



Retired

Action

SAVE THE DATES!

2016 Retired Political Conference
Thursday, Feb 18
 Registration details on page 2

2016 Retired Annual Meeting
Friday, April 29
 Registration details on page 5

2016 RETIRED FALL CONFERENCE
September 12-14
 Registration details on page 3

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From the President

We have seen far too many mass murders in the last few months, weeks, and days. The one in San Bernardino, CA is especially disturbing as we had two people who thought it was more important for them to go out and kill several people than to raise their six month old daughter. These individuals are not representative of the Muslim religion. They have been radicalized to the point that they seem to be mentally ill. Let's remind ourselves that this is not the teaching of the Muslim religion but of radical extremists.

However, there is good news. As reported in the December issue of the Educator, Congress is finally going to adopt a new version of the Elementary and Secondary Education Act. This has been a long time in the making. While not perfect, this appears to be a substantial improvement as a replacement for No Child Left Behind.

In addition, our state budget has a surplus of up to two billion dollars. The Legislature has an opportunity to address funding issues that have been delayed. A good start is to fund pre-school education, reduce tuition at our two and four year public colleges, and repair and build bridges and roads.

Education Minnesota Retired will have our political conference on February 18th at the Sheet Metals Workers' Union in Maplewood. In addition, precinct caucus night is March 1, 2016. If you are available, I hope you will attend in order to support issues regarding education, pension, Social Security, and Medicare. We are also planning to have lobby days during the Legislative session as well so make sure we have your email address so we can communicate with you if necessary. I hope to see you in February or March.

THANK YOU!!!

Thank you to members of Education Minnesota Retired who completed and submitted the member survey mailed out in September. It was exciting to receive so many returns. A total of 1,297 surveys were received. Stay tuned for more information as we compile the results.



2016 Retired Legislative & Political Conference

When: February 18, 2016, 10 am—3 pm

Where: Sheet Metal Workers, Local #10, 1681 Cope Ave. E., Maplewood, MN

Cost: \$20/person

What do I need to know about the LCPR?
Legislative Commission on Pensions

How are my pension benefits calculated?

What is a COLA? Why is it important?

How can I help?

What does a longer life expectancy mean for me? How will it affect:

- ◆ Pensions (current & future)
- ◆ Social Security
- ◆ My children & grandchildren

What is the legislature saying about my pension?

What proposals are there regarding the future of public education?

What can I do to help shape the future of E-12 public education?

These questions and more will be addressed at the Education Minnesota Retired Political Conference by speakers from TRA, legislative leaders, demographic experts and Education Minnesota staff.

Register today!

Cost is just \$20/person

Retired Legislative & Political Action Conference

Sheet Metal Workers, Local #10

Thursday, February 18, 2016

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

Name(s): _____

Address: _____

City/State/ZIP: _____

Home Phone: _____ Work Phone: _____

E-Mail Address: _____

Registration includes:

- ◆ Full breakfast buffet
- ◆ Full lunch buffet
- ◆ Conference materials

Please cut out and mail Registration Form to:

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

RECAP 2015 Retired Fall Conference

By Bobbie Margo



The 2015 Education Minnesota Retired Fall Conference was held September 14-16 at Chase on the Lake in Walker, MN. The conference opened on Monday evening with a Welcome by VP Julie Jagusch (President Larry Koenck was absent due to illness). The 45+ attendees introduced themselves and elaborated on personal activities since retirement. Author Bill Schrankler provided the evening's entertainment with a power point presentation detailing his most recent book "Shadows of Time.....Minnesota's Surviving (Train) Depots." Tuesday morning opened with the Legislative Update by Jodee Buhr. The final Omnibus Bill was all about licensing and funding with policy changes in: Licensure, Testing and Full Service Community Schools. The new legislative session may not start until March 2016. Topics will include: Supplemental

Budget Bill, Testing, and Teacher Recruitment and Retention. YOU CAN make a difference! Meet with legislators, attend lobby days, contact: lobbyteam@edmn.org if you are interested. TRA Executive Director, Laurie Fiori Hacking, provided an update on the health of TRA and of our pensions. The goal is to get us on track for 100% funding in 30 years. Options being considered are:

- 1) Extending the amortization period
- 2) 1 year COLA freeze
- 3) 1% employer contribution increase

The morning ended with a session on "Finances/Wills/Trusts" by Kent Schutte and Jamison Tessneer.

Afternoon sessions included "Emotional Wellness" and "Exercise and Active Aging." The day concluded with dinner and wonderful entertainment provided by the "Geritol Frolics"- a musical group from Brainerd.

