



Retired

ACTION

A publication for Education Minnesota Retired members

Winter 2018

From the President

Save the dates!

**NEA Representative Convention
June 30-July 5**

Volunteers needed
see page 2

**2018 Retired Annual Meeting
Friday, April 27**

Registration details
on page 3



Julie Jagusch

Thank you to all of our members who attended the fall conference at Ruttger's in September. There was a good turnout of both new attendees and returning members. We learned about the Power of We, the stock market, TRA, legislative issues, upcoming elections and other topics. We had great entertainment, as well. To make the cost more affordable to members, we are considering one day regional meetings this year.

Education Minnesota Retired also had a successful fall breakfast in October at the Science Museum of Minnesota.

NEA Vice President Becky Pringle updated us on activities at the national level and members had an opportunity to give input on what we can do to better serve our members. An important point that was brought up was to do more for our ESP members. We will certainly be working on that!

I hope many of you have gone to the website for the Legislative Commission on Pensions and Retirement and signed up to receive updates from them. Education Minnesota Retired leaders and members will be attending and watching that group as the Legislature begins meeting in February. Also, watch for emails from us when we think we need a large member attendance at a Pension Commission meeting. Please check your email to make sure meetings have not been cancelled on short notice as they were last year! That website can be found at www.lcpr.leg.mn.

If you are not receiving emails from Education Minnesota Retired and wish to do so, please complete the contact information form at <http://bit.ly/2iYA3RW>.

Be sure to add Friday, April 27, to your calendar for our annual meeting. We need members to attend to help us do the business of our organization. There will be Constitution and Bylaw changes to vote on, and we always try to have a presentation on pensions at this meeting, as well. See page three of this newsletter for information on how to sign up for that meeting.

We look forward to seeing many of you at the annual meeting and other future events!

Inside This Issue:

NEA RA volunteers Precinct caucus	2
New publication 2018 Annual Meeting	3
Blast from the Past Who will choose the next Governor...?	4
PERA pension update	5
TRA pension update	6
Election results	7
2018 Retired Legislative and Political Conference	8
2017 fall breakfast recap	9
AFL-CIO Retired Annual Convention recap	10
Contribution forms	11
Calendar	12

Get involved in your union at the 2018 Retired Annual Meeting on April 27

Doubletree by Hilton, Bloomington

Registration form and more information are on page 3

Register online at retired.mn.aft.org



The National Education Association (NEA), will be holding its Representative Assembly (RA) in Minneapolis in 2018! Lynette Wayne and Sharon Kjellberg are the co-chairs of the host committee that helps in the smooth operation of the RA. The host committee recruits and coordinates about 300 volunteers to facilitate activities during the NEA RA. The host committee is looking for Education Minnesota members, both active and retired, as well as friends and family members who may be willing to volunteer for all or part of the NEA RA. Volunteers will receive a small stipend, as well as parking, breakfast, lunch and snacks. Questions can be emailed to neara2018@gmail.com and volunteers can sign up at <https://goo.gl/6Cnpab>.

Minnesota precinct caucuses are scheduled for Tuesday, Feb 6



Precinct caucuses are meetings run by Minnesota political parties where parties endorse candidates, select delegates to upcoming party conventions, and set goals and values which become the party platform. Any participant may bring issues to the caucus to discuss and consider for inclusion in the party platform. Education Minnesota has suggestions of motions to bring forward which will be posted on the Education Minnesota website at the end of January.

To participate, an individual must be eligible to vote in 2018. To find the locations and information for the precinct caucus you wish to attend, visit www.state.mn.us.

Did you know?

Minnesota residents can donate \$5 to a State Elections Campaign Fund (choice of five different parties) on their Minnesota Revenue Individual Tax form (M1). On the 2016 form, this information was located right below the filing status on page 1. This donation will not increase your tax or reduce your refund. Check this out and consider donating when you file your 2017 taxes.

Introducing Education Minnesota Retired Insider

- Members who have given Retired their email address will begin receiving a new e-newsletter
- Every first Wednesday of the month starting in January
- Limited topics per issue
- Reminders about upcoming events
- Suggested topics may be given to any Retired board member (see website)

If you have previously opted out of received emails and would like to opt back in, please email Christine at christine.thornborrow@edmn.org.

