

# Retired Educators Association of Minnesota

**REAM Still serving-Still sharp**

## The REAM News

**NRTA**  
AARP's Educator Community

Volume 53, No. 5

[www.mnream.org](http://www.mnream.org)

September 2015

### PRESIDENT'S REPORT

John Fisher, REAM President

This article is being written prior to the annual meeting which will be held on 30 September 2015.

Our *Ream News* editor, Steve Schild has resigned the editorship position. He has performed his duties with dignity and respect. The entire REAM community owes Steve our gratitude, and we wish him the very best as he pursues his myriad of interests and concerns. He will be replaced by Anita Hellie as editor. Special thanks to Anita for her acceptance of this critical and vital position.

At our annual meeting other important leadership positions will be filled. As mentioned in the July *REAM News* article, Vice-President and former REAM President Joyce Sukola resigned. Hastings REA President Paul Ehrhard has agreed to accept the REAM VP position. As Hastings REA President, Paul has built a vibrant REA in Hastings. He has a strong, convincing voice for the preservation of pensions for current TRA members and for the continuation of pension benefits for our colleagues that are entering the teaching profession. Paul will advocate for you at pension commission hearings at the MN legislature. Welcome Paul.

With Anita Hellie assuming the editorship position for REAM, Roseville REA President Lonnie Duberstein has accepted the nomination as REAM President Elect. As a member of the Roseville REA, I have had the opportunity to observe the energetic qualities of his leadership. Lonnie is dedicated to REAM's values and its mission. He is articulate and persuasive in his speaking for REAM.

#### JULY NEWSLETTER CORRECTIONS

Under Local Unit Contacts: Southwest Minnesota Contact should have been for the Mankato Area: Deborah Bauernfeind 612-460-8010.

Under Local Unit Contact for Belle Plaine & Jordan: Phoebe Einertson is correct but her Phone Number should be: 952-873-6632.

The REAM leadership team is prepared and ready to advocate for our defined benefit pension plan. As has been pointed out to you in my past articles, pensions are under strong vocal, well-funded attacks throughout the United States. With the professionalism and leadership of your Legislative Committee (Henry Carboni, Don Leathers, and Tim Moynihan), REAM will continue to be in the forefront of protecting and preserving public pensions. We will be at the hearings of the Legislative Commission on Pensions and Retirement (LCPR). REAM will testify at the hearings informing them of the importance and value of public pension benefits. Legislators will be presented with facts to support our contentions. We will meet with legislators personally to present our case. With our full leadership team we will represent you with vigor, determination and in a manner that positively represents you and our profession.



*John Fisher,  
President of REAM*

#### NEWS EVENTS OF THE 60s PUZZLE

Fill in the blanks:

1. 1961 - Alan B. S\_\_\_\_\_ orbits space
2. 1964 - Earthquake destroys A\_\_\_\_\_
3. 1964 - Johnson and Humphrey defeat Goldwater and M\_\_\_\_\_
4. 1968 - Martin Luther King slain in M\_\_\_\_\_
5. 1969 - W\_\_\_\_\_ - 3 days of peace and music

Answers Found on Page 6

When I wrote the last article for REAM as President – Elect, I wasn't anticipating that the next article would be published under Editor, but here it is. Life changes.

How did I get the job? Time was getting closer and closer for the newsletter to be published and no one was stepping forward to take over the editing. Lonnie Duberstein was asked if he'd be President-Elect or editor. I said I'd be willing to do either one. He felt more comfortable with the President-Elect job; so, here I am in the learning mode of editing the REAM Newsletter.

If you've read the book **Life Reimagined: Discovering Your New Life Possibilities** by Richard J. Leider and Alan M. Webber, I'd have to say that's what I'm doing- "discovering new life possibilities". Those new possibilities involve learning to better use the computer.

This issue and the July issue list many learning opportunities and new ideas that will be presented at our September REAM Convention in St. Cloud. COME. Encourage non-members and newly retired teachers to join us. Invite people one on one. Maybe offer them a ride or share a room with them. New adventures are often scary for some people. I'll see you in September.



Anita Hellie, Editor

**MINNESOTA TEACHERS RETIREMENT ASSOCIATION JUNE 1, 2014 STATISTICS**

**TOTAL NUMBER OF BENEFIT RECIPIENTS: 58,707**

Recipients over age 104: **3**  
 Recipients age 100-104: **75**  
 Recipients age 95 - 99: **421**  
 Recipients age 90 - 94: **1,471**  
 Recipients age 85 - 89: **3,595**  
 Recipients age 80 – 84: **6,079**  
 Recipients age 75 – 79: **8,535**  
 Recipients age 70 – 74: **12,076**  
 Recipients age 65 – 69: **14,974**  
 Recipients age 60 – 64: **9,131**  
 Recipients age 55 – 59: **1,813**

