



Retired

Action

From the President

RETIRED ELECTIONS EDITION

Nomination Form Enclosed

Nominations must be postmarked by October 26, 2018



Julie Jagusch

Thank you, thank you, thank you to all of the wonderful retired volunteers who helped out at the NEA Representative Assembly in Minneapolis. This event would not have been successful without all of you! We had volunteers helping on the phones, at the doors, at the information booth, in the Fund for Children and Education booth and many other places around the convention center. I tried to get around and see as many people as I could, but I know I missed many. Again, thank you so very much!

Members were represented by Julie Jagusch, Walt Munsterman, Judy Rohde, Bobbie

Margo, Chuck Hellie, Wes Tessman and Diane Larson at both the NEA -Retired Annual Meeting and at the NEA Representative Assembly. Despite the *Janus* decision, our union is still strong and will continue to support members across the nation. The most important message is – elections matter! Be sure to get out to vote this fall!

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As mentioned in the last edition of the newsletter, Education Minnesota Retired has decided not to hold a fall conference this year. Instead, we will be holding regional meetings this fall and next spring. At this time, we have meetings scheduled in Detroit Lakes on Sept. 11 and another scheduled in Chisholm on Sept. 12. We will also be having a metro area regional meeting on Oct. 2 in Brooklyn Park. For more regional meeting information, see pages nine and eleven. All retired members are welcome at any of these meetings!

Also, don't forget the fall breakfast at the Science Museum on Oct. 18. Registration information is on page nine. Remember, the MEA, across the street at the St. Paul RiverCentre is for members only this year.

I look forward to seeing many of you at one of our upcoming meetings!

Find all the events at retired.mn.aft.org/events



www.facebook.com/EducationMinnesotaRetired

2018 NEA Retired Annual Meeting and NEA Representative Assembly

By Bobbie Margo



The Minnesota delegation to the NEA Retired Annual Meeting in St. Paul.



Judy Rohde

The 35th NEA Retired Annual Meeting was held at the Intercontinental Hotel in downtown St. Paul this year from June 26-28. Education Minnesota Retired, as the host state, was honored to be asked to have Retired President Julie Jagusch welcome the assembly to our state. She also provided a valuable and humorous introduction to Minnesota including the many opportunities for enjoying the Twin Cities. Education Minnesota President Denise Specht, also spoke and conveyed greetings.

Sarah Borgman, president of NEA Retired, gave the "President's Address." Business matters were conducted with much

discussion centered around proposed new business items and around elections for several positions in the NEA Retired organization. Education Minnesota Retired board member Judy Rohde was re-elected to a fourth term representing NEA Retired on the NEA Resolutions Committee. (Way to go Judy!)

Mary Kusler, director of NEA's Center for Advocacy, spoke regarding the recent *Janus* decision and the retirement announcement by Justice Kennedy. General Counsel Alice O'Brien also spoke of the *Janus* decision in a bit more detail. The decision states that unions cannot collect a fair share/agency fee. ALL agency fees are deemed unconstitutional. *Janus* is a fee payer issue, not a membership issue!

On a positive note, the Jack Kinnamon (Cat in the Hat) Scholarship Fund awarded three scholarships this year of \$2,500 each!

The NEA-R meeting adjourned on June 28 and we moved to the Loews Hotel in Minneapolis.

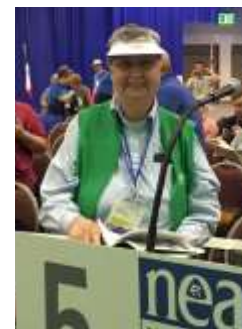


The Minnesota delegation to the NEA RA

The first day of the NEA Representative Assembly (NEA RA) featured a unique blessing and a special color guard ceremony. Five Native individuals, in their own language, welcomed the delegates. Dorene Day (from St. Paul) distributed tobacco branches to the NEA Executive members and officers on stage. These branches were grown from a "mother plant" of 600-plus years. A special guest was Randi Weingarten, AFT president. Weingarten reminded us that billionaires in politics are now on the scene.

