



*Retired*

# ACTION

## From the president

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Julie Jagusch

Happy summer, everyone! I hope you are all enjoying the warmer weather and the chance to spend more time outside. Things are looking better with vaccinations being available and regulations being relaxed over time. Let's hope this means positive things to come for all of us!

Thanks to all of the members who attended our virtual annual meeting in April. We made minor changes to our Constitution and Bylaws to allow for virtual meetings. Even though we have been doing that for over a year, this puts it into writing. We also certified the election results and heard from TRA Executive Director Jay Stoffel with a pension update.

At the May 17 Board meeting, we filled the position of treasurer and two open board positions. Bob Millette was elected as treasurer. Jeanne Brown-Kruesel was elected to fill the at-large position. Roger Josephson was elected to fill the vacant position in District 7a. Thanks to all the candidates who stepped up and put their names in for those positions.

There are still two open seats on the board we need to fill. Our meetings are in February, May, August and November. Normally, we meet on a Monday from 10 a.m.-3 p.m. at Education Minnesota in St. Paul. Right now we are still meeting, but doing so via Zoom. If you are interested in serving on the Retired Governing Board, please check out the article on page 8 for more details.

We hoped to hold a Fall Conference at Ruttger's resort this September, but have decided to postpone until 2022. I am really getting anxious to be able to hold in-person events and see the faces of my friends as well as new ones. Put Sept. 12-14, 2022, on your calendar for a fun and informative gathering of Education Minnesota Retired members at Ruttger's!

Stay safe, stay strong and stay healthy!

# Education Minnesota Retired Annual Meeting

By Bobbie Margo

The 2021 Education Minnesota Retired Annual Meeting was held virtually on Friday, April 23. There were 68 members who registered; 42 members attended.

The agenda included:

- President Jagusch's welcome and State of the Union address
- Education Minnesota update from Vice President Bernie Burnham
- Business Meeting
  - Financial report - we are in good financial condition
  - Membership update – we have 8,227 retired members
  - Communication – we publish a newsletter three times a year in addition to the monthly email update
  - Constitution and Bylaws – changes were approved
  - Election – results were approved and certified including the nine members who will represent us at the NEA Retired Annual Meeting and at the NEA Representative Assembly.
- Pension update from Jay Stoffel
  - TRA is 75% funded with an unfunded liability of 25%
  - COLA is frozen at 1%
  - TRA is not sponsoring any legislation this year; the fund has been busy implementing the pension bill of 2018

Finally, our Education Minnesota staff person Christine Thornborrow explained that ESI now pays for the Securus Identity Theft Recovery Plan for Education Minnesota Retired members. You are still able to add your family or upgrade coverage at negotiated rates. The statistics are that 1 in every 27 individuals will become a victim of identity theft. With the recovery plan, Securus does all of the work for you to restore your credit and identity to a pre-event status. Register for your complimentary plan today at [www.educationminnesota.securusid.com](http://www.educationminnesota.securusid.com) or call 612-238-0340.

The meeting was adjourned at 2:20 p.m. Let's all plan to meet again next year, hopefully face-to-face, for informational sessions and retiree bonding. Plan to bring another Education Minnesota Retired member with you, I know they will enjoy the meeting!

# 2020 Census

By Elaine Rothman

The Census count began in January 2020 in the small Alaskan village of Toksook Bay. On March 12, 2020, invitations to respond to the Census began to arrive in mailboxes across the country. Less than a week later, states across the nation began to impose stay-at-home orders which made it very difficult to conduct the census by normal methods. Despite the difficulties, the Census was completed and the results have been released.

- There are 331,449,281 people currently living in the United States.
- The 2020 Census apportionment population counts results include seven House seats will shift among 13 states.
  - Texas will gain two seats.
  - Colorado, Florida, Montana, North Carolina and Oregon will gain one seat each.
  - California, Illinois, Michigan, New York, Ohio, Pennsylvania, and West Virginia will lose one seat each.
  - California, Texas, Florida and New York are the four states that will have the largest number of representatives.
- Alaska, Delaware, North Dakota, South Dakota, Vermont and Wyoming are the states that will have only one representative each.
- Each member of the House of Representatives will represent an average of 761,169 people based on the 2020 Census. This will be an increase of 50,402 (7.1% increase) compared with the average of 710,767 people per representative based on the 2010 Census.



**Despite the stay-at-home orders and COVID restrictions, Minnesota had the highest rate in the nation of self-response completion at 75%.**

A margin of 26 people helped our state beat out New York. If Minnesota had counted 26 fewer people or if New York had counted 89 more, the results would have been flipped.

Hats off to everyone who completed the 2020 Census and/or helped in the count. Our efforts made a huge difference!

