

Retired Educators Association of Minnesota News



www.mnream.org

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PRESIDENT'S MESSAGE

Lonnie Duberstein



Dear REAM Members,

As I begin to write this message, I am reminded of the three-week time frame needed before the REAM NEWS is actually distributed. Already this year, the Teachers Retirement Association (TRA) has had a stakeholder's meeting (January 10th), and the Legislative Commission on Pensions and Retirement (LCPR) has met three times (January 12th and 24th, and February 2nd). Both will be meeting again before you receive this newsletter. REAM Board Members represent your Association at all of these meetings and will continue to do so. The presence of REAM members monitoring the meetings - often times formally through testifying, and casually before and after the official meetings, should not be underestimated. Over the years, REAM has built solid working relationships with many different people and groups concerned with defined-benefit public pensions. Those relationships cannot be built just through reading their emails or website articles. Convergence at the Capitol, and face-to-face meetings, are vital for our message: that of Protecting Public Pensions. Regardless of your method of contact, I sincerely thank all of you who have ever taken time to share the message of REAM with legislators and potential members. Your volunteer commitment truly makes a positive difference.

Getting back to the issue of information delay brings me to an important point. While the in person contacts are important, everyone is encouraged to visit the REAM website (mnream.org) for more timely information. I understand that everyone does not have a computer and/or inter-net connection at their residence making visits to the REAM website inconvenient. In that case, perhaps you have web access through your cell-phone; also public libraries and senior centers often have computer stations free for public use.

Although the REAM website is always a work in progress, and may change in appearance and content, I direct your attention to the home page, left column, to the section titled Legislature. It is directly under the photo of the Golden Quadriga, Minnesota's famous four-horse chariot. Valuable links are posted there to help you make easy contact with your elected officials and view the latest information about the LCPR. You may also register to automatically receive the latest legislative notifications simply by providing your name and email address. Your voice is important in the current LCPR information quest exploring the possibility of privatizing Minnesota's public pensions. Minnesota should not follow the national trend that has had states switching from defined-benefit (DB) plans to hybrid and/or defined-contribution (DC) plans involving 401k products. The LCPR has brought in several speakers this year, as in the past, who are determined to eliminate the lifetime pension guarantee which the DB public pension plans provide.

This past week, many REAM members successfully proposed resolutions at their Caucus gathering that supported the DB plan and provided funding for the public pension systems. The wording is from Education Minnesota (EDMN) and EDMN-Retired two associations that share common interests and concerns. The wording of the two resolutions, and the three accompanying rationale statements, mirror the mission of REAM. The words should remind us of what is at stake. Pensions are political, and your voice and vote is vital.

RESOLUTIONS:

1. I move the party support a strong, secure retirement system for our public educators and support the goal of maintaining a defined-benefit pension plan for current and future generations.
2. I move the party support providing an investment of state funding to ensure continued financial stability of the major public pension funds.

RATIONALE:

1. Pensions are deferred payments to Minnesotans for work already done serving the public, including educators who worked in public schools.
2. There is a shortage of fully qualified and experienced teachers in Minnesota. Pensions are an important incentive for educators to remain on the job.
3. Nearly two-thirds of young workers said in a recent survey that a defined-benefit pension was an important factor in accepting a job, making pensions a recruiting tool for public schools.

Keep informed, stay active, and be heard,

Lonnie Duberstein
Lonnie

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Hello REAM Members!

As I write you today we are moving steadily towards the 2018 Legislative Session. On February 20th Legislators will once again convene to do the business of the People of Minnesota. Since the last *REAM* Newsletter report, the Legislative Commission on Pensions and Retirement has met three times. Without recapping all the information they took testimony on, I will seek rather to characterize what are clear takeaways for likely Legislative proposals this Session.

Jay Stoffel, new Executive Director of *TRA*, testified that the *TRA* Board has voted to recommend a change in the Assumption Rate of Return. A change from 8.5% to 7.5% is now the Position going forward. The other systems (*PERA* and *MSRS*) had already made that change and *TRA* has joined them. This change has huge implications going forward. It is a rate that is used to calculate funding levels, and also retiree benefits. It's notable that he shared *no* other specific recommendations but instead some guiding principles for Board decisions. In the most recent *TRA* Newsletter, *TRA* Board President Marti Zins gives their position's rationale. She also makes the case for why our Pensions are a "Good" partner to our State's economy. *Pension-omics*. It is instructive and I recommend that you read/re-read it.

