



*Retired*

## RETIRED ELECTIONS EDITION

Nomination  
form  
enclosed

Nominations must  
be postmarked by  
Oct. 25, 2019

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Julie Jagusch

I hope all of you had a great summer! For those of you who are going back to the classroom as substitutes, I wish you a great school year. Please remember if you are in a contractual position you need to join as an active member. For all of us – enjoy your leisure time and the beauty of fall in Minnesota!

Eight Education Minnesota Retired members represented you at the NEA-Retired Annual Meeting and the NEA Representative Assembly held in Houston this year. Representing you were: Julie Jagusch, Walt Munsterman, Bobbie Margo, Judy Rohde, Sharon Kjellberg, John Lipke, Wes Tessman and Diane Larson. I won't tell you that we enjoyed the heat of Houston in July, but we did have a successful annual meeting and RA. Thank you again for all the contributions to the Jack Kinnaman Scholarship. One of our very own Minnesota aspiring educators received one of the scholarships! Congratulations to Emma Todd.

As many of you know, we have been attempting to have regional meetings this past year. We had some very successful and well-attended meetings, and some that had to be canceled for lack of participation. We have one more regional meeting scheduled for Alexandria on Sept. 19. If you live in that region, please consider attending and bringing your retired educator friends. We will have an update on pensions and a presentation on elder abuse. Registration information can be found later in this newsletter. After that meeting we will be re-evaluating whether to continue with regional meetings and where any future meetings might be held. We are planning a fall conference at Rutgers for Sept. 14-16, 2020. Put that on your calendar for next year!

Do you want to network with retirees from other states? We will be having a joint Minnesota/Wisconsin-Retired conference on Nov. 19 in Eau Claire. We are hoping for a good turnout of Minnesota retirees at this conference. More information and registration details will follow in emails and on our Facebook and website in the near future. Plans are still in the works.

Don't forget to attend our fall breakfast at the Science Museum of Minnesota on Oct. 17. Our featured speaker there will be talking about scams and fraud – especially that target seniors. Registration for this event can also be found later in this newsletter. We hope to see many members at these events!

# 2019 NEA Retired Annual Meeting and NEA Representative Assembly

By Bobbie Margo



This year's 36<sup>th</sup> NEA Retired Annual Meeting was held June 30-July 1 at the Hyatt Regency Galleria in Houston. Houston is famous for the Astrodome (the first covered/domed football stadium) and also for the NASA astronaut training and flight complex. Houston is the most populous city in Texas and Texas is larger than any European country!

The meeting of over 400 attendees was called to order by President Sarah Borgman (IN). She stressed that all of us need a purpose and a plan. Without a plan, there can't be meaningful action. With a plan, goals are established which leads to better communication so more people can be involved and contribute more ideas. Business matters were conducted with discussion around proposed new business items and elections for several positions in the NEA-R organization. Judy Rohde was re-elected to represent NEA-R on the NEA Resolutions Committee and Bobbie Margo was re-elected to a position on the NEA-R Executive Council.

On July 1, we had two important presentations: Mary Kusler (Director of NEA's Center for Advocacy) and Alice O'Brien (NEA General Counsel). Kusler reminded us that we have to be "all in" when it comes to politics; we can't wait for someone to save us. We need all NEA members, including retirees because collective action works and elections matter. O'Brien stressed that *Janus* is not the end of union bashing. There are currently 90 cases against public sector unions, 28 are against NEA directly. We are a year after the *Janus* decision and our opponents are not deterred. On a more positive note, the Jack Kinnamon (Cat in the Hat) Scholarship Fund was able to award four \$2,500 scholarships this year. One of the recipients this year is from Minneapolis! In addition, NEA-R membership is over 358,000 and is the largest growing category of NEA. We also raised more than \$30,870 in 48 hours for the PAC. The 157<sup>th</sup> Annual Meeting and the 98<sup>th</sup> NEA Representative Assembly was held from July 4-7, 2019. President Lily Eskelsen Garcia welcomed 6,166 delegates with a keynote address. She reminded us that Wisconsin's former governor, Scott Walker, had to clean out his desk because a teacher is now governor (Minnesota's Governor is a teacher also)! Over 1,000 educators were elected to state and to national offices in this last round of elections. NEA doesn't care if politicians don't like us; we care that they respect our power. We have more members now than we did before *Janus*. We are growing! We are strong!

