museum
of Minnesota
St. Paul, MN

Registration form
inside.



Julie Jagusch

Education Minnesota Retired members have been very busy during the past few months. Members have continued to attend and monitor meetings of the Legislative Commission on Pensions and Retirement, legislative committee hearings, sessions of the Minnesota Senate and House of Representatives, and the TRA board. Many members came to lobby day and visited with their senators and representatives. Retirees also attended the Unity Day rally and activities at the capitol on March 13.

Several members represent us on the AFL-CIO Retiree Council and attend monthly meetings. I represent you on the Education Minnesota Governing Board and the Council of Local Presidents. Other members also represent you on Education Minnesota committees.

We have continued to have various committee meetings and we thank all of the members who serve on those committees.

Eight members of the retired governing board attended the NEA Leadership Summit and NEA-Retired Conference in Denver. We attended sessions and continued to work on our leadership skills.

Most recently we held our annual meeting. A special thank you to all of you who participated. We made some minor changes to our constitution and by-laws to adjust for proposed increases in NEA-Retired dues. We also added that the vice-president will serve as alternate to the AFT Convention. Reports from the committees were accepted and will be available on our website, along with the revised constitution and by-laws.

Julie Jagusch, Sharon Kjellberg, John Lipke, Wes Tessman, and Victoria Ellis served as delegates to the Education Minnesota Representative Convention. We are pleased that the delegates amended the Education Minnesota Constitution and By-Laws to add two positions on the political action committee board. One of these seats will be a non-voting position for a representative of Education Minnesota Retired. A big thank-you to Education Minnesota leadership and delegates for respecting the value of our voice on this important board!

We plan to continue to hold regional meetings. However, the meetings we had scheduled this spring had to be cancelled due to lack of registrations. Please be on the watch for regional meetings this fall and be sure to attend. It is a great way to connect with retirees from your area.

Thank you to all of you who have been helping to make our organization vital and relevant!

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NEA Leadership Summit

By Bobbie Margo

The annual NEA Leadership Summit was held in Denver, CO, March 15-17, 2019. The conference was held at the Colorado Convention Center with over 2,000 participants from across the nation. NEA combined the leadership summit (mainly for active members) with the NEA Retired Conference which was held March 17-18 at the Sheraton Denver Downtown. This year's Summit theme was "Amplifying Our Voice: Leading Boldly For Our Students, Our Professions, Our Union."



Members of the retired and aspiring educators delegation at the NEA Leadership Summit

Education Minnesota was represented by more than 60 active members. Education Minnesota Retired participants for both conferences included, Joan Beaver, Julie Jagusch, Sharon Kjellberg, Bobbie Margo, Judy Rohde, Cathy Stringfield, Wes Tessman and Lynette Wayne.

NEA President Lily Eskelsen Garcia opened the summit on the evening of Friday, March 15. President Garcia's main message dealt with leadership. Leadership is difficult, but we can be inspired to turn ourselves, our schools and our communities into better and more vibrant entities. Saturday, March 16 and Sunday, March 17 were filled with excellent breakout sessions. Of particular note was a session entitled, "The Power of Your Voice." This session stressed becoming union involved in order to advocate for public education and students at the local, state and international levels. In a post-*Janus* world, we need to protect and to defend our union and our rights.

NEA Officers Becky Pringle and Princess Moss also spoke during plenary sessions. The final keynote speaker on Sunday was Dr. Daniel Walker. Walker is a filmmaker, scholar, social entrepreneur and public speaker. His message was that we must continue to increase high school and college graduation rates of traditionally under-represented students. The main summit concluded and retirees from all over the country shifted to the NEA-Retired Conference.

HEAR IN AMERICA HEARING PLANS

Hear in America has been providing hearing care services to group members since 1995. Their goal is to help people who need hearing correction get the best value and follow-up care possible. They provide more than just discounts; all of their operators have training in hearing science and hearing aids in order to help you better.