2018 Retired Annual Meeting

Friday, April 27
9:30 a.m. to 3:30 p.m.
\$20 (for breakfast and lunch)

Doubletree by Hilton

7800 Normandale Blvd., Bloomington, MN 55439

This meeting coincides with the Education Minnesota Representation Convention.

Agenda will include:

- Legislative update
- Federal law changes
- Pension information
- Retired business meeting

Members may bring guests, however, the business meeting is ONLY for members.

If members pre-register by April 16, a \$10 gift card will be presented to members as they check in.

Register online at
<http://retired.mn.aft.org/events>

You can also mail the registration form to:
Education Minnesota Retired
41 Sherburne Ave., St. Paul, MN 55103

PLEASE NOTE:
The cost is
\$20 per person

Cost includes
FULL breakfast
& lunch buffets

Be a part of the
future of
Education
Minnesota

2018 Retired Annual Meeting

DoubleTree by Hilton Bloomington Minneapolis South

Friday, April 27, 9:30 a.m. - 3:30 p.m.

Parking is free!

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

Name(s): _____

Address: _____

City/State/ZIP: _____

Home phone: _____ Cell: _____

REGISTRATION DEADLINE is April 23.
Deadline to receive \$10 gift card is April 16.



Blast from the past



Do you have pictures from the past that you will see in the Action Newsletter? Please email them to matt.blewett@edmn.org



Who will choose the next governor of Minnesota?

by Joan Beaver

Minnesota Gov. Mark Dayton will complete his second and final term at the end of 2018. Every voter in Minnesota has a role to play in choosing the next governor and the sooner you engage, the more of a voice you will have in that selection process.

Some members have told me they are not into politics. However, as beneficiaries of public pensions and as citizens who care about kids in public schools, politics is into us. For example, the governor vetoed a bill in 2016 that would have reduced Teacher Retirement Association (TRA) Cost of Living Adjustments (COLAs) without an employer contribution increase. Gov. Dayton said that was unfair to place the burden on retired and future retiree TRA members without any sacrifice from employers (school districts and the state). We need a governor who understands our pension benefits were earned and are deferred compensation.

Politics will determine the future stability of public pensions and the quality of public education. Your voice is needed in the 2018 election process. The Nov 6 election will determine who is in the governor's office, as well as who is in the Minnesota House of Representatives. Your votes are critical. In addition, you can help choose candidates by attending precinct caucuses Feb. 6 and by working to encourage all members to vote. Did you know that in the last governor's election, 33,000 Education Minnesota members did not vote?

Education Minnesota Retired will host a political conference, March 7, to help members learn about the election, how to get involved, and about the 2018 legislative session. Retired Educators Association of Minnesota (REAM) members are also invited to attend.

See the registration form on page 8 for more details.

PERA Board of Trustees votes on legislative proposals for 2018 legislative session

The PERA Board of Trustees unanimously approved legislative proposals for the General and Police & Fire Plans during their Dec. 14 meeting. The board also reaffirmed their position from last year to change the investment return assumption from 8 percent to 7.5 percent for future valuations.

General Plan

The legislative proposal adopted by the board includes replacing the current cost-of-living adjustment (COLA) trigger structure with one tied more closely to inflation, or the Consumer Price Index (CPI). The current 1 percent COLA is not projected to trigger to 2.5 percent until 2045. To keep the change cost neutral, the annual benefit increase is proposed to equal 50 percent of CPI, with a floor of 1 percent and a cap of 1.5 percent on the actual increase payable. This would ensure annual increases no less than the current 1 percent and provide the possibility for an increase up to 1.5 percent if warranted by actual inflation rates.

The legislative proposal also includes:

- Extending the amortization period to 2047.
- Eliminating the 1 percent post-retirement increase prior to the full retirement age.
- Eliminating augmentation in the early retirement factors.
- Eliminating augmentation for deferred members.
- Reducing the interest rate on refunded contributions from 4 to 3 percent.

Under the proposal the plan's funding status will improve more rapidly, increasing the likelihood of long-term plan sustainability. The proposal does not require an increase in employee or employer contributions and will mean a more equitable post-retirement increase structure that is tied to actual inflation.

PERA staff presented letters from stakeholders supporting the package. PERA staff has met with various stakeholder groups since last summer to receive input on the legislative proposals.