Testimony from a man named Winkelmann, a professor at the University of Minnesota, a former executive of Goldman Sachs, and a recipient of a grant from the Arnold Foundation, discussed what he called the "Groundhog Day" scenario. He believes that our Pension policy is one that is a yearly examination that requires ongoing remedy. He reported that his task was to study an end to such remedial work, outlining policy that takes taxpayers off the hook, and brings a substitute for current practices. His actual remedy was not clear, but his mission is clear--a recipe for changing pension policy as we know it. Even the Commission chair stated to our Vice-President openly, that the Arnold Foundation casts a critical eye upon Public Pensions. Winkelmann has been engaged and intends to do the Foundation's work.

Still other testimony from State Pension Executive Director from Oklahoma told the tale of how they *converted* from a Defined Benefit to a Defined Contribution Pension in their states. The Oklahoma director cited the influence of the Arnold Foundation as a significant driver in their making that change. Their Fund is over 90% funded and why wouldn't it be? Their retirees have not received a COLA in ten years! A key aspect of their program is that their Fund is "Privately" managed. A question to him about how their Pension members feel about this change. His answer: "Members would prefer the Defined Benefit program". This testimony gives impetus to the idea of privatizing Pensions.

As the Commission continues to solicit this kind of input, the message points to a continued effort towards a major *reform* of the way Pensions are conducted in Minnesota. It follows a pattern displayed prominently in the 2017 Legislative Session. The majority party seemed determined to cut Pension costs. Yet the facts show that our state pays less, as a percentage of the budget, than 47 other states! The majority party in our State Legislature has positioned itself as opposing sustainability, and the keeping of the status quo. Our *TASK*, given those challenges, is to seek out and help *ELECT* Pension friendly legislators this November!

The Caucus meetings have come and gone. As President Lonnie said in his message, many of you attended and became delegates for upcoming District and State Conventions. It is imperative that we ascertain each candidate's position(s) on Pension Policy. A tool for interviewing candidates, in person via mail, or email is being developed. It is intended that information gathered should be *shared* with members to serve as a guide on identifying and ultimately voting for Legislators who will help our cause. This instrument will be sent to local leaders with instructions on how to use it. We cannot expect that Pension *preservation* will take care of itself. We will take care of our Pensions . . . when we *ELECT* persons, who go on record, to support us with legislation.

It cannot be known, if during the Session a Call to Action will need to be made. Our Ream Action Committee (*RAC*) has developed methods for contacting the Membership in the event that urgent actions are needed. For my part, I can tell you that I would not propose nor ask that of you, unless it is truly necessary. Vice-President Paul, Secretary Karna, Don Zwach, Past President John, and President Lonnie have worked hard to make it possible. Numbers really matter. If you should get such a message, please *Help*!

Your *REAM* Leaders, along with our Legislative Committee, will continue to be engaged. As always, I wish you well!



EXECUTIVE DIRECTOR'S THE REPORT

By Charles Hellie

Check Out Your Benefits

The Association Member Benefits Advisors (AMBA) offers a wide variety of benefits to REAM members. Have you checked them out? Are you paying more for benefits than you would have to pay with AMBA? Maybe it's time to look into these benefits.



The final expense whole life and guaranteed acceptance life insurance is a real value. REAM members can have peace of mind knowing that their premiums are guaranteed never to increase and their coverage is guaranteed never to decrease.

If you travel a great deal, you may be interested in Medical Air Service Association. MASA is dedicated to providing life-saving emergency assistance from or while traveling. The coverage is designed to protect members against catastrophic financial loss when emergencies arise.

Freedom to use any dentist and no network is required in the dental coverage provided by Ameritas for REAM members through AMBA. Routine cleanings and exams are part of the plan and there are no referrals required for specialty care. Vision Service Plan (VSP) is the largest national quality eye care company. VSP offers one-stop shopping and discounts for your eye care needs.

For more information on these plans as well as many more benefits, you can call two representatives of AMBA here in Minnesota. One is Kevin Slattery at 651-403-0554 or email: kevin.6.slattery@gmail.com. Also Jimmy Clark at 507-995-9005 or email: jimmy.clark@amba.info. You can call AMBA at 800-258-7041 or go to: myambabenefits.info. AMBA benefits can also be found on the REAM website at: mnream.org.