Through Education Minnesota ESI, members have access to PerksConnect. PerksConnect offers discounts with Hear in America including:

- Savings of up to 70% on the purchase of hearing aids
- Free annual screenings, including extended family
- Three-year repair warranty
- Three-year clean-and-check office service
- Three-year loss and damage coverage
- Three years of free batteries



Create a PerksConnect account today

edmn.perksconnection.com

Click on: "Activate Your Account Now"

Use group code EDMN12



Retired

2019 Retired Annual Meeting

Jimmy's Event Center
April 26, 2019

We had a full agenda this year at the annual meeting. Jodee Buhr presented the legislative report. She presented Education Minnesota's budget and policy priorities. Since the annual meeting, there is a lukewarm budget bill but no policy changes. Highlights include:

- Increases the per-pupil formula 2 percent in each year of the biennium for \$388 million, essentially an inflationary increase
- Freezes the projected growth of the special education cross-subsidy with \$91 million
- Maintains 4,000 seats in high-quality preschool for \$47 million.

The next session was by sisters Jean Peters and Kay Bromelkamp from Elder Voice Family Advocates. They presented a session on "The Epidemic of Elder Abuse in Minnesota". They work to form state legislation to raise awareness regarding the lack of standards in assisted living. Nursing homes are federally regulated, assisted living homes are not. Minnesota is the only state that does not require licensure regulations for assisted living. Approximately 400 abuse complaints are reported to the Minnesota Department of Health.

During lunch, a collection was taken to support the NEA-Retired Jack Kinnaman Memorial Scholarship and local food shelves. Attendees contributed a combined \$900 to the scholarship fund and the local food shelves.

After lunch, the annual business meeting commenced. The budget, standing committee reports and the president's report were presented. President Jagusch reported on the state of the union and all the work retirees have been doing on behalf of public education and educators.

Christine Thornborrow spoke on member benefits. The goal of benefits for our members are to maximize dollars, plan for the future and protect loved ones.

A presentation from TRA (Jay Stoffel) and PERA (Doug Anderson) ended the day. The 2018 pension bill received bipartisan, unanimous support at every step of the legislative process. The bill was supported by a broad coalition of unions, employers, and retiree organizations. Immediate impact has included:

- State's credit rating has been upgraded
- Liability reduction of \$3.4 billion
- Saves \$6.1 billion over 30 years in all plans
- Improved retirement security for over 500,000 Minnesotans

Did you know, people born in Hawaii, Minnesota and Connecticut have the longest life expectancies in the USA? In spirit of long life expectancy, let's all plan to meet again next year at the Education Minnesota Retired Annual Meeting for informational sessions, good food and retiree bonding.

2019 NEA Retired Organizing Conference

By Bobbie Margo

The NEA Retired Conference was held at the Sheraton Denver Downtown on March 17-18. Eight Education Minnesota Retired members joined over 200 other retired members from across the country. The theme this year was, Leading and Learning.

Sarah Borgman, NEA Retired President, opened the conference and introduced keynote speaker NEA President Lily Eskelsen Garcia who reminded us that retirees are the historical and knowledgeable backbone of NEA. She also reminded us that the age of retirees is often judged by whether or not one remembers green stamps-which I do!



The remainder of the day was filled with breakout sessions. I co-presented a session with 2 other NEA Retired members called, When Communication Intersects Recruitment. It was an interactive session with discussion surrounding:

- Why join the state and national organization
- How is being a member valuable
- What does effective communication look like
- What is the role of effective communication in member recruitment

The first session was on Sunday and again on Monday. It is extremely stressful to do a presentation of any sort in front of one's peers but I survived.

Sunday evening was a lovely banquet with John Wilson as the keynote speaker. Wilson (North Carolina) is the former Executive Director of NEA and has been retired for 8 years. His speech focused mainly on segments from the book, "Everything I Needed to Know, I learned in Kindergarten."

The conference concluded on Monday with breakout sessions and another keynote speaker. The speaker was Laura Hall, member of the Alabama House of Representatives. Hall was first elected to the Alabama House in 1993 and she also is a retired educator. One of her main legislative goals is to increase access to mental health care for everyone! Her message focused on how we are all powerful when we remain united, focused, and fearless! In addition, in one day NEA retirees raised \$14,000 for PAC and \$2,240 for Jack Kinnamon Scholarship.

