



*Retired*

# ACTION

## From the president

### What's inside

Nomination forms	2-3
NEA Board of Directors update	4
PERA report	5
NEA Vision and Dental Insurance program	5
Joint MN/WI conference	6
TRA report	7
Minnesota Political Contribution Refund	7
Education Minnesota Retired Treasurer	8
2021-22 Board members	8
Open board positions	8
Retired committee opportunities	9
NEA Retired Annual Meeting and NEA Representative Assembly	10
PAC and foundation forms	11
Calendar of events	12



Julie Jagusch

Members, I hope you had a good summer. Who would have thought that we would still be in the pandemic at this point? I am still very grateful to be retired and not have to go back into schools this fall. We need to continue to support our former colleagues who are still working in these difficult times.

Nine Education Minnesota Retired delegates represented you virtually this summer at the NEA-Retired Annual Meeting and the NEA Representative Convention. Good news! NEA reduced dues for ESP retirees. So, if you know an ESP retiree who did not qualify for continuous membership and didn't join us because it cost too much, please let them know that the dues has been reduced and they may want to check into joining! And you probably read in our electronic newsletter, the Insider, our own past-president Walt Munsterman received the NEA-Retired Distinguished Service Award. Check out the most recent issue of Education Minnesota's Educator for a great article about Walt! We are so proud to have Walt as a leader in our organization and congratulate him on his award.

The Retired Governing Board and committees have continued to meet virtually, and most recently in person! Unfortunately, we have decided that due to the pandemic, we will not be holding our Fall Conference or our Fall Breakfast. However, we are very hopeful that we will be able to hold our annual joint conference with our fellow retirees from Wisconsin. Please join us on Nov. 16 at the Lake Elmo Holiday Inn. There will be great speakers and time to visit with old friends, and maybe make some new friends from both Minnesota and Wisconsin. More information can be found on page 6.

### Volunteers wanted for a new committee

A Racial Equity and Diversity Committee was formed at the Aug. 16, 2021 Education Minnesota Retired Governing Board meeting. Members are wanted and needed to work on this committee. If interested, please contact Stephanie Berg at

[Stephanie.Berg@edmn.org](mailto:Stephanie.Berg@edmn.org).

# 2021-22 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)

- ☐ At-large ESP Director
- ☐ At-large Higher-Ed Director

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

- ☐ Education Minnesota Representative Convention, April 22-23, 2022  
St. Paul, MN (4 delegates)
- ☐ NEA Retired Annual Meeting, June 29-30, 2022  
NEA Representative Assembly, July 3-6, 2022  
Dallas, TX (9 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 22, 2022.
- 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 and 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 per the finance policy. 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 post marked by Jan. 28, 2022 to:
  - **Education Minnesota Retired Nominating Committee**  
**41 Sherburne Avenue, St. Paul, MN 55103-2196**
- Digital photos may be submitted electronically to [stephanie.berg@edmn.org](mailto:stephanie.berg@edmn.org).
- Photos and bios of each candidate will be included with the ballots that mail the week of Feb. 14, 2022.
- If you have questions, call the Education Minnesota Retired office at 651-292-4877 or 800-642-4624, or email [stephanie.berg@edmn.org](mailto:stephanie.berg@edmn.org).

## Election Timeline

- Jan. 28, 2022 Nomination form **and picture** must be returned, postmarked on or before Jan. 28, 2022.
- Feb. 14, 2022 Ballots will be mailed to Education Minnesota Retired members the week of Feb. 14, 2022
- March 7, 2022 Ballots must be returned, post marked on or before March 7, 2022  
**Education Minnesota Retired Elections**  
**41 Sherburne Ave.**  
**St. Paul, MN 55103**

# NEA Board of Directors

By Judy Rohde



## NEA Announces Support for Educator Vaccine and Testing Requirements

NEA President Becky Pringle issued the following statement Aug. 12, 2021 announcing NEA's support for requirements that all educators receive a COVID-19 vaccination or submit to regular COVID-19 testing:

"No one wants to be back in the classroom with their students more than educators, and student safety is our number one priority. NEA has said from the beginning that we need to follow the science, and evidence shows that COVID-19 vaccines, combined with other safety measures, are the most

powerful weapon we have against the pandemic. Educator's belief in the essential role vaccines play in the safety of our school communities is evidenced by the nearly 90 percent of NEA members who report that they are fully vaccinated.

