

Retired Educators Association of Minnesota



The REAM News



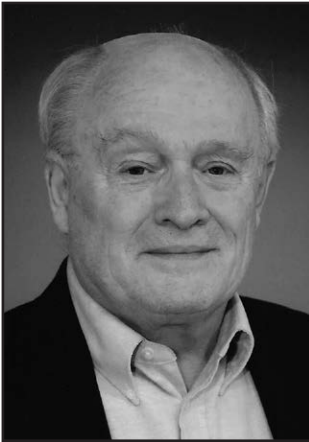
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November 2015

PRESIDENT'S REPORT

John Fisher, REAM President



*John Fisher,
President of REAM*

The 2015 convention in St Cloud was a success. Check your personal calendar and make a commitment to join us for our 2016 convention in beautiful and enjoyable Alexandria. See REAM in action, and enjoy the company of your friends and colleagues as we set the goals for 2017.

The Legislative Commission on Pensions and Retirement (LCPR) will be starting its pre-legislative hearings on MN pensions. As you know the

LCPR committee is the committee that reviews, writes and modifies public pension plans in Minnesota. REAM will be present to monitor and review proposed changes to TRA & PERA public pensions. As we have noted before, public pension plans are under attack for revision and modification around the nation. Our goal is to preserve the current "defined benefit" plans, and guarantee the existence of the DB plan for current and future educators and educational support personnel.

Public sector pensions are a major political issue. We can completely justify and support the current public pension plans for TRA & PERA. I find that our pension plans are under attack as part of a national trend to review, modify and

eliminate public pensions, due in part to the elimination of pension plans in the private sector. REAM's mission is to engage in the dialogue. We must be prepared to defend public pensions with factual data. REAM has provided you with key data points to use when you engage in conversation with pension detractors. Engage in this debate with your friends, colleagues, neighbors and legislators. Facts are powerful.

- MN teachers and educational support personnel contribute to our pension plans from our first pay check—not so in many other states.
- The majority of your TRA/PERA (@70%) check comes from investments which are managed and directed by the State Board of Investment (SBI)
- Pension benefits are determined by the MN legislature
- The average TRA benefit check is @ \$2300/ month
- Pension checks are spent and cashed in MN, providing a vital and continual economic stimulus to Minnesota's economy.

A goal for all of us is to support AARP's legislative agenda to encourage private pension plans. With our support, private corporate pension plans can become a reality. Contact your local legislator, engage in conversations, let her/him know your commitment to public AND private sector pension plans. REAM can achieve its goal of protecting public pensions and the reinstatement of private sector pension plans only with your active support! Thank you in advance for your continued active support of TRA/PERA pensions.

Know someone who hasn't joined REAM?

Help make a difference, numbers count! Pass your newsletter on to a nonmember when you're done with it and urge them to complete the membership form and join.

ATTENTION: REAM Local Units

REAM is offering an opportunity for you to publish your local unit meeting information on our website. This will be a chance to attract potential new members and announce unit activities. Contact Chuck Hellie at email: cchellie@charter.net or call 507-301-3609 for details on how to take advantage of this offer.

We just finished another enjoyable and informative convention. Laurie Hacking, Executive Director for TRA, always amazes me with her information. Here are some details:

TRA membership is 180,000

TRA benefit payments are \$1.6 billion per year.

- Retirement benefits, survivor benefits, and disability benefits.
- The average benefit is \$2,300/month for new retirees
- 87 percent of TRA retirees live in Minnesota
- The economic impact of all public pensions is
 - o \$7 billion impact on the state economy.
 - o 46,581 jobs
 - o \$1.2 billion annually in federal, state and local revenue.

Startling information? Yes. Every single working teacher and every single retired teacher **needs to be very** aware of the amount of good the pension fund provides us individually; and, through our spending and taxes, our counties and the state of Minnesota.

A document showing The Benefit Recipients of the Four Minnesota Retirement Funds are on the REAM Website (mnream.org). This gives detailed information about the amount of money each county receives from the four retirement funds.

We need to pay attention to pensions, not just on how they benefit each of us personally; but how they benefit the very places in which we live. Don't be afraid to speak up when someone makes a negative remark about teacher pensions or pensions in general.

Now that we can agree that pensions are good for society, how do we help others who do not work for companies or businesses that provide pensions?

AARP presented the following information in September.

- 1 in 7 seniors lives in poverty
- 3 out of 5 families headed by a person 65+ have no retirement savings
- 28 per cent rely on Social Security for all of their retirement income

Average Retirement Assets today

- \$3,000.00 for working-age households
- \$14,500.00 for near-retirement households age 55-64
- 53 per cent of American households are at risk of insecure retirement
- 40 per cent have no access to workplace savings
- \$1200.00 is the average monthly Social Security benefit



Anita Hellie, Editor

What can we do to help?