Discussion on the floor involved five constitutional amendments, six standing rule amendments, seven legislative amendments, 13 amendments to policy statements, 17 amendments to resolutions and 129 new business items.

On behalf of Charles Hellie, Julie Jagusch, Larry Koenck, Diane Larson, Walt Munsterman, Judy Rohde, Wes Tessman and myself, we sincerely thank you, the members of Education Minnesota Retired, for giving us the opportunity to represent our state and our retired organizations.



Marti Zins

We represented you with pride and with professionalism.

NEA RA host committee



Above: The NEA RA Host Committee

Right: NEA RA Host Committee chairs: Sharon Kjellberg & Lynette Wayne

**A HUGE THANK YOU
to the 2018 NEA RA Host
Committee chaired by
Retired officers
Sharon Kjellberg and
Lynette Wayne.**

Retired communications committee update

Myrna Doran, Chair

The fall 2018 issue of Retired Action is the first issue to be published in an electronic format. Only members who returned the form requesting a print copy to be mailed to them will receive a printed copy of Action in the mail. This form and the announcement regarding this change were printed in the last two issues of the Retired Action newsletter.

Thank you to all the members who have shared their email addresses with us. This is becoming more and more important as Education Minnesota Retired needs to communicate with our members more efficiently. Members who have not provided an email address to us should send this information to Matt Blewett at matt.blewett@edmn.org.

The Communications Committee is transitioning to communicate with members electronically using email addresses. Yes, we know that many support this transition and also that many would like to continue the print format of communication. The Committee is attempting to continue to do print versions along with electronic versions. Communicating electronically is so much faster so information needed on a timely basis can be sent to our members. This allows our organization to save money on printing also. Our newest publication, Education Minnesota Retired Insider, is distributed electronically on a monthly basis. Email blasts are used to provide information on regional meetings and information on pensions, legislative matters and election information.



Find us on:
facebook

Stay connected!

Follow Education Minnesota on Facebook at
www.facebook.com/EducationMinnesotaRetired

While Minnesota celebrates passing the pension bill, a new study, “Unintended Consequences: How Scaling Back Public Pensions Puts Government Revenues at Risk,” was released by the National Conference on Public Employee Retirement Systems (NCPERS) regarding the impact of pension fund investments and benefits on economic growth. For far too long educators have taken it in the chops for our pensions, supposedly draining the public coffers.

The executive summary of the study states, “The argument that taxpayers cannot afford public pensions has gained traction despite a woeful lack of empirical evidence to support it. Legislators across the nation are contemplating options for the future funding of public-sector worker retirement benefits at a time when competition for finite state and local resources is fierce. The reasons are familiar: the lingering effects of recession and misguided budget priorities have taken a toll. Time and again, defined-benefit pensions for firefighters, police officers, teachers, and other public servants have ended up on the chopping block, even though plan participants have consistently held up their end of the bargain.”

The study sought to find out the following three questions:

- How much state and local tax revenue is generated because of the mere existence of public pensions?
- Do these revenues exceed taxpayer contributions to public pensions?
- How much would taxpayers have to pay in additional taxes if public pensions were dismantled?

While there is much more information in the study, a summary of the financial impact is below:

- In 2016, pension funds contributed \$1.3 trillion to the economy with \$587.5 billion coming from investment of pension assets and \$757 billion from spending of pension checks by retirees.
- In 2016, pension funds contributed \$277.6 billion to state and local revenues with \$125.7 billion coming from investment of assets and \$151.9 billion from spending of pension checks.
- In 2016, the taxpayer contribution to public pensions was \$140.3 billion. Pension funds generated \$137.3 billion more in revenues than the taxpayer contribution ($\$277.6 - \$140.3 = \$137.3$).