# NEA Board of Directors

By Judy Rohde



At the 2020 Annual NEA Retired Meeting, I was elected as one of six retired members to serve on the NEA Board of Directors (BOD). I started my three-year term on Sept. 1, 2020 joining the 170 member NEA BOD. We meet four times a year usually in Washington D.C. but this year via Zoom. We also lobby our senators and representatives on educational issues important to educators, students and retirees. Currently, our lobbying topics include Reopen and Rebuild American's Schools – school modernization, The American Families Plan – child nutrition, The Equality Act – LGBTQ rights, and The People Act – voting rights.

Next to the NEA Representative Assembly (RA), the NEA BOD is the highest ruling body for NEA. One of our major responsibilities is adopting the strategic NEA budget to be presented and adopted at the NEA RA. We are also working on ways the NEA can be supportive of educators and students in addressing social justice.

As a member of the NEA BOD, I am a non-voting member of the Education Minnesota Governing Board and continue to serve on the Education Minnesota Retired Board of Directors. In future Action newsletters, I will be sharing information from NEA. If you have any questions or comments about NEA, please contact me at [jrohde@isd622.org](mailto:jrohde@isd622.org) or 651-483-5628. I am honored to represent retirees on the NEA BOD.

## Identity Theft Recovery No-cost for retirees!

Complimentary coverage includes:

- Full Service Identity Restoration / Recovery
- Lost Wallet Service
- Identity Theft Prevention / Education

Upgrade coverage or add family coverage at negotiated prices.

Register for your plan today at

[www.educationminnesota.securusid.com](http://www.educationminnesota.securusid.com)

According to the FTC, each year an average of 1 in 27 people will become a victim of identity theft and it takes an average of 6 months and 200 hours or more of work to recover from an identity theft event.



# Legislative Action Committee

By Joan Beaver

As with so much else this past 18 months, the Capitol had been closed to the public. Legislators have been meeting virtually and all advocacy with our representatives has been done via the internet. We are fortunate that under these circumstances, there have been no major pension issues this session.

Your Retired Legislative Action Committee (LAC) closely followed the Legislative Commission on Pensions and Retirement's (LCPR) discussion regarding the public pension Cost of Living Adjustment (COLA) staff study. The report which was mandated by the 2018 public pension bill, highlights the sacrifice made by future and current TRA and PERA beneficiaries.

The COLA study was mostly non-controversial, except the part about the purpose of COLAs. The LCPR's principles state "retirement benefits should be increased during the period of retirement to offset the impact of economic inflation over time in order to maintain a retirement benefit that was adequate at the time of retirement."

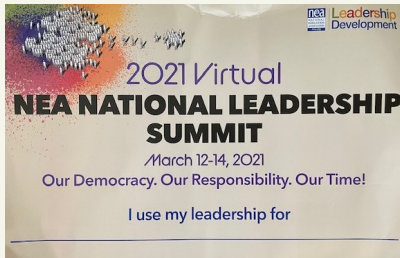
However, the study stated that the purpose of COLAs is to mitigate and not maintain value. Several retiree groups, including Education Minnesota Retired voiced concerns about the difference between mitigating and maintaining value. At its final meeting of the 2021 legislative session, the LCPR deleted the language that said the purpose was to "mitigate" the impact of inflation. The LCPR will consider meeting again between legislative sessions to discuss the principles, which your Retired LAC will monitor. We will continue to advocate for maintaining the principle that post-retirement benefit adjustments should protect the purchasing power of benefits throughout retirement. You can see the amended study [here](#).

We want to thank members who attended the Annual Legislative Conference virtually in March, hosted this year by Retired Educators Association of Minnesota (REAM). We heard from Rachel Barth, the TRA staff person who keeps our Legislators educated about the pension system. Kathi Micheletti, the chief lobbyist for Education Minnesota, reported on our legislative priorities, including full funding for public schools. Representatives Mary Murphy and Julie Sandstede also attended and answered questions.

We also held a virtual lobby hour. Although virtual meetings have limitations, we wanted to maintain relationships with our elected representatives. Several members attended and all Senate and House members of the LCPR were invited to meet with us for 15-30 minutes. Representatives Mike Nelson, Kayla Berg and Kaohly Her were able to join us between their scheduled meetings. A majority of the discussion focused on the modest benefits of educator pensions and the economic benefit of public pensions to our communities. You can view the document that shows the economic benefit of public pensions in every Legislative District of Minnesota [here](#)

# NEA Leadership Summit and Retired Conference

Bobbie Margo



The Annual NEA Leadership Summit was virtual this year. The Summit and other conferences were supposed to be held in New Orleans. COVID prevented in-person conferences but the New Orleans spirit permeated throughout. NEA combined the Higher Education Conference, Leadership Summit and the NEA Retired Conference. This year's theme was Our Democracy, Our

Responsibility, Our Time! Our own Education Minnesota president Denise Specht was part of the design planning team. Retired participants included: Joan Beaver, Julie Jagusch, Dan Larson, Diane Larson, Chuck Lyons, Bobbie Margo, Walt Munsterman, Judy Rohde, Jayne Schwalbach, Wes Tessman, and staff person Christine Thornborrow.