AARP has been working on a plan called SECURE CHOICE

How does it work?

This Minnesota Secure Choice Plan is a private Savings Plan/State Managed. The Secure Choice Plan makes it easier to save at work. Statistics show that 7 out of 10 people who have access to a workplace savings plan use it.

Your Future, Your Choice Accounts are voluntary. As an employee, it's up to you to decide if you want to participate or not. It would be state facilitated much like the college 529 plan and available to workers, without employer-based retirement accounts, making it easier for people to save for retirement on the job. Employers may also choose to contribute as well which makes this option more affordable for small businesses. If you change jobs, the account follows you so you can continue to save for your future.

We need to get our legislators on board. For more information contact: Erin Parrish at eparrish@aarp.org

Pensions help us, our communities, and our state. Let's not be afraid to speak out and help others save for their retirements. It will help all of us.

A teacher was giving a lesson on the circulation of the blood. Trying to make the matter clearer, she said, "Now, class, if I stood on my head, the blood, as you know, would run into it, and I would turn red in the face."

"Yes," the class said.

"Then why is it that while I am standing upright in the ordinary position the blood doesn't run into my feet?"

A little fellow shouted, "Cause your feet ain't empty."

Thanks to all of you who helped with the 2016 REAM Convention in St. Cloud and all of you who attended. It was a successful event for REAM. At the REAM Annual Business Meeting REAM adopted a Resolution to oppose the COLA freeze for January 1, 2017 which is being considered by the TRA (Teacher Retirement Association) Board.

REAM has a new REAM Website which can be found at: mnream.org. If you have suggestions for anything you would like to see on the website, please let me know. We plan to add much more to the website, facebook and twitter.

REAM Membership gives you a 15% discount on basic membership in AAA (American Automobile Association). If you live in Hennepin County the discount on basic membership is 10%. You can receive more discounts on AAA Auto/Home Owners Insurance, too. REAM discounts for AAA are handled by the Wheeler Agency, Inc. Call 888-299-7717 or 651-765-0935 (8 a.m. to 4:30 p.m. Monday through Friday). Identify yourself as a REAM Member and request your discounts.

AMBA (Association Member Benefits Advisors) Benefits for REAM Members.

- Long Term Care/ Home Health Care Insurance
- Medicare Supplement Insurance
- Cancer, Heart & Accident Insurance
- Final Expense Whole Life & Guaranteed Acceptance Life Insurance

- Tax-Deferred Annuity
- Dental & Vision Plans
- Medical Air Services Association (MASA)
- Identity Theft Solutions
- American Hearing Benefits (AHB)
- Apple Products
- Dell Computer Discounts
- La Quinta Inn & Suites Discounts
- Government Employee Travel Opportunities (GETO)
- Rental Car Discounts
- 1-800-Flowers
- AMBA Travel Perx
- CU Wireless-Discounted Cell Phones & No Commitment Plans
- myAMBAining.com
- Road Scholar



*Chuck Hellie,
Executive Director*

Your REAM Newsletter has a code on your address label by your name. If you go to myAMBAbenefits.info you will get the most up to date information on each of the 19 AMBA Benefits.

The 2016 REAM Convention will be held at the Holiday Inn in Alexandria September 26, 27 & 28, 2016.

REAM MEMBERSHIP

From the list of retiring members from TRA and MSRS, REAM sent out a total of 83,711 letters to eligible retirees. As of October 16, there were 9,111 members of REAM. Membership applications and renewals continue to come in, and our numbers are up compared to 2015 with 7795 members, and 7166 in 2014. Still, we have a long way to go, so we must continue our efforts in informing eligible retired educators of our activities on their behalf. Pensions are important.

If you are a member who has not renewed your membership, be aware you will not receive any more newsletters after this November edition. You will also not be eligible for AMBA and AAA Benefits.

With the TRA study report, we anticipate an especially active legislative session. You will want to know what is happening!

Membership Co-Chair, Rosemary Susens

ATTENTION:

Local REAM Unit Leadership

It is time to let our organization know the name and contact information for your local unit President and Legislative Chair. Send the names and contact information (name, address, phone number and email) for your President and Legislative Chair to your Division Director. REAM Division Directors are: Dennis Jerome (Northeast), Dennis Mitchell (Northwest & Central), Jerry Reck (Central for Staples & Brainerd), Don Zwach (Southeast), Deb Bauernfeind (Southwest), Lonnie Duberstein and Jerry Irsfeld (East Metro), Earl Larsen (North Metro) and Patience Gall (Minneapolis).