The following days included speeches from the Friend of Education, 2019 Education Support Professional of the Year, Higher Education Educator of the Year and National Teacher of the Year. There were several NEA elections including positions on the NEA Executive committee and NEA Board of Directors (Minnesota's own Ellen Olsen was re-elected to an ESP position). There was also a lot to accomplish during the business part of the meeting including Constitution and By-law amendments and 160 new business items. The PAC collected more than \$11.36 million. The 2020 representative assembly will be held July 2-6 2020, at the Georgia World Congress Center in Atlanta.

On behalf of Julie Jagusch, Sharon Kjellberg, Diane Larson, John Lipke, Walt Munsterman, Judy Rohde, Wes Tessman and myself, we sincerely thank you for giving us the opportunity to represent our state and our retired organization. We represented you with pride, purpose and professionalism!



- 1 **Inform students and their families** of their rights.
- 2 **Stress the importance** of taking proactive steps to ensure the safety and well-being of children and entire communities.
- 3 **Distribute "know your rights" materials** to students and communities about what to do if a raid occurs or an individual is detained.
- 4 **Find out** if there is a local immigration raid rapid response team in your community. These teams usually consist of attorneys, media personnel and community leaders who may be able to provide support.
- 5 **Partner with a pro bono attorney**, legal aid organization or immigrant rights organization to schedule a "know your rights" workshop on campus to inform students and families about their rights.
- 6 **Provide a safe place** for students to wait if a parent or sibling has been detained.
- 7 **Provide counseling** for students who have had a family member detained by ICE.
- 8 **Maintain a list of resources**, such as the names of social workers, pro bono attorneys and local immigration advocates and organizations, that can be shared with your students and their families.
- 9 **Identify someone at your school** who can serve as the immigration resource advocate in your building or on your campus.
- 10 **Work with parents** to develop a family immigration raid emergency plan.
- 11 **Make your school** an ICE-free safe zone by pushing for sanctuary policies.
- 12 **Work with your school board** to pass a resolution affirming schools as safe havens and welcoming places of learning for all students, distancing the schools from enforcement actions that separate families.
- 13 **Issue statements** condemning raids and calling for the immediate release of students.
- 14 **Participate in National Educators Coming Out Day**, held annually on Jan. 9, and "come out" in support of undocumented students ([www.unitedwedream.org/educatorsout](http://www.unitedwedream.org/educatorsout)).
- 15 **Participate in National Institutions Coming Out Day**, held annually on April 7 ([www.unitedwedream.org/nicod](http://www.unitedwedream.org/nicod)).

# Immigrant and Refugee Children

## 15 Things

educators, school support staff and  
communities can do to help protect  
undocumented students and their  
families

For additional tools and model resolutions to create safe, welcoming environments for all students, visit [www.aft.org/immigration/ICEraid](http://www.aft.org/immigration/ICEraid).

American Federation of Teachers, AFL-CIO  
555 New Jersey Ave. N.W. • Washington, DC 20001 • 202-879-4400





# Education international

*By Bobbie Margo*

The eighth Education International World Congress was held in Bangkok, Thailand, at the Bangkok International Trade & Exhibition Center from July 21-26. Bangkok has a population of approximately eight million and is possibly one of the hottest cities on Earth. English is taught as a compulsory subject in schools. The city is known for ornate shrines and vibrant street life.



Education International, or E.I., was founded in 1993 in Stockholm as an association of national teachers' unions and a merger of their international umbrella organizations who were still in competition at the time. IFTU (International Federation of Teachers' Unions -AFT was a member) and WCOTP (World Confederation of Teaching Professionals-NEA was a member) joined to form a more powerful organization. E.I.'s World Congress is the supreme governing body of Education International and is now held every four years in a different location. E.I.'s six regions include, Africa, Asia/Pacific, Europe, Latin America, North America/Caribbean and Middle East/Arab countries. Previous E.I. Congress locations have included Zimbabwe, Washington, D.C., Thailand, Brazil, Germany, South Africa and Canada. E.I. is a federation of 396 associations and unions in 191 countries and territories. It represents approximately 32.5 million educators and support professionals in education institutions pre-k to university.

