



Retired

ACTION

SAVE THE DATES!

2013 ANNUAL MEETING
 DoubleTree by Hilton,
 Bloomington
 Friday, April 26, 2013

2013 FALL CONFERENCE
 Mystic Lake Casino
 September 9-11, 2013

Registration Forms
 Enclosed

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FROM THE PRESIDENT



Walter Munsterman

With 2012 behind us, a year of many ups and downs, we look forward to a new year and new issues, and need to remain diligent with some carry over items. We know the economy has a direct affect on our pensions.

At the federal level we will certainly hear many discussions on how to make changes in the Social Security and Medicare programs. We must be aware of these possible changes and keep in touch with our congressional representatives and let them know what our concerns are. We will keep you updated on our web site.

The Legislation Commission on Pensions and Retirement (LCPR) will be expanded this year from 10 to 14 members, the list of committee members is on our web site. Many of them are new to the committee and there will be a learning curve for them to thoroughly understand how pension systems work. This committee is an important and powerful committee and will be influential when it comes to on what happens to the pension systems. If any of these persons are your representatives, you will have an opportunity to help in this process.

By now you have all received your new TRA statement reflecting an increase in your pension. Although the increase of 2% was not much, in totality it represents quite a large amount of money. With one in ten Minnesotans getting a public pension, (about a half-million persons) you can see why this makes an impact on the economy of Minnesota -about \$5.7 billion.

As most of you have probably read in the Teachers Retirement Information Bulletin, 2012 was not a good year financially for the pension system. This will certainly be an issue in the upcoming legislative session. I am sure that defined benefit and defined contribution concepts will continue to be discussed the 2013 session.

As this legislative session gets underway, we

Continued on page 4...

T E N T A T I V E R E T I R E D E L E C T I O N R E S U L T S

EDUCATION MINNESOTA REPRESENTATIVE CONVENTION (3 Delegates)

Arlyce Anderson

Larry Koenck

Walt Munsterman

NEA RETIRED ANNUAL MEETING/ NEA REPRESENTATIVE ASSEMBLY - 7 Delegates

Seven Education Minnesota Retired members were nominated for this position. Therefore, all seven are declared elected.

Arlyce Anderson

Larry Koenck

Diane Larson

John Lipke

Bobbie Margo

Walt Munsterman

Judy Rohde

C U R R E N T L Y S E R V I N G (T H R O U G H A P R I L 2 6 , 2 0 1 3)

		Term Expires
Walt Munsterman	President	2014
Richard Mans	Vice President	2014
Boy Toy	Treasurer	2015
Lowell Ueland	Secretary	2015
Larry Koenck	Past President	
Ed Mikulich	District 1 Director	2015
Wes Hanna	District 2 Director	2014
Jerry Klebs	District 2 Director	2014
Joan Clark	District 3 Director	2015
Julie Jagusch	District 3 Director	2015
Alice Faribault	District 4 Director	2014
Judy Rohde	District 4 Director	2014
Myrna Doran	District 5 Director	2015
Lois Wendt	District 5 Director	2015
Joan Beaver	District 6 Director	2014
Warren Misiewicz	District 6 Director	2014
Charles Hellie	District 7 Director	2015
John Lipke	District 7 Director	2015
Roberta Margo	District 8 Director	2014
Joe Moren	District 8 Director	2014
Susan Brewer	At Large	2015
Lori Nord	At Large	2014
Marti Zins	TRA Representative	

Get involved!



Board members and non-board members serve on various committees such as:

Membership (organizing and obtaining new members)

Communications (Newsletters, Web site, etc.)

Resolutions (Annual Meeting resolutions and monitoring new pension bodies)

Government Relations/Policy Development (PAC/Lobby Day, political initiatives)

Program (fall conference, fall breakfast and other social events)

Finance (Budget planning/procedures)

Special Committees as needed.

PLEASE JOIN US! 2013 RETIRED FALL CONFERENCE

MONDAY (Sept. 9)

4:00–5:00 PM
5:30–6:30 PM
6:30–8:00 PM

TENTATIVE AGENDA

Registration
Group Dinner
Entertainment or Show

TUESDAY (Sept. 10)

7:30–8:30 AM
8:45–9:00

Group Breakfast
Welcome *Walt Munsterman, Education Minnesota Retired President*
Group Session *Legislative/Political Wrap-up, Education Minnesota Lobbyist*
Group Session *Member Benefits Overview, ESI/NEA/AFT Member Benefits*

11:00–11:15

Break

11:15–12:00

Group Session *Bad Blood and Economics, Mike Resman, Author and Retired Educator*

12:00–1:00 PM

Group Lunch

1:15–2:30

Group Session *Wills/Trusts/Estate Planning, EFS Advisors/ESI/NEA/AFT Legal Services*