Wednesday's sessions included an "Insight Into Warren Buffet-Finding Missing Money" by Joe/John Gindele (yes, brothers/twins) and a "State of the Union" update by Education Minnesota Treasurer, Rodney Rowe. Currently there are several (18) cases before the Federal Supreme Court dealing with the collection of agency fee. The earliest decision will probably be spring 2016. We have been given the gift of time to prepare for a possible loss in Education Minnesota Union membership. One needs only to look at Wisconsin. Before Scott Walker there were 110,000 members and currently 42,000 members. The implications are staggering. We need to work in sync to promote "the value of belonging." The conference concluded with an ESI Member Benefits presentation by Christine Thornborrow and a drawing for door prizes.

A HUGE thank-you to the Education Minnesota Retired Program Committee for planning this year's wonderful conference and a special thank-you to Lois Wendt, Myrna Doran, Matt Blewett, Christine Thornborrow and Betty/Boy Toy. Thanks for the memories! See you next year!



**The 2016 Retired Fall Conference will be September 12-14 at
Ruttger's Bay Lake Lodge in Deerwood, Minnesota.**

To register, please call 800-450-1350 or register online by visiting
https://ruttgers.formstack.com/forms/education_minnesota_retired_reservations

2015 Retired Fall Breakfast

By Bobbie Margo

The Education Minnesota Retired Fall Breakfast was held on Thursday, October 15 at 9:00 a.m. at the Minnesota Science Museum in St. Paul. For a very low price, the 30+ attendees were able to have a full breakfast, (**very** yummy quiche, French toast, sausage, blueberry cobbler and **a lot** of coffee) hear an excellent speaker, and have a chance to network with other Education Minnesota Retired colleagues.

This year's guest speaker was Cathy Wurzer, host of "Morning Edition" on MPR. Wurzer began her presentation with the comment that "it's always nice to **see** her audience." She spoke of her latest project "Tales of the Road-Highway 61." Wurzer traveled with a photographer (she paid him with beer) and has produced a Highway 61 book and a Highway 61 documentary. Her presentation was educational, enlightening, and entertaining. Each attendee also went home with a box of "Highway 61" picture note cards.

A special thank-you goes to the Education Minnesota Retired Program Committee for planning this year's breakfast. What a great way to spend the morning! Hope to see you next year at the fall breakfast!

Your Input Wanted

By Myrna Doran

The Education Minnesota Retired Action Newsletter will begin accepting opinion articles or letters. Submissions will be restricted exclusively to members of Education Minnesota Retired. The Communications Committee reserves, at its sole discretion, the right to edit, approve, and/or decline submissions for the newsletter. These articles or letters will be clearly identified as an opinion piece. The Education Minnesota Retired Communications Committee requests topics to be of an appropriate and timely nature. Individuals wanting to submit an article or letter for this new section should send their request to Christine Thornborrow at christine.thornborrow@edmn.org

We
Want
Your
Help

AFL-CIO Retiree Council Annual Meeting

By Myrna Doran



Education Minnesota Retired sent twelve (12) delegates to the Minnesota State Retiree Council Meeting held on September 23, 2015 at the Sheet Metal Workers Hall. Lois Wendt was awarded the President's Leadership Award for her dedication and hard work for the Retiree Council, Education Minnesota, League of Women Voters, DFL and many other groups. Well deserved! Education Minnesota was awarded the Affiliate Excellence Award as recognition for the work of the organization and leaders. Larry Koenck accepted on our behalf. The following Education Retired members were elected to the Board for the Council: Lois Wendt, Dick Mans, Larry Koenck, and Myrna Doran.

An information session was presented by Buddy Robinson of the Minnesota Citizens Federation North East from Duluth on Strengthening the Social Safety Net: How to Grow the Movement. Excellent information was given regarding Social Security, Medicare and Medicaid with suggestions on how we can help to correct misconceptions. Specific information will be posted in the future.

2016 Retired Annual Meeting

Friday, April 29, 2016
Sheet Metal Workers' Union
1681 Cope Avenue East
Maplewood, MN 55109

Ever wonder what is involved in running Education Minnesota Retired?

The Education Minnesota Retired Annual Meeting is the venue where members can participate in the business of the organization. The speakers include representatives from Education Minnesota, TRA (Teachers Retirement Association) and a special guest speaker.



The Annual Meeting is also where issues and ideas are discussed and voted on that will shape the future of the organization. Don't miss it.

Your registration includes a hot breakfast as well as a full lunch buffet.



We look forward to seeing you there.

PLEASE NOTE:
The cost is \$20 per person
Cost includes FULL breakfast and lunch buffet
Participate in the future of Education Minnesota Retired

2016 Retired Annual Meeting

Sheet Metal Workers Local #10, Maplewood, MN

Friday, April 29, 2016, 9:30 am - 3:30 pm

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

Name(s): _____

Address: _____

City/State/ZIP: _____

Home Phone: _____ Cell Phone: _____

E-Mail Address: _____

Parking is free!