## Leadership Summit March 12-14 recap:

- NEA President Becky Pringle opened the Summit
- Nancy MacLean, Professor of History and Public Policy at Duke University spoke about the importance of "we"
- Breakout sessions
- Dr. Andre Perry, Brookings Institute spoke about racial inequality in schools and communities.

## Retired Conference recap:

- Retired NEA President Sarah Borgman opened the meeting with a focus on our democracy
- Breakout sessions
- Evening program with Kinfolk Brass and Gumbo, Cocktails and Mocktails with Susie's Sunshine Kitchen
- Closing session with Earl Wiman, NEA-New Mexico Executive Director about the importance of retirees



There was also a virtual silent auction where **\$32,718.00 was raised for the NEA Fund for Children and Public Education. Way to go retirees!**

The challenges in front of us demand our sharp focus and our highest commitment. As retirees we are still focused and still committed!

# TRA Update

By Marti Zins

We had a TRA Board meeting on May 26. At this meeting the following members were confirmed as elected:

## Four year term

- Retired member Martha Lee Zins
- Active member Julie Reno, Moorhead math teacher
- Active member Kevin Lindstrom, Anoka Technical College counselor (soon to be dean)



TRA Board Chair  
Marti Zins

## Two year term

- Active member Wendy Drugge Wuensch, Burnsville-Eagan-Savage math teacher

In addition, Laurena (Rena) Schlottach-Ratcliff is the new MMB representative.

During the meeting, we hired actuary firm Cavanaugh Macdonald, heard reports on building projects at the pension building, reviewed the status on the continuing interviewing process for the replacement of CFO John Wicklund who retires July 6 and awarded a performance salary increase to the Executive Director.

The bulk of the TRA meeting was the 2022 fiscal year budget presentation. TRA has operating expenses of approximately 2 billion and a revenue of almost 9 million.

- 99% of the total expenses is paid in benefits and refunds with \$161 million monthly and a 1% COLA to eligible benefit recipients.
- Fund expenditures are about 2.3 times the total TRA receives in payroll contributions from employees (7.5%) and employers (8.34%).
- For every TRA dollar, 73 cents is earned through investments, 14 cents are paid by employers and 13 cents are paid by employees.
- As of May 26, 2021, TRA investment return for the year is 27%. Fiscal year end is June 30 so we shall see what happens.
- TRA receives over \$35 million annually in direct aid payments related to mergers of the Minneapolis Teachers Retirement Fund members who joined TRA in 2006 and the Duluth Teachers Retirement Fund members who joined in 2015.

In the Legislature this year, the governor signed the 2021 Omnibus Pension and Retirement bill which has no significant impact on TRA.

## Open Retired Board Positions



Thank you to the members who stepped up and ran for the open positions in May. We elected Jeanne Brown-Kruesel as the at-large director, Roger Josephson as the 7a director and Bob Millette to serve as treasurer.

The Retired Governing Board still has openings for directors representing districts 2B and 5. If you live in these districts, and wish to serve as director from that district, please contact Stephanie Berg at [Stephanie.Berg@edmn.org](mailto:Stephanie.Berg@edmn.org) by

Aug.9. To see the district map go to our web page at <http://retired.mn.aft.org>.

If you apply for any of the positions, please be prepared to attend the Retired Governing Board meeting on Aug.16 and tell the Board why you would like to serve as a director. The Retired Governing Board will elect directors from those candidates who apply for these positions. If you have any questions, please contact Stephanie Berg.

## Membership Update

By Judy Rohde

Effective Sept. 1, 2015, active Education Minnesota members who retire and are at least age 55, have been a member for at least 10 years (does not have to be continuous), are a member at the time of retirement and qualify for a public pension should qualify for retired membership no additional cost. However, active members will need to register for continuous membership when they retire. If you know of any new retirees or ones who retired since Sept. 1, 2015, please encourage them to register for retired continuous membership so they can continue all of the benefits of union membership. Visit [www.educationminnesota.org](http://www.educationminnesota.org) and click retired in the top grey box. In addition, those who do not meet the continuous membership qualifications, membership is available for a one-time dues payment of \$350 for teachers and \$325 for ESPs. If you have any questions, please contact [stephanie.berg@edmn.org](mailto:stephanie.berg@edmn.org)

### You Can Help

At the end of the 2019-20 school year, Education Minnesota Retired had 8,607 members. This is an increase of 425 members from the previous year. NEA Retired had members 321,875 as of September 2020. Even though we have continuous membership, there are hundreds of retired educators who do not join. Our membership committee continues to work on ideas to contact these retirees. If you would be interested in joining our retired membership committee, please contact Judy Rohde at [jrohde@isd622.org](mailto:jrohde@isd622.org).