2:30–4:00

Group Session *Health and Wellness*

FREE TIME

6:30–7:30

Group Dinner

WEDNESDAY (Sept. 11)

7:30–8:30 AM
8:45–9:15

Group Breakfast
Group Session *Message from Paul Mueller, Education Minnesota Vice President and Education Minnesota Retired Office Liaison*

9:15–10:00

Break / Check Out of Rooms (Check-out is 11:00AM)

10:00–11:00

Group Session *TRA Update, Laurie Fiori-Hacking, TRA Executive Director*

11:00–12:15

Group Session *TBD*

12:15–12:30 PM

Wrap-up and Prizes



HOTEL RESERVATIONS
A special room block has been reserved for Sept. 9,10,11 at a 'Retired' rate of \$89 plus tax.

Call Mystic Lake directly to reserve your room.
952-445-9000 or 800-262-7799.

Check-In 3:00pm
Check-Out 11:00am
Room block rate is good through 8/9/13, after that date it is based on availability.
Complimentary Valet Parking.

RETIRED FALL CONFERENCE
MYSTIC LAKE CASINO AND HOTEL
SEPTEMBER 9-11, 2013

Enclosed is \$_____ for _____ reservations.
(Cost is \$165 per person—cost covers all meals, materials and conference fees.)

Name(s): _____
Address: _____
City/State/ZIP: _____
Home Phone: _____ Cell: _____
E-Mail Address: _____

REGISTRATION DEADLINE: August 9, 2013
Mail Registration Form and payment to:
Education Minnesota Retired—41 Sherburne Ave., St. Paul, MN 55103

FROM THE PRESIDENT, CONTINUED . . .

will keep you updated as to what is happening with issues that will have an impact on those of us who are retired. We may need to enlist your help if we need to talk with our legislators. Many of you worked hard to get persons elected to the legislature and we need to keep communication lines open and continue conversations with them.

Education Minnesota Retired will hold its **Annual Meeting** at the Doubletree by Hilton, in Bloomington on **Friday April 26, 2013**. Also, the dates have been set and a new location has been chosen for our **Fall Conference**—we hope to see you on **September 9 -11 at Mystic Lake Casino!** Registration forms for both events are in this newsletter.

I want to thank all of you for the work you do and encourage you to stay committed and involved – your hard work keeps our union strong. Working together we will make a difference.

NEW EMPLOYEE

Matt Blewett has joined the Education Minnesota ESI team and will be assisting with Education Minnesota Retired.

Matt has a background in banking and employee benefits that started when he took an internship with ESI. Matt has worked in the



banking and financial services industry, holds his CFP® designation and has a Master's Degree in personal financial planning. Matt is married and has a 2 1/2 year old daughter. When he is not at ESI, Matt is a sports photographer and works a variety of sporting events around the Twin Cities including Vikings, Twins and Gopher sports. Matt can be reached at (651)292-4877 or Matt.blewett@edmn.org.

Reminder

FREE ANNUAL CREDIT REPORT

Now is a great time to review your credit report. It can help you prevent identity theft by spotting fraudulent activity or errors before they damage your credit. United Educators Credit Union recommends you order your FREE credit report through the government authorized



www.annualcreditreport.com. It was created by the three nationwide consumer credit reporting companies – Equifax, Experian and TransUnion – to provide consumers with a secure means to request and obtain a free credit report once a year.

Visit www.annualcreditreport.com to get started today. Once you receive your credit reports, give us a call at **800-229-2848** or stop in to one our branches and we'd be happy to help you review the information. Go to website at www.uecu.coop to learn more and find your nearest branch location.

RETIRED ANNUAL MEETING

TENTATIVE AGENDA


Friday, April 26, 2013
DoubleTree by Hilton Bloomington
7800 Normandale Blvd, Mpls.

9:30-10:00 am	Registration <i>(Enjoy a full breakfast buffet)</i>	<i>"Excellent information"</i>
10:00-10:15	Welcome Walt Munsterman, Education Minnesota Retired President	
10:15-11:00	2013 Legislative Update Education Minnesota Lobbyist	<i>"Food was perfect, convenient location with free parking and little traffic."</i>
11:00-12:00	Minnesota Legislator	
12:15-1:00 pm	Lunch Greetings from Education Minnesota	
1:00-2:00	Call to Order Approval & Adoption of Agenda Approval of April 27, 2012 Annual Meeting Minutes State of the Union—Walter Munsterman, President Business Meeting <i>(Budget & Financial, President & Standing Committee Reports, Continuous Membership, Proposed Bylaw Revisions, Resolutions, Other Business)</i>	
2:00-2:30	ESI/NEA/AFT+ Member Benefits Update	<i>"Well run meeting, very interesting - this was my first Retired Annual Meeting."</i>
2:30-3:30	TRA Presentation Laurie Fiori-Hacking, TRA Executive Director Luther Thompson, TRA Assistant Executive Director	
3:30	Adjourn	

PLEASE NOTE:
The cost is \$20 per person.
A special room block for attendees has been reserved for April 26 and 27 at a special 'Education Minnesota' rate of \$132 plus tax. Sleeping room costs are the responsibility of the attendees.