REGISTRATION DEADLINE: April 26, 2016

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



Investment Assumption Rate of TRA

By Marti Zins

As reported in an earlier article, TRA's experience study, released at the beginning of this fiscal year, contains an actuarial recommendation for a funding change to maintain pension fund sustainability. The course correction needed represents 4% to 5% of the total fund. Generation of that change is the current discussion among the board and stakeholders.



Image used courtesy of TRA

The TRA board is recommending to the legislature an assumed rate of 8%, down from the current rate. Other sustainability measures are being identified, costed, discussed and communicated to and with stakeholder groups and policymakers for feedback. Various combinations of options are being reviewed. Based upon our reviews, discussions and actuary information, the board is developing a legislative package for 2016 that is in keeping with TRA funding guiding principles.

Those principles are:

1. **Shared sacrifice** – The responsibility for addressing TRA's financial challenges should be shared among all TRA stakeholders including active members, benefit recipients, contributing employers and the state.
2. **Intergenerational equity** – Financial sustainability measures should avoid creating or exacerbating imbalances among generations of TRA members and retirees in terms of the benefits they receive and contributions they make over their working careers.
3. **Long-term financial sustainability** – The goal of the financial sustainability package is to maintain TRA's financial stability in the short term and attain full funding within a reasonable period of time over the long term. Assuring the fund's long-term stability is critical to maintaining the valuable defined benefit protection for Minnesota's public educators. Both contribution levels and benefit levels need to be sufficient, affordable and attainable by members.
4. **Maintain recruitment/retention value of pension benefits** – Studies show that employees, particularly teachers, value defined benefit pensions and that those pensions significantly improve teacher recruitment and retention. The retention of experienced teachers benefits students and creates a high quality education system that helps the state's economy. Any changes that lower pensions should not undermine the recruitment and retention value of TRA's defined benefit plan, particularly as the nation and state face teacher shortages.

The TRA board hopes to have some firm recommendations for the legislature in place after the December 16th meeting. We continue to seek your thought and input as we work to draft policy that sustains TRA pensions now and in the future. We all benefit when we can agree on pension policy moving forward that we, as stakeholders, can support.

Foundation
Contribution

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, Dayonna Knutson 800-652-9073

Mail contributions to:

Education Minnesota Foundation
41 Sherburne Avenue
St. Paul, MN 55103



Foundation Contributions

Contributions to Education Minnesota Foundation
from Education Minnesota Retired Members

Name(s): _____

Address: _____

City/State/ZIP: _____

Home Phone: _____ Work Phone: _____

E-Mail Address: _____

Enclosed is a check payable to Education Minnesota Foundation in the amount of \$ _____

All donations to the Education Minnesota Foundation are tax deductible!

Mail contributions to: 41 Sherburne Avenue, St. Paul, MN 55103



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 \$20.00 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



PAC Contributions

Contributions to Education Minnesota PAC
from Education Minnesota Retired Members

Name(s): _____

Address: _____

City/State/ZIP: _____

Home Phone: _____ Work Phone: _____

E-Mail Address: _____

Enclosed is a check payable to Education Minnesota PAC in the amount of \$ _____

*Education Minnesota Retired members can participate on screening teams if they contribute to Education Minnesota PAC.

Mail contributions to: 41 Sherburne Avenue, St. Paul, MN 55103





Retired

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January 2016

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Registration Information Enclosed
2016 Retired Legislative & Political Conference
2016 Annual Meeting
2016 Fall Conference

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

**Mark your
calendars!**

- February 18 (**page 2**) *Retired Legislative & Political Conference
Sheet Metal Workers, Local #10, Maplewood, MN*
- February 19-20 *President's Appreciation Weekend*
- March 22-24 *NEA Retired Organizing Meeting, San Diego, CA*
- April 29 (**page 5**) *Retired Annual Meeting (registration info inside)
Sheet Metal Workers, Local #10, Maplewood, MN*
- April 29-30 *Education Minnesota Representative Convention
DoubleTree in Bloomington*
- September 12-14 (**page 3**) **SAVE THE DATE!** *2016 Fall Conference at
Ruttger's Bay Lake Lodge*
- October 20 *Retired Fall Breakfast
Science Museum of Minnesota*
- October 20-21 *MEA Conference, St. Paul*

Retired Election Results

Election Results will be published in mid-January to the Education Minnesota Retired website and Facebook page.

Website:

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

Facebook—Search for & LIKE:

“[Education Minnesota Retired](#)”

**See “Calendar” on www.educationminnesota.org
for additional Education Minnesota, NEA and AFT
meetings, events and information.**

Visit our Web Site!

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