We know from Minnesota data that public pensions are extremely valuable for our state and communities. However, it is encouraging to see nationwide data support it too. I encourage you to read the entire study as it has wonderful information about the importance of public pensions.

You can find the study at www.ncpers.org or [click here](#).

Thoughts from a board member

By Joan Beaver

Charitable contributions using your IRA

Many senior citizens are saving on taxes by using some or all of their Required Minimum Distribution (RMD) from an IRA when making contributions to qualified charities.

If you are 70 ½ years old by the end of 2018, the IRS requires you to begin withdrawing from your tax deferred accounts and pay the taxes due on those withdrawals.

You may be able to make donations by transferring funds directly from your IRA account, without paying taxes on the withdrawal. You should be able to the required forms from your financial advisor. You will need to complete the forms with the name and address of the qualified charity and the investment company will write a check to that charity. You need to make sure it is a qualified charity!

When you withdraw from your tax deferred accounts, it increases your income. When your income increases, you pay taxes on more of your Social Security income, and may move you into a higher tax bracket. However, if the withdrawal is done as a transfer to your tax deductible charities, you might avoid paying taxes on a larger portion of your Social Security income.

This is a relatively new IRS rule so here are some links that give a more thorough explanation. However, it is always best to check with your financial advisor. If you do not have one, ESI has sponsored advisors through EFS Advisors. You can find an advisor in your area at www.efsadvisors.com.

<https://www.forbes.com/sites/advisor/2018/02/12/how-to-give-charitable-gifts-and-avoid-paying-tax-in-2018/#6550cf204026>

<https://money.usnews.com/money/retirement/iras/articles/2017-12-04/how-to-donate-your-required-minimum-distribution-to-charity>

This information is meant for general purposes only and should not be a substitute to your financial professional's advice. Please contact your financial professional to see if this idea fits within the greater context of your financial plan.

Need a financial advisor? Education Minnesota Retired members have access to the financial professionals at EFS Advisors to create and manage their financial plan.

Follow Education Minnesota Retired on Facebook and our website for up to date news, information and ways to make your union voice heard.

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



Find us on
Facebook

<https://www.facebook.com/EducationMinnesotaRetired>

Medicare made easy!

Please join us for one of the following **FREE** seminars!

Know your options!

Members of Education Minnesota and their spouses/partners 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.

The 2019 Medicare open enrollment period runs from Oct. 15 – Dec. 7, 2018.



Space is limited, please **RSVP** at your earliest convenience:

Register online at www.cvent.com/d/ygqq25

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

Date	Location	Address
Tues., 10/23	Minnetonka Community Center	14600 Minnetonka Blvd., Minnetonka
Wed., 10/24	Education Minnesota Office	41 Sherburne Ave., St. Paul (4:30 - 6:00 p.m.)
Fri., 10/26	Hotel Broadway Rochester	1625 S. Broadway, Rochester
Tues., 10/30	Holiday Inn and Suites	75 South 37th Ave., St. Cloud
Wed., 11/07	Duluth Comfort Inn West	3900 W. Superior St., Duluth
Fri., 11/09	Maple Grove Community Center	12951 Weaver Lake Rd., Maple Grove
Sat., 11/10	Education Minnesota Office	41 Sherburne Ave., St. Paul
Mon., 11/12	Education Minnesota Mankato Office	1961 Premier Dr., Suite #406, Mankato
Tues., 11/13	Eagan Community Center	1501 Central Pkwy., Eagan

2018-19 Education Minnesota Retired Nomination Form

Retired member submitting this form:

Candidate 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)

- 1 At-Large Director for ESP members *Must have been an ESP member
- 1 At-Large Director for Higher Ed members *Must have been an MSCF member

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

- Education Minnesota Representative Convention**
April 26-27, 2019, Hilton, Minneapolis, MN - (4 Delegates)
- NEA Retired Annual Meeting** —June 29—June 30, 2019
NEA Representative Assembly— July 2—July 7, 2019
Houston, TX - (8 Delegates)