2016 REAM TRAVEL OPPORTUNITIES

January 14, 2016 – “Cruising the Hawaiian Islands” – 10 Days

Cruise includes:

Roundtrip Airfare – MSP	2 Night Pre Hotel in Honolulu
7 Night Cruise on the NCL Pride of America	All meals Onboard Ship
All Port Charges & Government Taxes	Luau Shore Excursion & Onboard Entertainment
Hotel & Ship Transfers	\$4,399 to \$5,099 per per/double
\$1,000 single supplement	Offered through Premier World Discovery

March 6, 2016 – “Gardens & Mansions” featuring New Orleans & Cajun Country – 7 Days

Highlights:

3 Nights in the French Quarter & Walking Tour	Steamboat Natchez Cruise
Café de Monde & Court of Two Sisters Dinner	New Orleans School of Cooking
New Orleans City Tour	Baton Rouge & Natchez Area Tour
Antebellum Mansion Visits (2)	Bayou Cruise & Vermillionville
Jean Lafitte Cultural Center	Avery Island – Tabasco Factory

Inclusions:

Roundtrip Airfare – MSP	10 Meals: 6 Breakfasts & 4 Dinners
\$2,195 pp double	\$625 Single Supplement
Offered through Premier World Discovery	

September 18, 2016 – “Cape Cod & the Islands” featuring Boston, Martha’s Vineyard, Nantucket & Newport – 7 Days

Highlights:

6 Nights at same Hotel & Nantucket Island Tour	Boston City Tour
Plimoth Plantation & Plymouth Rock	Mayflower II
Hyannis & Martha’s Vineyard Tour	Newport’s Ocean Drive
Breakers Mansion Tour & Sandwich	Heritage Plantation
New England Lobster Dinner	Faneuil Hall Marketplace

Inclusions:

Roundtrip Airfare – MSP	6 Breakfasts & 3 Dinners
\$2,095 pp double if booked by May 31, 2016	\$2,195 pp double if booked after May 31, 2016
\$650 Single Supplement	Offered through Premier World Discovery

October 18, 2016 – “Venice & the Italian Lakes” – 9 Days

Highlights:

7 Nights – Lake Como area – same Hotel	Milan City Tour & Lake Como Cruise
Bellagio, Verona, Romeo & Juliet Balcony	Verona Arena, Venice, Venice Gondola Ride
St. Marks Basilica & Lugano, Switzerland	Monte Bre Cable Car

Inclusions:

Roundtrip Airfare- MSP	7 Breakfasts & 3 Dinners
\$3,595 pp double if booked by May 31, 2016	\$3,795 pp double if booked after May 31, 2016
\$750 Single Supplement	Offered through Premier World Discovery

The REAM website has more details and the Reservation Form for all of these trips. You can also receive the flyer and Reservation Form by calling Charles Hellie at 507-301-3609 or emailing: cchellie@charter.net and requesting the flyer and Registration Form.

NATIONAL RETIRED TEACHER'S ASSOCIATION (NRTA) CONFERENCE

National Retired Teacher's Association (NRTA) Conference
Washington, D.C.
September 28-30, 2015

Congressional Visits: Henry L. Carbone, Legislative Committee Member

The opening welcome reception was a great opportunity to meet with old friends and make new ones. It provided a wonderful chance to work on networking and exchanging goals and ideas.

On September 30th we spent a good part of the day at the House and Senate buildings. We met for breakfast with Senator Al Franken. At that time we were able to give him the packet of materials that we had prepared on the health of the public pensions in Minnesota.

In his opening remarks, Senator Franken, when asked about Social Security, mentioned that it was an entitlement program. **Upon further questioning, he defined entitlement to mean a benefit the recipient has paid for during his/her working career.**

Webster defines entitlement as follows:

Full Definition of ENTITLEMENT

1. *a. the state or condition of being entitled: RIGHT*
b. a right to benefits specified especially by law or contract
2. *a government program providing benefits to members of a specified group; also: funds supporting or distributed by such a program*
3. *belief that one is deserving of or entitled to certain privileges*

Rights? Entitlement? How do we understand these terms and how do we use them? How does the public in general understand them? What is our responsibility in educating them?

We met with Caitlin Grady, Legislative fellow with Congresswoman Betty McCollum; and Danny Carlson, Legislative Assistant for U.S. Senator Amy Klobuchar. In both cases we shared our beliefs and concerns, left our materials with both of them as well as answered their many questions. We felt both of these meetings were successful. We also met with Gohar Sedighi, Senior Education Policy Advisor to Senator Franken, who listened to us and questioned us on various educational issues.