"...Appropriate employee accommodations must be provided, and paid leave and readily available sites should be available for vaccinations. Employee input, including collective bargaining where applicable is critical.

"We also support regular COVID-19 testing in lieu of vaccination for those not yet vaccinated or those for whom vaccinations is not medically appropriate.

"... Visit [www.nea.org/vaxtoschool](http://www.nea.org/vaxtoschool) for information and resources to help educators and parents make an informed decision about how best to protect our students."

## NEA Strongly Supports Biden Administration's New COVID-19 Vaccine-or-Test Requirements

The following statement is from NEA President Becky Pringle, Sept. 9, 2021:

"Educators remain committed to working together to ensure our local schools are the safest places in the community for every student, educator and family. As students and educators go back to school this year, we are focused on keeping students safe, learning and engaged. That is why the NEA strongly supports President Biden's new COVID-19 vaccinate-or-test requirements in workplaces with 100 or more employees and call for state vaccination requirements for all educators.

"...All students have the right to safe in-person instruction and we applaud the Administration's enforcement of civil rights laws to protect our most vulnerable students. We look forward to the use of every available tool to keep our students and educators safe, as well as our schools and institutions of higher education open for in-person instruction."

We held the NEA Board of Directors virtually on Oct. 8 & 9. We also had our lobby day on Oct. 7. The lobby topics included:

Build Back Better Act (budget reconciliation) with NEA priorities of:

Modernizing public school facilities

Expanding access to free school meals

Investing in educator recruitment & retention to help diversify the profession

Providing pathways to citizenship for Dreamers and other undocumented immigrants

Public Service Freedom to Negotiate Act

Voting Rights

If you have any questions or comments about NEA, please contact Judy Rohde at [judyrohde@gmail.com](mailto:judyrohde@gmail.com) or 651-483-5628. I am honored to represent retirees on the NEA Board of Directors.

# PERA Update

By PERA Executive Director Doug Anderson



PERA Executive Director  
Doug Anderson

The investment return for the State Board of Investment Combined Fund for the fiscal year ending June 30, 2021 was 30.3%. This was the highest return for the Fund in nearly 40 years and far exceeded the 7.5% return the Fund is assumed to earn.

All of the statewide funds in Minnesota including those administered by PERA, MSRS and TRA hold their assets in the Combined Fund and will benefit from this extraordinary return. Collectively, these statewide funds have reached record high asset holdings and will have a funding ratio above 90% when measured using the State's prescribed investment return rate.

Offsetting the good news of the large investment return is advice from PERA's actuary that future investment return expectations should be more conservative. PERA's actuary has suggested that the future investment return assumption should be lowered considerably from the current 7.5% rate. Should the Legislature lower the investment return assumption, the funding ratio will decline.

The funding ratio is a measure of the market value of plan assets divided by the actuarial accrued liability. Actuarial accrued liability is the standard used by pension plans to measure the present value of benefits that are attributable to a member's past service. A plan is considered "fully funded" when the funding ratio is 100%. Anything less than 100% indicates that previously accrued member benefits have not yet been appropriately funded. Based on preliminary measurements, the PERA General Employees Retirement Plan (the "Plan") would have a funding ratio of about 85% if measured using a 6.5% investment return assumption. The combination of the outstanding return along with a more conservative future outlook would still demonstrate good funding progress for the Plan. The prior year General Plan funding ratio was 79.1%.

The Minnesota plans continue to make progress towards long term sustainability. Compared to last year, a higher funding ratio based on a more conservative assumption is a big step forward.

## NEA® Dental and Vision Insurance Program

Dental and vision coverage that's affordable, comprehensive and easy to use

- Get comprehensive coverage on routine exams, regular cleanings and other preventive care—all covered at 100% with no waiting periods
- Access dedicated customer service representatives and online plan management tools
- Covered services include dental procedures such as crowns and implants
- Bundle vision coverage with your dental plan for the most budget-friendly rate
- Choose your own provider, or save even more by using our Preferred Provider Organization (PPO) of more than 300,000 office locations nationwide<sup>1</sup>
- Members 55+ can opt for the special retiree plan option with a \$1,200 annual maximum

For more information, visit [www.neamb.com](http://www.neamb.com)



# Joint Education Minnesota Retired and WEAC-Retired In-person Conference

Join educator retirees in our third annual joint conference! It will be held at the Holiday Inn Lake Elmo on Tuesday, Nov.16 from 10:30 a.m. to 3:45 p.m.