The 2020 NEA Retired Conference is scheduled to take place (in conjunction with the NEA National Leadership Summit) in Orlando, FL on March 13-16. This will be another chance for knowledge sharing, skill development, networking opportunities with peers and, of course, Harry Potter World.

The Birth of a Local Retired Chapter

By Wes Hanna – District 2 director, Education Minnesota Retired



Helen Keller once wrote, “Alone we can do so little; together we can do so much.”

It has been a winding road but, with the support of our local and state chapters, retired teachers in the south metro have formed an organization dedicated to making our lives, the schools and the community better.

Many retirees often feel disconnected from the union once they retire. Conversely, the union loses the talents and energy of retired members. The Burnsville Education Association (BEA), an affiliate of Education Minnesota, initiated a retired position on its executive board in the late 1990’s. Paul Berge, a fellow retiree, and I asked

BEA President Wendy Drugge-Wuenssch to appoint us to the vacant retiree representative position on the BEA Executive Board. Both of us had been active at both the local and state level of the union. The motivations were many: political activity, community outreach, senior issues activism and historical leadership perspective among them. We were enthusiastically welcomed by the president and the executive board. Wendy took the time to meet with us, asked for our input on bargaining issues and offered to support our organizing activities.

We planned a fall social to help locate and organize fellow BEA retirees. The BEA paid the costs of the mailings and the social itself. We attracted a group of about 75 retirees using mailing lists that spanned 10 years and person-to-person contact. Those who attended were enthused about the get-together and were interested to hear about the latest news regarding the school district.

Paul and I decided, with the BEA board and president, that we needed to continue organizing. The BEA could no longer help fund us so we decided on a spring social with a fee charged. The same mailing list, though updated, was used along with the email addresses we had. At that spring social we did a short survey and collected emails in a much more organized manner. We had 40 attendees and we recruited retirees to serve on a steering committee.

Our organizing efforts have continued with grants from Education Minnesota Retired and dues collected at our bi-annual meetings. We have managed to lengthen and refine our email list, an important aspect to keeping retirees involved. We have designed the spring meeting to be mostly social with a limited amount of information shared and the meeting in the fall has become our business and program meeting. Our meeting programs have included pension presentations, political appearances, a “student mentorship in the schools” initiative, and continuing presentations on the current and future operations and in ISD 191 along with current news. Our group has also been interested in being informed on future plans in the school district.

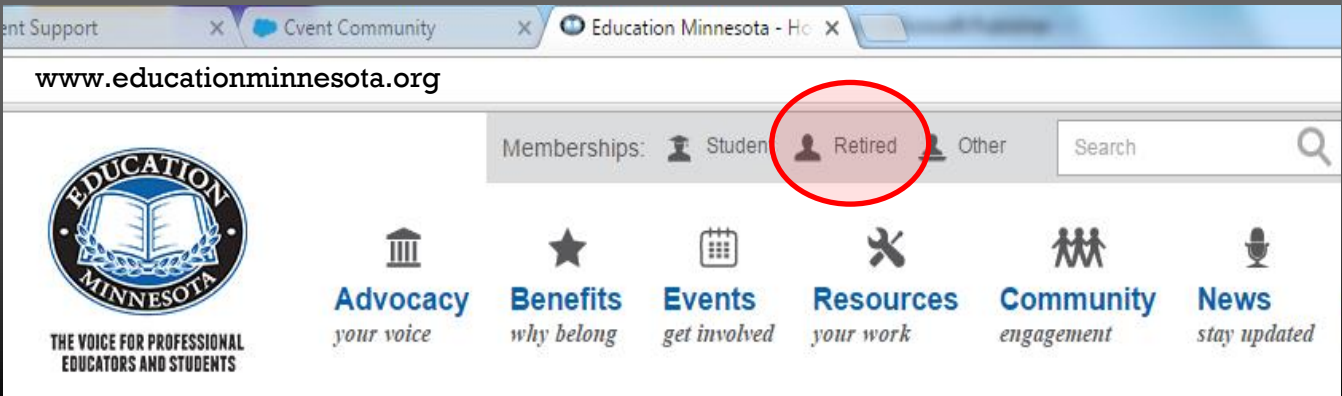
RETIRED CHAPTERS, CONTINUED ON PAGE 7

RETIRED CHAPTERS, CONTINUED FROM PAGE 6

At the fall meeting in 2017, we became official by ratifying a constitution and by-laws and electing officers. We have since obtained a charter from Education Minnesota Retired and appointed a treasurer as well.