REAM also offers auto/home owners insurance through AAA (American Auto Association). You can get a quote from the Wheeler Agency, Inc. which handles AAA insurance here in Minnesota. REAM members can get a 10% deduction on our AAA Basic Membership. Their number: 888-299-7717 or 651-765-0935 from 8 a.m. to 4:40 p.m. Monday through Friday.

2018 REAM CONFERENCE
Monday & Tuesday, September 24 & 25
Jackpot Junction, Morton

RETIRED LEGISLATIVE CONFERENCE

Each year there's a Retired Legislative Conference. The even numbered years Education Minnesota Retired hosts the Conference. Odd numbered years REAM Hosts the Conference. This is the year Education Minnesota Retired hosts. The Legislative Conference will be held on Wednesday, March 7 beginning at 9:30 a.m. – 2:30 p.m. at the Education Minnesota Brooklyn Park Office, 9210 Wyoming Ave. N. Suite 200 Brooklyn Park, MN. Cost is \$20 per person. Breakfast is provided at 9 a.m. Lunch is also provided. You can Register online at retired.mn.aft.org/events.

or

Fill out the Registration Form below and mail it in to Education Minnesota Retired.

REGISTRATION FOR RETIRED LEGISLATIVE CONFERENCE

Education Minnesota Brooklyn Park Office
 9210 Wyoming Ave. N. Suite 200
 Wednesday, March 7, 2018

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

Name (s): _____

Address: _____

City/State/Zip: _____

Home phone: _____

Cell: _____

Email: _____

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

Please note: REAM will reimburse one vehicle's mileage costs from each Local/Region.

Salutations from your newly appointed REAM President-Elect.

I was asked at last year's REAM Convention if I would consider the President-Elect's position. I wasn't sure at the time, but after thinking it over for a month or two, I decided that this is something I'd like to do because I already know so many of you and I wanted to help in any way that I could. This is a short-term position, as I will be on the ballot in September for President.

Most of you who have attended the REAM Conferences in the past several years probably know who I am, but for those of you who haven't met me in person, I'm known as the "Hat Lady" because I usually wear a hat. I also have been wearing many "hats" over the years in my community and surrounding area. I have served as president of most of the organizations in which I have been a member. It seems that leadership is one of my talents and I hope I can be an asset to REAM.

I started my Elementary teaching career in fourth grade in January of 1968 at the same school district that I attended as a student. I grew up on the family farm and am a life-long resident of the Cromwell-Wright area. After graduating from the University of Minnesota in Duluth (UMD), I got a teaching position in my hometown. I spent twenty-five and a half years at the Elementary School in Wright and then another six years in Cromwell after the Wright school closed and was merged with Cromwell-Wright as a K-12 School. I was also fortunate in getting in on the early retirement plan in 1999. So, I took the opportunity to retire at fifty-four years of age. Since I wasn't quite ready to completely retire, I started subbing in Cromwell and nearby Floodwood Schools in the fall of 1999 and have not stopped yet. So, as of December of this year, I have been educating students for fifty years and still love it. I always say that subbing is "half the responsibility and twice the fun".

I have also served as President of the Carlton County Retired Educators for over ten years and have tried to keep our unit going. This is becoming more and more difficult as so many of our members are too old to attend or they have passed away. Getting new, younger retirees to join us is also proving difficult, but I am challenging all of you who are reading this to recruit at least two new REAM Members this year. Together we can help our organization grow and work to preserve our pensions.


I have been married to my husband, Bob, for forty-eight years and we have three grown sons, and two grandkids. In June we will be great-grandparents for the first time, and we are really looking forward to this new child in our lives.

Now, as I write this, it's the middle of February and we still have to dress very warmly to go outdoors. I'm sure you are getting tired of this cold, cold weather, but then I guess that's what we have to put up with when choosing to stay in Minnesota for the winter.

In closing, I'm looking forward to meeting you at our next conference or any area meeting I may be attending.