# PERA Update

By PERA Executive Director Doug Anderson



PERA Executive Director  
Doug Anderson

The most common measure of a pension plan's health is its funding ratio. PERA's goal for our pension plans is not only to achieve a 100 percent funding ratio, but to sustain it. Meeting these two goals has been elusive for PERA's plans over the past generation. Due to lack of progress towards the goals, PERA's stakeholders and Board advocated for changes that would improve long term plan sustainability. The changes included contribution increases, benefit reductions and a lowering of Cost of Living Adjustments (COLAs). The changes were necessary to change the forecast from plans in decline to plans on a path to improvement.

Over the course of the past year, the plan changes noted above, along with positive investment returns, have resulted in outstanding progress. The PERA plans have recently achieved their healthiest funding status in decades. As of the end of April, the investment returns for the first 10 months of Fiscal Year 2021 exceeded 25 percent, well above the assumed 7.5 percent return. If those returns hold up through June, we expect the General Employees Retirement Plan to exceed 90 percent funded, the Police & Fire Plan to exceed 100 percent funded, and the Correctional Plan to exceed 110 percent funded. Not only are the plans at recent high water marks, but they all are expected to continue to improve over time.

While the returns so far this year have been excellent, it is too early to feel highly confident that they will be sustained. We understand that the plans must invest in a volatile market. However, for the first time in 20 years the conversation can shift away from shared sacrifices to improve a fund to what is needed to simply maintain a healthy plan. This is a welcome change that has been a long time coming.

## 2021 Retired Governing Board Members

Julie Jagusch	President
Wes Tessman	Vice President
Bob Millette	Treasurer
Sharon Kjellberg	Secretary
Larry Koenck	Past-President
Cathy Stringfield	District 1a Director
Diane Larson	District 1b Director
Wes Hanna	District 2a Director
Vacant	<b>District 2b Director</b>
Dan Larson	District 3 Director
Elaine Rothman	District 3 Director
Joan Beaver	District 4 Director
Judy Rohde	District 4 Director

Myrna Doran	District 5 Director
Vacant	<b>District 5 Director</b>
Bob Nystrom	District 6a Director
Susan Witt	District 6b Director
Roger Josephson	District 7a Director
Jayne Schwalbach	District 7b Director
Roberta Margo	District 8a Director
Jan Cummings	District 8b Director
Jeanne Brown-Kruesel	At Large
Walter Munsterman	At Large
John Lipke	At Large - ESP
Chuck Lyons	At Large - Higher Ed

# NEA Retired Executive Council Report

By Bobbie Margo

The Executive Council met virtually on May 3-5. Agenda items included committee annual reports, procedures for elections and Bylaws as well as continued planning for the Virtual 2021 NEA-Retired Annual Meeting.

The NEA-Retiree Executive Council has eight committees:

- Membership
- Communications
- Legislative
- Scholarship
- Grants
- PAC Fund Raising Events
- Governance
- Elections

The committees have met virtually throughout the year in order to develop strategies and information which are useful to members. The committees are made up with grassroots members from throughout the U.S.

The Executive Council has been working on establishing award recipients in the membership, communications, and scholarship areas. The silent auction, which was held in connection with the NEA Summit and the NEA-Retired Conference held this past March, raised over \$33,000 for the NEA Fund for Children and Public Education. Another auction is being planned around the upcoming Virtual NEA-Retired Annual Meeting in June.

The Executive Council has been able to remain viable and connected virtually. Zoom has provided the opportunity to accomplish a great deal of work and planning. Nevertheless, the hope is that we will be face-to-face, sooner rather than later!

## Do you know members who retired this year?

Have them register for Retired membership at [www.educationminnesota.org](http://www.educationminnesota.org) and click the Retired membership link at the top of the page

## 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 Ave.  
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 Dept. at 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 Ave., St. Paul, MN 55103

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## 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.

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## Summer 2021

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

Phone: 651-292-4877 / 800-642-4624  
Fax: 651-292-4815  
Email: [stephanie.berg@edmn.org](mailto:stephanie.berg@edmn.org)

## Calendar of Events

Aug. 3-4 Virtual Summer Seminar

Oct. 21 Minnesota Educator Academy (MEA)  
RiverCentre, St. Paul, MN and virtual

See "Calendar" on [www.educationminnesota.org](http://www.educationminnesota.org) for additional Education Minnesota, NEA and AFT meetings, events and other



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