At this eighth Congress, NEA was represented by 50 official delegates and 62 observers and accompanying persons. AFT also had a delegation which included Education Minnesota President Denise Specht and Marty Fridgen as an accompanying person. To stay connected to what is happening across the world, Judy Rohde and I decided it was worth our money and time to attend with the NEA delegation as official registered observers. There were over 1,300 delegates from unions in 170 countries.

The congress program included plenary general sessions, caucuses, breakout sessions, social events and receptions. The congress as a body dealt with resolutions, amendments and several emergency political resolutions. This year's recipient of the Albert Shanker Education Award was Curtis Riep from Uganda. The Mary Hatwood Futrell Human and Trade Union Rights Award was presented to Jalila Al Salman from Baharain. You can read more about their work her or at [www.ei-ie.org](http://www.ei-ie.org). Elections were held for several executive

board positions and NEA President Lily Eskelsen Garcia was re-elected as E.I.'s vice-president for North America.

On behalf of Judy Rohde and myself, we encourage you to get your passport papers in order and start saving money. To attend an E.I. Congress is to experience the true meaning of unionism and solidarity worldwide. The ninth E.I. World Congress will be held in South America; the next four years will be here before you know it!



# 2019-20 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)

☐ President (1 position)

☐ Congressional District 6a (1 position)

☐ Vice-president (1 position)

☐ Congressional District 6b (1 position)

☐ Congressional District 2a (1 position)

☐ Congressional District 8a (1 position)

☐ Congressional District 2b (1 position)

☐ Congressional District 8b (1 position)

☐ Congressional District 4 (2 positions)

☐ At-Large Representative (1 position)

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

☐ **Education Minnesota Representative Convention**  
April 24-25, 2020 Doubletree by Hilton, Bloomington (4 Delegates)

☐ **NEA Retired Annual Meeting**—June 29—June 30, 2020  
**NEA Representative Assembly**— July 2—July 6, 2020  
Atlanta, GA (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.

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## Election Guidelines

- Elected candidates will assume office immediately following the Education Minnesota Retired Annual Meeting on Friday, April 24, 2020.
- Nominations must have the permission of the person whose name is being submitted for election. District directors are elected in the district where they reside.
- 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.
- The nomination form and photo must be postmarked by Oct. 25, 2019, and sent to the **Education Minnesota Retired Nominating Committee, 41 Sherburne Avenue, St. Paul, MN 55103**. Digital photos may be submitted electronically to [christine.thornborrow@edmn.org](mailto:christine.thornborrow@edmn.org).
- Photos and nomination statement of each candidate will be included with the ballots that mail the week of Nov. 22, 2019.
- If you have questions, call the Education Minnesota Retired office at 651-767-1287 or 800-642-4624, or email [christine.thornborrow@edmn.org](mailto:christine.thornborrow@edmn.org).
- The new district map can be found on our website at [retired.aft.mn.org](http://retired.aft.mn.org)

## Election Timeline

- Oct. 25, 2019 Nomination form **and picture** must be returned, postmarked on or before Oct. 25, 2019.
- Nov. 22, 2019 Ballots will be mailed to Education Minnesota Retired members the week of Nov. 22, 2019.
- Dec. 20, 2019 Ballots must be returned, post marked on or before Dec 20, 2019, to:  
**Education Minnesota Retired Elections**  
**41 Sherburne Ave.**  
**St. Paul, MN 55103**

# TRA Update

*By Marti Zins*

Over the summer, several board members and I went to Berkeley, California, to participate in pension system training. While TRA doesn't provide a health care benefit, there are four state pension systems that do. A new option for state pension systems providing healthcare is utilizing cutting edge technology where members provide a DNA sample and their medication list. Using an individual's DNA and medication list, a comparison is made to see if the two are compatible or if something else would be a better fit. The savings to the pension systems with health care in addition to the increased health of the individuals was astonishing.