Update your email address for a chance to win a \$50 gift card

We only have valid emails for approximately 3,500 of the over 7,000 Education Minnesota Retired members. Please update your email address by March 1, for a chance to win a \$50 gift card.

Update your information at <http://bit.ly/2iYA3RW>.

TRA Board Update

By Marti Zins



The TRA Board met on December 13. During the meeting, Cavanaugh Macdonald Consulting reported on the fiscal year 2017 actuarial valuation report, GASB 67/68 reports and results of economic assumption experience study. Part of their conclusion was to recommend reducing the assumption rate to 7.5 percent beginning July 1. However, even though the TRA board approved the changes, they shall take effect only if legislation is enacted lowering the investment return assumption to 7.5 percent. There was also consensus among board members that if there were any additional pension changes they would need to follow the

TRA Board Guiding Principles that were adopted on Sept. 21 and are as follows:

Shared commitment – 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.

Intergenerational equity – Recommended financial 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.

Long-term financial goals – The financial goals of the recommendations are to maintain TRA’s financial stability in the short term and make progress toward full funding within a reasonable period of time over the long term. Attaining these goals will require ongoing monitoring of TRA’s financial status and periodic adjustments in plan provisions as financial conditions change. The fund’s long-term stability is critical to maintaining the valuable defined benefit protection for Minnesota’s public educators. Both contributions levels and benefit levels need to be sufficient, affordable and attainable by members.

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.

There is a correction to the article, 2017 Legislative Action: New Minnesota Teacher Licensing Process and Board (page 10), which was in the fall issue of the retired newsletter, Action. Please see the correction below. We apologize for any confusion.

One of the biggest changes affecting retired educators is short-term and long-term substitute licenses. Retired Minnesota teachers (effective July 1, 2018) will be able to get a lifetime short- or long-call substitute license without having to renew their license or complete continuing education requirements as long as they previously held a Minnesota teaching license and are collecting a pension from TRA or SPTRFA. Retirees previously had to complete continuing education and other renewal requirements in order to maintain licenses that allowed them to work for more than 15 consecutive days for the same teacher. A lifetime long-call substitute license will allow them to teach for longer periods, including for one or more consecutive school years, provided they are replacing a teacher who is absent. Any teacher who meets requirements for a long-call substitute license will qualify for a Tier 3 or 4 license, but they will need to apply for that license unless they hold a valid five year license as of July 1, 2018.

2018 Election Results

UNCONTESTED ELECTION RESULTS

According to the Education Minnesota Retired Election Guidelines, if there are no additional candidates running for the position(s) listed, the candidate(s) will be declared elected.

The following candidates have therefore been elected for these positions:

Secretary: Sharon Kjellberg

Treasurer: Lynette Wayne

Congressional District 1 Directors: Edward Mikulich and Cathy Stringfield

Congressional District 3 Directors: Boy Toy and Adele Munsterman

Congressional District 5 Directors: Myrna Doran and Lois Wendt

At-Large Representative: Sandra Skaar

CONTESTED ELECTION RESULTS

Congressional District 7 Directors: Charles Hellie and Wes Tessman

Education Minnesota Representative Convention Delegates:

Walt Munsterman

Julie Jagusch

Lynette Wayne

NEA Retired Annual Meeting and NEA Representative Assembly Delegates:

Walt Munsterman

Julie Jagusch

Bobbie Margo

Judy Rohde

Larry Koenck

Diane Larson

Charles Hellie

Positions will commence following the Retired Annual Meeting on April 27.

Register for the 2018 Retired Annual Meeting at retired.mn.aft.org/events.

2018 Retired Legislative and Political Conference

When: March 7, 9:30 a.m.—2:30 p.m.

Where: Education Minnesota Brooklyn Park Office
9210 Wyoming Ave. N., Suite 200

Who: Education Minnesota Retired members and REAM members
(membership will be verified prior to the conference)

Cost: \$20/person

More than 33,000 Minnesota educators did not vote in the 2014 gubernatorial election. With your participation, our union has the power to change that in 2018. Register today!

Conference agenda will include:

- Election updates and how you can get involved.
- What is happening at the Legislature and the impact of the new tax law.
- Status of the various public pension funds and any possible changes.