Interestingly enough we were given an allotted time period for each visit, but in almost every instance, the time was extended. Not so with our meeting with Rep. John Kline's Legislative director Meagen McCanna. She provided just enough time to quickly go over the materials we had prepared even though we tried to engage her in a discussion about Rep. Kline's position on Reauthorization of the Elementary and Secondary Education Act (ESEA). Rep. Kline is chairman of the Education Committee and will probably be chairing the joint committee responsible for working out the differences between the House and the Senate bills.

We also met with Congressman Keith Ellison's legislative assistant Abby Schanfield and answered her many questions on REAM'S position on educational issues.

One of our main talking points was that the **Minnesota Public Pensions are in reasonably good shape** and our House and Senate members should try to avoid being swayed by the problems with pensions in other states. Our state does not operate our pensions as many other states have operated their public pensions.

Random Thoughts as We Age

- ☺ Last year I joined a support group for procrastinators. We haven't met yet!
- ☺ I don't trip over things. I do random gravity checks.
- ☺ Old age is coming at a really bad time!
- ☺ When I was a child, I thought Nap Time was a punishment...Now, as a grown up, it just feels like a small vacation.
- ☺ The biggest lie I tell myself is... "I don't need to write that down. I'll remember it."
- ☺ Lord, grant me the strength to accept the things I cannot change, the courage to change the things I can, and the friends to post my bail when I finally snap!
- ☺ I don't have gray hair. I have "wisdom highlights."
- ☺ My people skills are just fine. It's my tolerance for idiots that needs work.
- ☺ If God wanted me to touch my toes, he would've put them on my knees.



Don Leathers from Austin, Minnesota, received the 2015 REAM Educator Award at the REAM State Convention at the Best Western Kelly Inn in St. Cloud on September 28.



Curt Hutchens presents Joyce Sukola, St. Cloud, with the REAM Educator Award at the REAM Convention.



Lyle Olson from Faribault, Minnesota, received the 2015 John Moriarity Government Involvement Award at the REAM State Convention at the Best Western Kelly Inn in St. Cloud on September 28.

MEMORIALS AND GIFTS — NOVEMBER 2015

IN MEMORY OF:	FROM:	AMOUNT:
ROGER J. ANDERSON	MARCELLA JOHNSON, SUN CITY WEST	\$10
MARVIN ANDING	PEARL HEITKE, PAYNESVILLE	\$20
DON "CORKY" BRODERSEN	CHARLES / ANITA HELLIE, NORTHFIELD	\$10
DOROTHY HOTY	WINONA AREA REAM	\$10
INA PRIEDITIS	ELMARS PRIEDITIS, FRIDLEY	\$25
VIC TRAUT	CHARLES / ANITA HELLIE, NORTHFIELD	\$25
	SAUK CENTRE / MELROSE REAM UNIT	\$10
HARRY WENNER	ALVIN / GLADYS VAN QUEKELBERG, ST. CLOUD	\$15
 GIFTS		
ANONYMOUS		\$10
SUSAN GERMANSON, ST. PETERSBURG, FL		\$100
20 DONATIONS INCLUDED WITH MEMBERSHIP APPLICATIONS		
2(\$15), 3 (\$10), 13(\$5), 1(\$7), 2(\$1)		\$134.00

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The REAM News

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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.

If you are retired or within 5 years of retirement as an educator (any school personnel) you are eligible for REAM membership.
FOR AN EDUCATOR THE CHOICE IS EASY – JOIN REAM

MEMBERSHIP/RENEWAL APPLICATION - RETIRED EDUCATORS ASSOCIATION OF MINNESOTA, INC.

Legal Name _____
(Last) (First) (Middle)

Mailing Address (Street or Route Box) _____

City _____ State _____ Zip _____

Winter Address if different _____

*If winter address is not known at this time, please notify us when you do know it, either by regular or e-mail: jresler@comcast.net.

Phone _____ Email Address _____

CHECK MEMBERSHIP DESIRED: Please check appropriate box so that we can record accurately.

- 1. \$175 Life
- 2. \$70 Five Year New Renewal
- 3. \$15 Annual New Renewal

Membership Year Sept. 1 to August 31

Make check payable to REAM. Mail payment and form to: REAM MEMBERSHIP, BOX 130547, ROSEVILLE, MN 55113.

For membership card, enclose a self-addressed stamped envelope. www.mnream.org



PENSION SOURCE:

- TRA
- PERA
- St. Paul, Duluth
- Other