At the last TRA Board meeting, Aug. 14, our actuaries, Cavanaugh Macdonald, presented the new experience study required by Minnesota statute every four years. This study reviewed July 1, 2014-June 30, 2018. It is a looksee to verify if the assumptions made in operating the pension fund are on track to fully fund the pension within the proper timeline. The following are the results:

No change to the set of economic assumptions is recommended (price inflation 2.5%; investment return 7.5%, payroll growth 3%, wage inflation 2.85% through 2028 then 3.25%)

Mortality assumption will be the current assumption as tables have been corrected to reflect longer living.

TRA will be properly funded to meet its pension obligation if it continues to meet the assumptions it currently operates under.

Mansco Perry, SBI executive director (the individual in Minnesota responsible for investing pension/state funds), spoke about the asset mix, the stock market and sustainability going forward. Minnesota pension funds are heavily invested in stocks so there was discussion about what the asset mix should be going forward.

TRA discussed the strategic plan, staffing (we have many new staff and are looking to hire a deputy director) and how the review of TRA statutes is proceeding. The staff and board intend to review law and propose language to update processes and clarify application of the statutes.

Finally, TRA is proud to announce that once again it achieved the Certificate for Excellence in Financial Reporting by Government Finance Officers Association of the United States and Canada for its comprehensive annual financial report which is the highest form of recognition in the area of governmental accounting and financial reporting. Said awards speaks to the dedication and skill of TRA staff.

Visit [www.mntra.org](http://www.mntra.org) for retiree resources including how to change your address, what to do if there is divorce, review power of attorney documents and more!

# 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 negotiated group Medicare solutions offered through Humana, Medica and UCare. In addition to exclusive 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.

**PLEASE NOTE:**

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



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

Register online at [retired.mn.aft.org/events](http://retired.mn.aft.org/events)

Questions? Email: [Deborah.skog@edmn.org](mailto: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](http://esi.educationminnesota.org)

Date	Location	Address	Time
Tues., 10/15	Education Minnesota Office	900 Long Lake Rd., Ste. #110, New Brighton, MN 55112	10 – 11:30 a.m.
Mon., 10/21	Minnetonka Community Center	14600 Minnetonka Blvd., Minnetonka, MN 55345	12 – 1:30 p.m.
Wed., 10/23	Education Minnesota Office	41 Sherburne Ave., St Paul, MN 55103	4:30 - 6:00 p.m.
Fri., 10/25	Hotel Broadway	1625 S. Broadway, Rochester, MN 55904	10 – 11:30 a.m.
Tues., 10/29	Education Minnesota Office	1961 Premier Drive, Mankato, MN 56001	10 – 11:30 a.m.
Thurs., 10/31	Maple Grove Comm. Center	12951 Weaver Lake Rd., Maple Grove, MN 55369	10 – 11:30 a.m.
Mon., 11/4	Education Minnesota Office	6950 146 <sup>th</sup> St. W., Ste. #114, Apple Valley, MN 55124	10 – 11:30 a.m.
Wed., 11/6	Education Minnesota Office	3051 2 <sup>nd</sup> St. S., Ste. #202, St. Cloud, MN 56301	10 – 11:30 a.m.
Sat., 11/9	Education Minnesota Office	41 Sherburne Ave., St Paul, MN 55103	10 – 11:30 a.m.
Tues., 11/12	Education Minnesota Office	2042 Wooddale Dr., Ste. #100, Woodbury, MN 55125	10 – 11:30 a.m.
Wed., 11/13	Education Minnesota Office	7242 Metro Blvd., Ste. #200, Edina, MN 55439	10 – 11:30 a.m.
Thurs., 11/14	Education Minnesota Office	639 East Central Entrance, Duluth, MN 55811	10 – 11:30 a.m.



*By Doug Anderson*



Every four years an actuarial experience study is completed for the Public Employees Retirement Association (PERA) General Employees Retirement Fund. The most recent experience study covered the period from July 1, 2014 through June 30, 2018. The final report was issued in late June and is available on PERA's website.

The experience study includes evaluation of both economic and demographic assumptions and consists of a blend of objective analysis and subjective judgment. The results are used to review the accuracy of existing assumptions and make recommendations for future changes. Assumptions are critical to the evaluation of the

Plan's funding ratio and recommended annual contribution requirement.