Our goals, operations, and membership have evolved. We have decided to be both a political and service-oriented organization. We will continue to provide social opportunities for members but wish to be defined by our political and social activism. The numbers at our bi-annual meeting have become stable at between 30 and 40 attendees. We have been active in political campaigns and BEA work actions and events. We have found that our members are most interested in keeping up with their former schools and colleagues, and with their fellow retirees. We know we have the potential to have a positive impact at the local community and school level, and also at a wider state and national level. We are excited for the opportunity to make a difference in retirement.

IMPORTANT INFORMATION FOR 2019 RETIREES PLEASE NOTIFY YOUR NEWLY RETIRED COLLEAGUES



The screenshot shows the Education Minnesota website. The URL is www.educationminnesota.org. The page features a navigation bar with a search box and a 'Memberships' dropdown menu. The 'Retired' option in the dropdown is circled in red. Below the navigation bar, there are several icons and links: Advocacy (your voice), Benefits (why belong), Events (get involved), Resources (your work), Community (engagement), and News (stay updated). The Education Minnesota logo is on the left, with the tagline 'THE VOICE FOR PROFESSIONAL EDUCATORS AND STUDENTS'. A large image of a man in a purple shirt and bow tie looking through a microscope is at the bottom right.

Do you know members who retired this year?
Have them register at www.educationminnesota.org.
Click the "retired" membership link at the top of the page
Register Today

PERA Update

By PERA Executive Director Doug Anderson



PERA Executive Director
Doug Anderson

The 2018 Omnibus Retirement Bill improved the long-term sustainability for the PERA General Employees, Police & Fire, and Correctional Plans. Despite some recent market volatility, all three plans remain on track to be fully funded within 20 years. However, there are still challenging issues ahead that PERA's Board will need to consider. In addition to the impact of year-to-year economic and demographic gains and losses, the board will need to evaluate how to respond to three specific issues.

The first issue is the possibility of a lower investment return assumption recommendation. As noted by PERA's actuary in their most recent actuarial valuations, "If capital market assumptions decline further from present levels, the 7.5% return assumption might not comply with actuarial standards for the July 1, 2019 valuation." Any adjustment to the investment return assumption would change the forecast for the plans and impact the likelihood and magnitude of future plan changes.

The second issue is the possibility of transitioning from fixed statutory contribution rates to funding the actuarial determined contribution. The concern regarding fixed statutory contribution rates was raised by S&P Global Ratings in their June 7, 2018, assessment of Minnesota's 2018 law change. They noted "... but because contributions remained fixed in state statute, there could eventually be a regression in plan funded status." Since PERA's fixed contribution rates currently exceed the actuarial determined contribution for each plan, there is not an immediate concern. However, if there is a statutory change to set actual contributions equal to the actuarially determined amount, there would need to be greater understanding of how those contribution fluctuations would be assessed and mitigated.

The third issue is what may result from a 2020 cost-of-living (COLA) study to be undertaken by the Legislative Commission on Pensions and Retirement (LCPR) for consideration during the 2021 session. A priority of the LCPR in recent years has been uniformity among the plans. Retiree groups will likely advocate for greater inflation protection, but the cost of providing larger COLAs is high.

There is no certainty that any of the above issues will result in the need for changes to occur. On the other hand, all three could arise at the same time. In addition, other variables such as a market surge or decline could also influence the thinking of stakeholders and legislators. Proactive preparation by the board will ensure that whatever changes may be necessary are fair for all stakeholders.

View expanded articles & photos at

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

Keep informed with news and events on our website and Facebook page.

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

2019 Retired Fall Breakfast

Fall Breakfast

Registration Form
The cost is \$15/person.

St. Paul Science Museum

Thursday, Oct. 17
9 - 11 a.m.

Registration Deadline:
Oct. 15, 2019

Enjoy a delicious breakfast buffet! If you plan to attend MEA, you must register. MEA is only members of Education Minnesota and those studying to become educators.