The registration link is on our web page at <http://retired.mn.aft.org> or complete the form below. Please remember this conference is for members of Education Minnesota Retired and Retired Educators Association of Minnesota.

Retired Legislative and Political Conference

Education Minnesota Brooklyn Park Office - 9210 Wyoming Ave. N., Suite 200
Wednesday, March 7

Register online at retired.mn.aft.org/events

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

Name(s): _____

Address: _____

City/State/ZIP: _____

Home phone: _____ Cellphone: _____

Email: _____

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

2017 Education Minnesota Retired Fall Breakfast



The Education Minnesota Retired Fall Breakfast was held on Thursday, Oct. 19 at 9 a.m. at the Minnesota Science Museum in St. Paul. The more than 30 attendees had a full breakfast, heard an excellent speaker enjoyed networking with other Education Minnesota Retired colleagues.

This year's guest speaker was Becky Pringle, vice president of the National Education Association. Pringle spoke of NEA's strategic objectives to grow and strengthen our union and to organize our members around

issues that impact teaching, learning and the lives of our students. With impending agency fee court cases on the horizon, we need to face public education opponents head on! We need to work to promote the "Value of Belonging."

A special "thank you" goes to the Education Minnesota Retired Program Committee (Lois Wendt, chair) for planning this year's breakfast. What a great way to spend the morning!



Education Minnesota ESI Member Benefits has partnered with Securus Identity Solutions (Securus ID) to provide "**Peace of Mind**" to its membership by offering member-only pricing on identity theft recovery plans through Securus ID.

As a member of Education Minnesota Retired, you can purchase a recovery plan.

- The CORE identity theft recovery plans are available in three levels – Essential, Comprehensive and Elite.
- Designed to fit into any budget, the CORE plans start at only \$2 per month for RETIRED members.

All of our plans include our fully managed identity theft restoration service. Our recovery advocates work on your behalf until your identity is restored to pre-event status.

Learning more is easy.

- Call Securus ID directly **612-238-0340** or toll free **877-833-9041**.
- Email to **info@securusid.com**.
- Visit the member website at **educationminnesota.securusid.com** and click on "other member" categories.

AFL-CIO Retired Annual Convention



Walt Munsterman received the President's Leadership Award and Myrna Doran received the Communications Award.

Eleven members represented Education Minnesota Retired at the Minnesota Retiree Council, AFL-CIO, Annual Convention. Walt Munsterman and Myrna Doran received awards! Members serving as delegates from Education Minnesota Retired were: Sandra Skaar, Jim Smola, Lynette Wayne, Julie Jagusch, Dan Mikel, Walt Munsterman, Boy Toy, Betty Toy, Dick Mans, Myrna Doran and Lori Wendt.



Action newsletter is transitioning to a digital format

Beginning with the fall 2018 issue of the Education Minnesota Retired Action, this newsletter, will be distributed in a digital format. If Education Minnesota Retired does not have your current email address, update your information at <http://bit.ly/2iYA3RW>. If you wish to continue to receive a print copy, please complete the form below.

This change is happening to save postage and paper. In addition, members will be able to receive this newsletter in a more timely manner.

Paper copy of Action (Retired newsletter) request form

Name(s): _____

Address: _____

City/State/ZIP: _____

Home Phone: _____ Cellphone: _____

Email Address: _____

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

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: Education Minnesota Foundation,
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: _____ Cellphone: _____

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:
Education Minnesota PAC
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 to

The 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 Department. 800-652-9073

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



Retired

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Winter 2018

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41 Sherburne Ave.
St. Paul, MN 55103
<http://retired.mn.aft.org/>

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

Calendar of Events

Mark your
calendars!

- | | |
|---------------|--|
| March 7 | <i>Retired Legislative and Political Conference</i> |
| March 16-18 | <i>NEA Leadership Summit, Chicago</i> |
| March 18-19 | <i>2018 NEA Retired Conference, Chicago</i> |
| April 27 | <i>Retired Annual Meeting</i> |
| April 27-28 | <i>Education Minnesota Representative Convention
DoubleTree in Bloomington</i> |
| October 18-19 | <i>MEA Conference, St. Paul</i> |

Event registration links can be found at
<http://retired.mn.aft.org/events>