Call the DoubleTree by Hilton Bloomington directly to reserve your room:
952-835-7800 or
800-325-3535.

RETIRED ANNUAL MEETING
SHERATON BLOOMINGTON HOTEL
FRIDAY, APRIL 26, 2013



Enclosed is \$_____ for _____ reservations. (Cost is \$20 per person)

Name(s): _____

Address: _____

City/State/ZIP: _____

Home Phone: _____ Cell Phone: _____

E-Mail Address: _____

Parking is free!

REGISTRATION DEADLINE: April 15, 2013

Please cut out and mail Registration Form to:
Education Minnesota Retired
41 Sherburne Ave., St. Paul, MN 55103

EDUCATION MINNESOTA SPONSORED GROUP MEDICARE PLANS

Did you attend an Education Minnesota ESI sponsored “Medicare Made Easy” seminar last year?

Education Minnesota ESI would like to thank MN Health Insurance Network for successfully helping over 600 Education Minnesota members and their families with their Medicare and health insurance needs. Members that have joined a group sponsored plan enjoy great flexibility, increased benefit options and greater benefits at an affordable rate. If you are new to Medicare, or you missed the opportunity to explore your options last fall, **call Tim Schatz at 952-465-0072 for a free analysis of your Medicare needs.**



Tim Schatz, Benefit Specialist

For information on other Education Minnesota ESI, NEA or AFT sponsored member benefit programs, please contact ESI 800-642-4624.

AVOID BECOMING A VICTIM

Q: I've heard the term “Identity Theft” but what is it really?

A: Identity theft is a serious crime that occurs when someone uses your name, social security number, credit card number or other identifying information without your permission to commit fraud or other crimes. 38% of consumer fraud complaints are from those age 50 and over.

Tips and suggestions to avoid becoming a victim of Identity Theft:

- Be wary of friends, family, caretakers who ask for loans
- Keep personal identifying information locked away
- Receive / Send mail through the Post Office – not home
- Shred / Burn documents containing personal information
- Opt out of Direct Mail Credit offers 1-888-567-8688
- **Do not have your home phone number, social security number, driver's license number, or DOB printed on your personal checks**

Simply call
877-833-9041
to enroll today!

Securus ID provides you with the best identity protection and recovery plan, providing the most comprehensive benefits package available.

Securus CORE service is available at a special rate for Education Minnesota members for only \$4.95 per month.

Please call Securus ID at 877-833-9041 to enroll or with any questions.

**F O U N D A T I O N
C O N T R I B U T I O N**

Education Minnesota has established a non profit, charitable organization whose purpose is to provide grant funds to members and certain other non profit 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 it's inception, the Foundation has funded 868 projects and awarded more than \$2.4 million in grants.

If you have any questions, please contact the Education Minnesota Foundation director, Sara Ford 800-652-9073

Mail contributions to:

**Education Minnesota Foundation
41 Sherburne Avenue
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: _____

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



**P A C
C O N T R I B U T I O N**

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 \$20.00 to Education Minnesota PAC. Education Minnesota Retired members who contribute are eligible to participate on screening teams that interview candidates and recommend endorsements of 'friends of education'. If you have questions, please contact Education Minnesota Public Affairs/PAC Dept. 800-652-9073

Mail contributions to:

**Education Minnesota PAC
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: _____

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



Retired

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U.S. POSTAGE
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PERMIT NO. 582

February 2013

Education Minnesota Retired
41 Sherburne Avenue
St. Paul, MN 55103
<http://retired.locals.educationminnesota.org>

Phone: 651-292-4877 / 800-642-4624
Fax: 651-292-4815
E-mail: matt.blewett@edmn.org

Registration Forms Enclosed

2013 Annual Meeting and
Fall Conference—NEW LOCATION!

CALENDAR OF EVENTS

Mark your
calendars!



Join your friends
and former
colleagues at
Mystic Lake Casino!
Sept. 9-11



- February 18 President's Day *(Offices closed)*
- February 25 Retired Board meeting, 41 Sherburne Ave.
- March 22-24 NEA Retired Organizing Meeting, Orlando
- April 26 Retired Annual Meeting
DoubleTree by Hilton Bloomington
- April 26-27 Education Minnesota Representative Convention
DoubleTree by Hilton Bloomington
- September 9-11 Retired Fall Conference—**NEW LOCATION**
Mystic Lake Resort and Casino



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

VISIT OUR WEB SITE!

<http://retired.locals.educationminnesota.org>