This unique one-day conference will feature Sarah Borgman, NEA-Retired President and John Stocks, former NEA Executive Director.

There will be break-out sessions on identity theft and scams, travel, how to access your member benefits, a session by Sarah Borgman, social media activism, and Elder Voice!

In addition, there will be a delicious lunch and time to mix and mingle with colleagues and friends you might not have met yet from your neighboring state.



John Stocks  
Former NEA Executive  
Director



Sarah Borgman  
NEA-Retired President

## Register here by Nov. 5

The cost for the Conference is \$30.00 if you register by November 5, 2021. You may also bring a guest for an additional \$30.00. Wearing of masks will be required and social distancing will be in effect.



# TRA Update

By Marti Zins



TRA Board Chair  
Marti Zins

The three new active TRA board members, Julie Reno (Moorhead), Wendy Drugge Wuensch (Burnsville), and Kevin Lindstrom (Anoka Technical College), along with a new MMB representative, Rena Schlottach-Ratcliff, have begun their board terms. Half of the eight member board is brand new and has met once in-person for training and once virtually for a board meeting. The remainder of the 2021 meetings will be virtual.

In addition to new board members, many long-time staff have retired or accepted new employment. TRA is currently in the process of filling open positions.

Meanwhile with a robust online and virtual operation, TRA functions well for members. For the 23<sup>rd</sup> year TRA was awarded the GFOA Certificate of Achievement for excellence in financial reporting demonstrating “a constructive spirit of full disclosure to clearly communicate its financial story”. Members can have full confidence in the integrity and operation of the fund.

How does the formula work to figure out if pensions are viable or need course corrections?  $C + I = B + E$  (C = contributions, I = investments, B = benefits paid and E = expenses). When all are in balance you have a fully funded pension system structured to meet the pension obligation. When any part is out of balance, it needs adjustment to achieve a full funding goal.

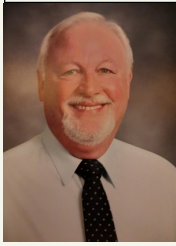
Last fiscal year ending on June 30, 2021, we saw the second highest yearly return in the history of TRA with 30.3% placing us in the top tier of pension investors. The historic performance last year brings with it a funding ratio of about 90%. While we are pleased with the results, one needs to remember that pension investments have a 30 to 50 year investment cycle, with investments volatile each year. We continue to monitor inflation, deaths from COVID-19, our teaching population, our life expectancies (we live on average of two years longer than the previous mortality study), Minnesota student enrollment decline, investment assumptions and law changes. TRA function is a sum of many moving parts.

The Board continues to be focused upon the issue of cybersecurity and keeping our data safe and secure. This includes checking our offsite information to determine that not only is it secure, but it is untampered with in any way. It is important that you go to [www.minnesotatra.org](http://www.minnesotatra.org) to update yourself on what's going on in the TRA pension world. There is a wealth of information available to help you better know and understand the operation of TRA.

## Minnesota Political Contribution Refund

A refund of \$50 per individual or \$100 per couple is available for residents of Minnesota when you donate at least that amount to a candidate or Minnesota state office or to a state political party. Find out more information about the refund at [www.revenue.state.mn.us/political-contribution-refund](http://www.revenue.state.mn.us/political-contribution-refund).

## Retired Board of Directors



### Introducing our new treasurer.

Bob Millette was elected Treasurer of Education Minnesota Retired in June. He retired in 2016 after 43 years teaching in an elementary school in Fairmont. As an active member, he was very active in his local and IO. If you have suggestions or questions regarding the financial situation of our organization, please let him

Julie	Jagusch	President
Wes	Tessman	Vice President
Bob	Millette	Treasurer
Sharon	Kjellberg	Secretary
Cathy	Stringfield	District 1a Director
Diane	Larson	District 1b Director
Wes	Hanna	District 2a Director
<b>Vacant</b>	<b>Vacant</b>	<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

<b>Vacant</b>	<b>Vacant</b>	<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
Marti	Zins	TRA Representative
Susan	Witt	PAC Representative

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 Nov. 30. To see the district map go to our web page at <http://retired.mn.aft.org>.