The most important assumption in an actuarial valuation is the investment return assumption. The current rate is 7.5 percent and is set by the Legislature. According to the actuary's analysis, which relies heavily on the opinion of various investment consultant's long-term expectations for the Fund's current asset allocation, the assumed rate of return of 7.5 percent is a reasonable assumption.

The actuary did not recommend a change to the investment return assumption, but did recommend several other changes. The primary economic change was to reduce the inflation rate from 2.5 percent to 2.25 percent. This change will impact the assumed cost of both retiree COLAs and active salary increases. Recommended demographic assumption changes reflect observations that fewer members terminate employment early in their career and fewer members are retiring before their unreduced retirement age. Even members eligible under the Rule of 90 are choosing to defer retirement more often than previously observed.

The actuary also recommended changes to the current mortality rates. Over the course of the four year study period, the actual number of male retiree deaths was lower than expected and the actual number of female deaths was higher than expected.

Recommendations were made to decrease male mortality rates at most retirement ages and to increase female mortality rates at most ages. The recommended changes only impact the base mortality rates. There was no change to the current assumption about how mortality rates may improve in the future.

Overall, had the recommended set of assumptions been applied to the 2018 actuarial valuation, it would have increased the funding ratio from 79.5 percent to 79.8 percent. The impact on the recommended contribution had no impact after rounding results.

The PERA board approved the recommended changes and submitted them to the Legislative Commission on Pensions and Retirement (LCPR) for their review. The expectation is that these assumptions will be in place until the next experience study in 2023.

### **Stay connected!**

Follow Education Minnesota on Facebook at  
[www.facebook.com/EducationMinnesotaRetired](https://www.facebook.com/EducationMinnesotaRetired)



## Fall Breakfast

**Registration form**  
**The cost is \$15/person\***

St. Paul Science Museum

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

**Register online!**  
[retired.mn.aft.org/events](http://retired.mn.aft.org/events)

or

Mail registration form  
 and payment to:

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

Thursday, Oct. 17, 2019  
 2019 Retired Fall Breakfast

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

Name(s): \_\_\_\_\_

Address: \_\_\_\_\_

City/State/ZIP: \_\_\_\_\_

Email: \_\_\_\_\_

Phone: \_\_\_\_\_

**Limited capacity, pre-registration required.**

**Visit the Education Minnesota Retired website for online  
 registration at [retired.mn.aft.org/events](http://retired.mn.aft.org/events)**

If you are going to MEA following the breakfast, please  
 remember to register ahead of time. MEA is open to  
 members and those studying to be educators only.

## Sarah Says...

By Sarah Borgman, NEA Retired President



As summer lingers, we remember the deluge of rain we had last spring and recall the bitter cold and snow of last winter. Maybe summer should stay just awhile longer! However, there's so much to be done once the full schedule of fall arrives: *Election 2020* looms before us; what part can I play in seeing that American public education survives? Where will I volunteer? What exactly can I do? Whatever you choose, start now and give it your all.

I have a personal favorite candidate that will get my time and effort until the final choice is made. I base my choice on this person being a friend of education. I have no other evaluation or bench-mark. My entire life has been centered on education in one form or another. This election is vital for my great grandchildren, for the very essence of democracy. My die is cast. Are you ready to get to work, too? **Your schools, your voice, your democracy. DO IT!**

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 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**



## F o u n d a t i o n   C o n t r i b u t i o n s

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



## P A C   C o n t r i b u t i o n s

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





*Retired*

## 2019 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: [christine.thornborrow@edmn.org](mailto:christine.thornborrow@edmn.org)

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## ELECTION NOMINATION FORM ENCLOSED

### C a l e n d a r   o f   E v e n t s

Mark your  
calendars!

- Oct. 17      **Education Minnesota Retired Breakfast**  
*Science Museum, St. Paul*
- Oct. 17      **Education Minnesota's MEA conference**  
*St. Paul RiverCentre*  
*Open to members only*

Retired elections—key dates

- Oct. 25      **Nominations due** postmarked by Oct. 25  
Nov. 22      **Ballots mailed** week of Nov. 22  
Dec. 20      **Ballots due** postmarked by Dec. 20

See "Calendar" at [educationminnesota.org](http://educationminnesota.org) for additional  
Education Minnesota, NEA and AFT events and information.

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



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