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

Nomination statement

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

Election guidelines

- Elected candidates will assume office immediately following the Education Minnesota Retired Annual Meeting on Friday, April 26, 2019.
- Nominations must have the permission of the person whose name is being submitted for election.
- Nominees are required to attend all meetings at the conferences/events for which they are elected.
- Delegates to the NEA Retired Annual Meeting & NEA Representative Assembly will be reimbursed a maximum of \$3,000 toward expenses. Any expenses incurred over \$3,000 will be paid for by the delegate.
- All Education Minnesota Retired members will receive a ballot and should vote for Board and Delegate positions.
- Submit this form and a photo by Oct. 26, 2018. *Submission must be postmarked by Oct. 26, 2018 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 Nov. 19, 2018.
- If you have questions, call the Education Minnesota Retired office at 651-292-4877 or 800-642-4624, or email matt.blewett@edmn.org.

Election Timeline

- Oct. 26, 2018 Nomination form **and picture** must be returned, postmarked on or before Oct. 26, 2018.
- Nov. 19, 2018 Ballots will be mailed to Education Minnesota Retired members the week of Nov. 19, 2018.
- Dec. 21, 2018 Ballots must be returned (post marked on or before Dec 21, 2018) to:
Education Minnesota Retired Elections
41 Sherburne Ave.
St. Paul, MN 55103

PERA omnibus bill changes

By Doug Anderson



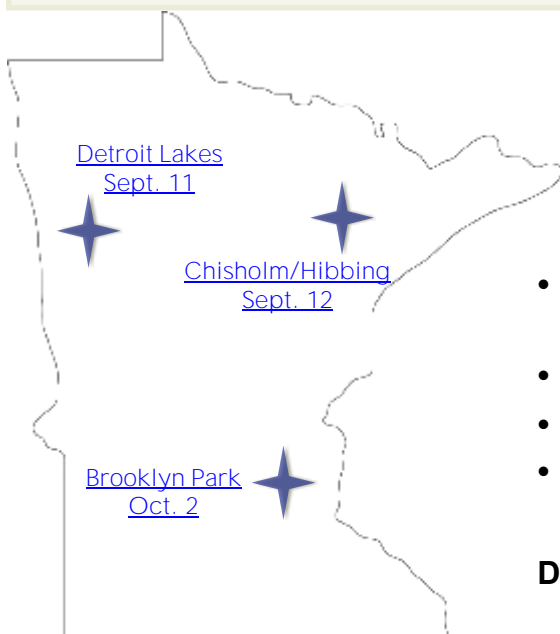
By now you undoubtedly have heard that the 2018 Omnibus Retirement Bill was signed into law by Gov. Mark Dayton on May 31. The signing was celebrated by all of the many stakeholders that helped make the changes a reality. As a result of the new law, all of the plans in the state, including those administered by TRA, MSRS, and PERA, now project to be on a path to full funding within a reasonable time period. By all accounts, this is a positive development to ensure sustainability of these plans.

In most cases, the changes will result in either a lower initial benefit if a member is retiring early, or lower future annual cost of living increase (COLAs). However, there is one instance of a group that may actually see a slightly favorable benefit change. Current and future retirees under the PERA General Plan have been receiving a 1 percent COLA now for several years. Prior to the law change, that increase was not expected to change for the next 30 years or so when it was assumed that the plan would reach 90 percent funding and a higher 2.5 percent increase would be triggered.

The new law changes the annual increase for PERA General Plan retirees by replacing the trigger approach with a COLA equal to 50 percent of inflation with a floor of at least 1 percent and a cap of 1.5 percent. Retirees will learn what their January increase will be in October of the prior year after the Social Security Administration (SSA) announces their increase.