# Volunteer for an Education Minnesota Retired Committee

Your voice is important to our organization! Please consider joining a committee to help design activities and products for Education Minnesota Retired. If you are interested in joining one of these committees, please contact Stephanie Berg at [stephanie.berg@edmn.org](mailto:stephanie.berg@edmn.org).

We have both standing and special committees options available including:



- **Membership committee** - responsible for the recruitment of members.
- **Government relations and legislative action committee** - responsible for submitting legislative goals to Retired, work closely with the Education Minnesota Legislative Action Committee and monitor pertinent public board and committees.
- **Statements of principle committee** - responsible for Retired Statements of Principle to be submitted to the Retired membership, and for monitoring pertinent public boards and committees.
- **Nominations and elections committee** - responsible for the selection of nominees for each office and for the presentation of their names to Retired. It shall conduct the election of said officers, directors and delegates to state and national conventions.
- **Communications committee** - responsible for establishing contact with the members of Retired, e.g. newsletters, web sites, email and such additional measures as the Retired Governing Board may prescribe.
- **Program committee** - responsible for planning programs for the membership, such as conferences and seminars.
- **Finance committee** - consists of the Executive Committee and one Director elected by the Retired Governing Board. This committee will develop the annual budget for Retired.
- **Constitution and bylaws committee** - recommends changes to the Constitution and Bylaws.
- **Local chapters committee** - assists in organizing local chapters.
- **Grant committee** - creates and submit grants for special projects to NEA and AFT.
- **Regional meetings committee** - organizes meetings of members in various parts of the state.
- **Professional advocacy committee** - works with Education Minnesota with seminars and education advocacy topics.
- **Racial Equity and Inclusion committee** - new committee

# NEA-Retired Annual Meeting and NEA Representative Committee

By Bobbie Margo



This year's 38<sup>th</sup> NEA Retired Annual Meeting was held virtually on June 23-24, 2021. Below are highlights from the meeting this year.

- Sarah Borgman, NEA-Retired President, addressed the group with a challenge. She challenged us to speak up, speak out, and speak about membership.
- A new retired group has been formed call CORAL- coalition of retired activists and leaders.
- NEA- Retired has 321,985 members.
- Retired members have raised \$250,028 for the PAC. A 20% increase from last year.
- The three NEA officers gave greetings. All three stressed that retired members are fully prepared to lead the way in activism, energy, and vision to advance public education.
- Awards for membership, communications and Jack Kinnamon awards were announced.
- The NEA-Retired Distinguished Service Award was presented to Education Minnesota Retired member Walt Munsterman. We are so proud of you, Walt!
- Discussed bylaw and new business items.
- Heard speeches from candidates for the NEA-Retire Executive Council and NEA Resolutions committee.
- The final credentials report: 318 attendees had registered, 295 were in attendance as of June 24.

Following the Retired meetings, the NEA Representative Convention was called to order on June 30. The virtual meeting was held on June 30-July 3 for six hours each day! The following are highlights from the meeting.

- Walt Munsterman read the NEA mission statement at the opening of the meeting.
- Becky Pringle, NEA President, gave a speech that stressed that we all need to accept the shared responsibility of leadership!
- Around 6,127 delegates listened to speeches from President Joe Biden and First Lady Dr. Jill Biden.
- President Biden explained that we, as NEA members, are the people who decide what our country and America's future will be.
- Dr. Jill Biden is a college professor and is the only First Lady to hold a full time position outside of the White House. She is also an NEA member!
- Member speeches were also given, including candidate speeches.
- There were many temporary rules, Constitutional amendments, by-law amendments, resolutions and new business items discussed.
- Cost of New Business Items-\$1,309,277. Cost of New Business Items Referred to the Appropriate Committee-\$2,456,550.
- The 2022 Representative Assembly is scheduled to be held in Dallas on July 2-6.

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

## 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

(08)



## 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 Ave., St. Paul, MN 55103

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## Fall 2021

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

## C A L E N D A R   O F   E V E N T S

Nov. 16	Joint WEAC-Retired and Education Minnesota Retired conference, Lake Elmo, MN
April 22, 2022	Retired Annual Meeting, ST. Paul RiverCentre
April 22-23, 2022	Education Minnesota Representative Convention, St. Paul RiverCentre
June 29-30, 2022	NEA Retired Annual Meeting, Dallas, TX
July 3-6, 2022	NEA Representative Assembly, Dallas, TX

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



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