Respectfully yours,

Jennie K. Hanson

	
<i>Memorials</i>	
March 2018	
<u>IN MEMORY OF:</u>	<u>FROM:</u>
Albert Lea Educators	Anonymous \$ 1 0.00
Doreen Miller	Stillwater Area Retired Educators \$ 10.00
Ethlyn Gadway	Marianne Walker, Sauk Centre \$ 25.00
Gary Jacobson	Steve Kerzie, Gilbert \$ 25.00
Helen and Bernie St. Claire	Mary/Jerry Tomczyk, Roseville \$100.00
James Adams	Anonymous \$ 10.00
Jean Holland	Shari Pretzer, Sartell \$ 10.00
Jean Ostlund	Ruth Sejnoha, Nashwauk \$ 10.00
Joan Rustad-Huisman	John Huisman, Blue Earth \$100.00
John P. Scheveck	Lois Scheveck, Howard Lake \$ 20.00
Orlin Bonstrom	John Weins, Mesa, AZ \$ 10.00
<u>GIFTS:</u>	
Anonymous	\$ 15.00
Anonymous	\$ 45.00
Michael Simons	Sparks, NV \$ 20.00
Sharon Przybylski	Cameron, WI \$ 20.00
Over Paid with Membership	1(10), 2(5's), 2(1's) \$ 22.00



Criteria for the REAM Educators and the John Moriarity Government Involvement Awards

The REAM Educator Award will be presented during the REAM State Conference at Jackpot Junction, Morton, Minnesota on September 24 and 25, 2017. This award is given to a noteworthy REAM member who has contributed to the growth of REAM or a local REAM unit. To nominate an individual or individuals please use the following criteria:

- A. Personal endeavors as a school educator
- B. Promotion of the causes of education within the community
- C. Service to schools and community as a volunteer
- D. Service to retired educator groups at the local, division and/or state level.

Letters of nomination should be brief and concise, but include the following items in the individual's resume:

- A. Name, address education (place, dates, degrees, etc.)
- B. Teaching (or school related) places, level or work, years in service
- C. Date retired
- D. Experience, other than school-related
- E. Honors received, organizations, offices held, etc.
- F. Volunteer activities, church, community, etc.
- G. Service to retired educator groups at local, division, and/or REAM level.

The John Moriarity Government Involvement Award will also be presented at the 2018 State Conference on September 24 and 25. This award is given to any retired educator and member of REAM who is/was involved in local, county, state, and/or national government activities and political activities such as REAM/AARP legislative activity, political party involvement and/or campaign work.

Possibilities to consider for this award are those who are/were

- * Elected or appointed to community government positions such as city councils, city commissions and board, or school boards.
- * Elected or appointed to county government positions such as county commissions and boards, or study or research groups.
- * Elected or appointed to state government positions such as state officers and commissioners, legislature, interns or advisors, or pension positions.
- * Elected or appointed to national offices such as cabinet members, Congress, staff assistants or interns, or those serving on boards or commissions involved in political activity such as REAM or AARP legislative activity, political party activity, or campaign workers.

Letters of nomination should include the same resume information as listed for the Educator Award nomination.

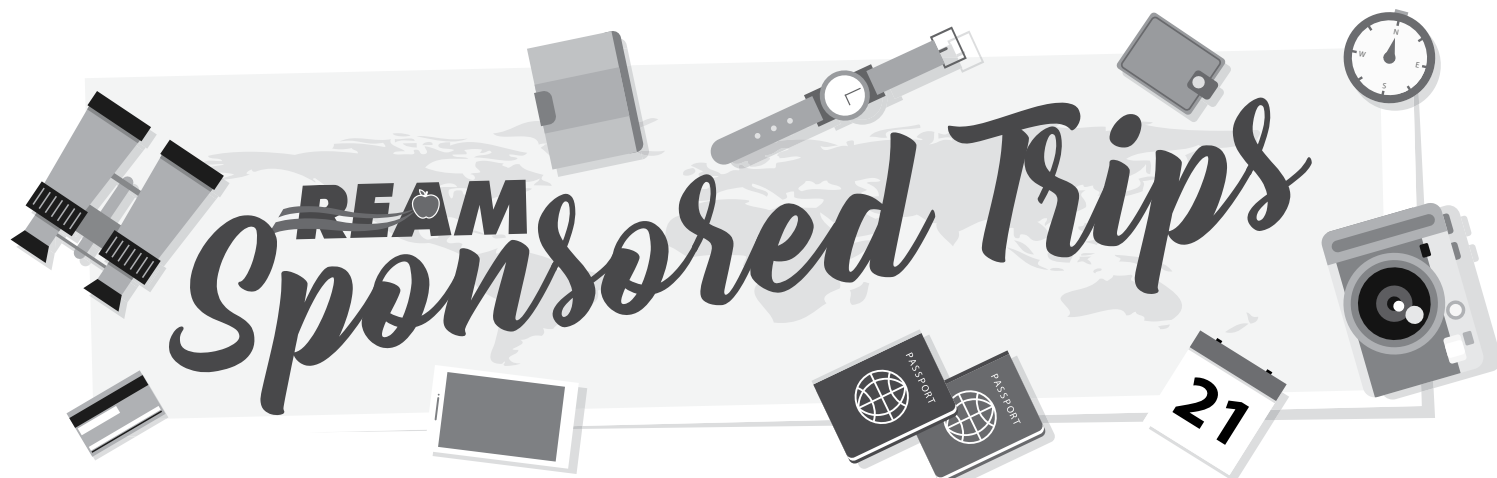
Please send nominations for both awards to:

Lindsay Lally
5560 Lally Rd. Cromwell, MN 55726
Email: lalypop@citlink.net

For questions you may call: 218-644-3739

Please include the names and addresses for those who are submitting the nomination.

The deadline is July 31, 2018.



2018 REAM TRIPS

September 25 – October 1 New

ICELAND: LAND OF FIRE & ICE

Double - \$3,795. Single – add \$700. Without Air - \$2,995. Roundtrip Air from MSP. 5 nights Hotel, 6 Breakfasts/4 Dinners provided. Professional Tour Manager from MSP and return to MSP. Landmark Tours. Video available on this trip on REAM's website: mnream.org. Final payment is due June 25, 2018.

September 16 – 22 New Dates

GREAT TRAINS & GRAND CANYONS

March, April & May trips filled up. Same cost- Double- \$2,195. Single- add \$675. You stay at the same hotel for six nights. Premier World Discovery. Final payment is due July 1, 2018.

September 30 – October 7

CAPE COD & the ISLANDS

Double - \$2,175. Single – add \$725. You stay at the same hotel for six nights. Premier World Discovery. Final payment due July 16, 2018.

November 6 – 15

ROME & the COUNTRY ROADS of TUSCANY

Double - \$3,295. Single – add \$550. Featuring Rome, Florence and 5 nights in Tuscany. Premier World Discovery. Final payment due August 15, 2018.

These trips are on the REAM Website (mnream.org) and can be downloaded including the reservation forms. If you want a brochure and reservation form mailed to you, email: cchellie@charter.net or call 507-301-3609 and include your name, address, and the brochure you would like sent to you.



Owatonna Area Retired Educators Association donates Hats, Gloves and Mittens

Students at Lincoln Elementary in Owatonna display gloves, hats and mittens donated by the Owatonna Area Retired Educators Association. Adults in the back row are Gary Schwartz, President of OAREA, and Amanda Griswold, social worker. The Owatonna Association received \$300.00 from The Retired Educators Association of Minnesota (REAM).

**CHECK OUT REAM'S FACEBOOK PAGE
Facebook.com/MNRetiredEducators**

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Learn more about your member benefits at:
www.myAMBAbenefits.info/ream

REAM STATEMENT OF PURPOSE

Represent all school retirees, present and future, certified and classified.
Educate and inform all school personnel on matters related to the improvement of their economic and social status.
Assist and work to strengthen local and regional units in every way possible.
Monitor the actions of, and cooperate, with the legislature, all government units, and other organizations that deal with present and future retired school personnel.

REAM MEMORIAL/GIFT DONATION

I'm happy to enclose a \$ _____ gift to be used by REAM to carry forward the objectives of my organization, namely, the improvement of the civic, cultural, social, economic and professional status of its members;
(and/or)

I've enclosed a \$ _____ memorial in abiding memory of _____
of the _____ Chapter.

My Name _____ or Name of Chapter _____

Address _____
City State Zip

____ Please do not print my name with
this gift/memorial in the *REAM News*

Mail to REAM TREASURER, Gordon Wagner
317 Waite Ave. S., St. Cloud, MN 56301