For example, if the SSA announces a 2.6 percent increase effective Jan. 1, 2019, the PERA retiree would see their PERA benefit increase by 1.3 percent (50 percent of 2.6 percent). If the SSA announces an increase less than or equal to 2 percent, the PERA retiree would receive the 1 percent floor amount. If the SSA announces an increase equal to 3 percent or greater, the PERA retiree would receive the 1.5 percent cap.

Therefore, the PERA general retiree will see an increase effective this January that is not less, and maybe greater, than what they would have received without the law change. Because this change was considered actuarial equivalent in the aggregate to the prior approach, it could be implemented without concern of an adverse impact on the long term plan sustainability.



We need your input!

Register for a Retired regional meeting today

Why attend a regional meeting?

- Connect with and meet Education Minnesota Retired officers and board members
- Let your voice be heard
- Be part of the future of Education and your union
- Free and open to all Education Minnesota Retired members.

Dates & locations on page 11

Click on a date/location to register or visit <http://retired.mn.aft.org>

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**

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: _____

Email 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



PAC Contributions



Contributions to Education Minnesota PAC
from Education Minnesota Retired Members

Name(s): _____

Address: _____

City/State/ZIP: _____

Home Phone: _____ Work Phone: _____

Email 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



2018 Retired Fall Breakfast

Page 11

Fall Breakfast

Registration form

The cost is \$15/person*

St. Paul Science Museum

Thursday, October 18
9 - 11 AM

Register online!

retired.mn.aft.org/events

OR

Mail registration form
and payment to:

Education Minnesota Retired
41 Sherburne Ave.
St. Paul, MN 55103

Thursday, October 18, 2018

At the 2018 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: _____

Phone: _____

Limited capacity, pre-registration required.

[Register online today!](#)

Connect with colleagues & the Retired board

Register to attend one of the upcoming Retired Regional Meetings

Education Minnesota Retired is hosting regional meetings around the state for Education Minnesota Retired members.

Why hold regional meetings around the state you might ask?

- A frequent feedback topic is to have events closer to you.
- To be more responsive to needs of our members throughout Minnesota
- To establish communication lines between you and your union.

The meetings will start at 10 a.m. and conclude by 2 p.m. with a light lunch served. Participants will hear relevant, timely information on topics important to education and retired educators, including pensions. Most importantly, there will be an opportunity to ask questions and interact with each other and the Retired board members in attendance.

Upcoming Regional Meetings:

- ◆ Sept. 11 – [Detroit Lakes](#) at the Holiday Inn Lakefront
- ◆ Sept. 12 – [Chisholm/Hibbing](#) area at Valentini's
- ◆ Oct. 2 – [Brooklyn Park](#) at the Education Minnesota Brooklyn Park office

The meetings are FREE and open to any Education Minnesota Retired member who would like to attend. An event registration link will be emailed to all Education Minnesota Retired members for which there is an email address on file.

Members are encouraged to bring a guest

Retirees can also register on the [Education Minnesota Retired web site](#) or [Facebook page](#).



Retired

2018 Fall Newsletter

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

FIRST CLASS MAIL
PRESORTED
U.S. POSTAGE
PAID
TWIN CITIES, MN
PERMIT NO. 582

Calendar of Events

Mark your
calendars!

Retired Regional Meeting—Registration info inside.

- Sept. 11 Regional Meeting—Detroit Lakes
- Sept. 12 Regional Meeting—Hibbing/Chisholm
- Oct. 2 Regional Meeting—Brooklyn Park

**Register online at retired.mn.aft.org/events

Oct. 18 **Education Minnesota Retired Breakfast**
Science Museum, St. Paul

Oct. 18 **Education Minnesota's MEA conference**
St. Paul RiverCentre

Retired elections—key dates

- Oct. 26 **Nominations due**—postmarked by Oct. 26
- Dec. 21 **Ballots due**—postmarked by Dec. 21

See "Calendar" at educationminnesota.org for additional
Education Minnesota, NEA and AFT events and information.

Look us up on the web at

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



Find us on
Facebook

<https://www.facebook.com/EducationMinnesotaRetired>