RETIRED FALL BREAKFAST

THURSDAY, OCT. 17, 2019

JOIN EDUCATION MINNESOTA RETIRED AT THE 2019 RETIRED FALL BREAKFAST

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

Name(s) _____

Address: _____

City/State/ZIP: _____

Phone: _____

E-Mail Address: _____

Or register online at retired.mn.aft.org/events.

REGISTRATION DEADLINE: Oct. 15, 2019

Cut out and mail registration form and check payment to:

Education Minnesota Retired

41 Sherburne Ave., St. Paul, MN 55103

Full breakfast
buffet included!

We will have 200 AFT 2019-2020 datebooks available on a first-come basis

Education Minnesota and Education Minnesota Retired no longer provide datebooks. However, we do have a very limited amount of AFT datebooks.

There are two ways to request your datebook:

- Visit the website below and complete the form
retired.mn.aft.org/news
- Email Matt at matt.blewett@edmn.org

ACT
NOW!

TRA Update

By Marti Zins



Pensions in the Minnesota Legislature were not the hot button issue of last session when funding was the focus. The governor's budget had the money appropriated for pensions as legislated in 2018 with that wonderful bipartisan support. With new members of the House, the efforts of the TRA have been devoted to sharing information about pensions, their importance to Minnesota teachers, students and pensioners, and their effect on the local economy. With that in mind, TRA published an update of that information to share with legislators and stakeholders. Maintaining a defined benefit plan and ensuring that the why and how is understood by legislators is crucial to the continuing operation of TRA.

It is time for a new experience study. The current top age of TRA age schedules is 104. The new charts will most likely extend that to 120 years of age, reflecting longevity of teachers. Once the study is given to the TRA Board, a review will follow to determine if TRA is being appropriately funded going forward. Funding is never static and must be course-corrected periodically to ensure all is operating as needed.

Internally, TRA is in a state of transition as senior staff are retiring after years of meritorious service. With new staffing, TRA is reviewing how it operates. There is a focus on Minnesota statutes that govern TRA function and operation. As the language is reviewed the focus is to update, consolidate and propose changes that make laws more focused and consistent. As an example, there are many leave arrangements in statute with different requirements and procedures that could perhaps be better structured to achieve what is intended. Divorce, and the pension impact, is another such topic. Again, the review is underway, with no final product yet developed and proposed for legislation. As always, stakeholders will be involved in discussion of changes.

The election of new active members will change the TRA Board composition. Mary Broderick, after years of outstanding service to teachers in St. Cloud as their president and as an active TRA board member, has retired. Thank you to her for being an effective teacher voice.

The Medicare system is complicated

To learn more about the Education Minnesota Group Medicare plan offerings go to the link below to register for a monthly Medicare Made Easy webinar:

<https://bit.ly/30GEaGe>

You can also view a plan comparison, benefit summaries and enrollment forms for each plan by visiting www.educationmn.mnhi.net.

FOUNDATION CONTRIBUTION

Education Minnesota has established a nonprofit, charitable organization whose purpose is to provide grant funds to members and certain other nonprofit 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 its inception, the foundation has funded 868 projects and awarded more than \$2.4 million in grants. If you have any questions, please contact Education Minnesota Foundation Director, Dayonna Knutson at 800-652-9073
Mail contributions to:

**Education Minnesota Foundation
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 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 Ave.
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

(08)



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

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Retired

Summer 2019

Education Minnesota Retired
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<http://retired.mn.aft.org>

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CALENDAR OF EVENTS

- June 30 - July 1 NEA Retired Annual Meeting, Houston, TX
- July 3 - 7 NEA Representative Assembly, Houston, TX
- July 11 - 13 AFT TEACH Conference, Washington D.C.
- Aug 5-7 Education Minnesota Summer Seminar
College of St. Benedict, St. Joseph
- Aug. 12 Education Minnesota ESI Charitable Golf
Tournament
Prestwick Golf Club, Woodbury
- Oct. 17 Education Minnesota Retired Fall Breakfast
Science Museum of MN
- Oct. 17 Minnesota Educator Academy (MEA)
RiverCentre, St. Paul, MN

**Mark your
calendars!**

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



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