Number of Recipients living in Minnesota: **50,698**  
**86.36%** live in Minnesota  
 Recipients living in Wisconsin: **1,269**  
 Recipients living in Florida: **1,164**  
 Recipients living in Arizona: **1,153**  
 Recipients living in North Dakota: **501**  
 Recipients living in South Dakota: **427**  
 Recipients living in Texas: **346**  
 Recipients living in Iowa: **328**  
 Recipients living in California: **324**  
 Recipients residing outside the United States: **65**

Average Individual Benefit Monthly: **\$2,282** Annual: **\$27,384**

Monthly Benefit Amount	Number of Recipients	Monthly Benefit Amount	Number of Recipients
\$0 - \$1,000 .....	<b>14,267</b>	\$8,001 – \$9,000.....	<b>214</b>
\$1,001 – \$2,000 .....	<b>14,319</b>	\$9,001 – \$10,000 .....	<b>71</b>
\$2,001 – \$3,000 .....	<b>15,262</b>	\$10,001 – \$11,000 .....	<b>44</b>
\$3,001 – \$4,000 .....	<b>7,721</b>	\$11,001 – \$12,000 .....	<b>20</b>
\$4,001 – \$5,000 .....	<b>3,655</b>	\$12,001 – \$13,000 .....	<b>9</b>
\$5,001 – \$6,000 .....	<b>1,816</b>	\$13,001 – \$14,000 .....	<b>2</b>
\$6,001 – \$7,000 .....	<b>852</b>	\$14,001 – \$15,000 .....	<b>1</b>
\$7,001 – \$8,000 .....	<b>453</b>	\$15,001 – \$16,000 .....	<b>1</b>

Types of Retirement

Regular	Disability	Beneficiary
<b>53,405</b>	<b>566</b>	<b>4,736</b>

It's not too late to Register for the 2015 REAM Convention September 28 – 30 in St. Cloud at the Best Western Plus Kelly Inn. I hope to see you there!

This year's Convention breakfasts on Tuesday and Wednesday mornings are served sharply at 8 a.m. Please don't show up at breakfast at 8:15 a.m. or 8:30 a.m. expecting to be served breakfast.

AMBA (Association Member Benefits Advisors) provides 19 different benefits for REAM members. They have recently added American Hearing Benefits (AHB). Call 888-200-5701 for more information or go to <http://americanhearingbenefits.com/partners/amba>. On your REAM Newsletter is a code to help you get on line for AMBA Benefits. Also, "myAMBAbenefits.info" has the most up to date AMBA information. As of August 1, 2015, AMBA's Vision Service Plan Signature Network has increased frame allowance from \$120 to \$150. There is no increase in co-pays or premium.

REAM will have a new website up and running sometime in September. Our new Webmaster is Sharon Morgan. REAM will also be on Facebook and Twitter. Our website will still be at: [www.mnream.org](http://www.mnream.org).

In early August I attended the yearly ASRTE (The Association of State Retired Teacher Executives) Conference in Savannah,

Georgia. Of course it was hot and humid making it feel like 107 to 110 degrees two of the days. There were many excellent ideas presented and shared with the State Executive Directors. Twenty-seven states were in attendance. With NRTA (National Retired Teachers Association) staff, consultant speakers and some spouses there were 56 total attending. The main consultant was Jackie Wolven who spoke on several topics including "Telling Your Story", "Email Marketing", "Leadership Development" and "Generational Marketing". Mary Beth Dixon, new NRTA Staff member presented "Engaging Younger Members", which Anita Hellie will present at our 2015 Convention in St. Cloud. This would be a great session for local Presidents and Membership Chairs to attend. This presentation will be Monday, September 28 at 3:30 p.m. in University B. Of course all of us are potential membership seekers. Invite someone to join REAM and your local unit. One on one is the best recruitment tool!

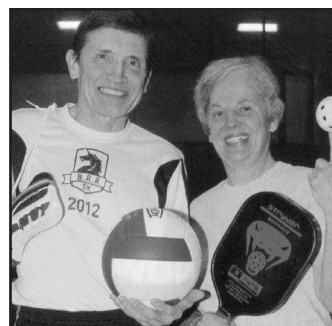


Chuck Hellie,  
Executive Director

## 2015 REAM CONVENTION PRESENTERS



Janelle Kendall will speak on Wednesday, September 30 at 10:30 a.m. in the Grand Ballroom at the Best Western Plus Kelly Inn. She is the Stearns County Attorney and will speak on the topic "What Do County Attorneys Do?"



Lois & Phil Rogosheske will speak on Tuesday, September 29 at the REAM State Convention in St. Cloud at 2:00 p.m. on "Hiking the Appalachian Trail" and on "Exercise" at 3:30 p.m. in Congress Senate.



Anita Hellie will present a Power Point Presentation on "Engaging Younger Members" on Monday, September 28 at 3:30 p.m. in University B at the REAM State Convention.

## LOCAL UNITS

Please consider donating a door prize for the State Convention this year. For details contact Chuck Hellie @ 507-301-3609

# 2015 REAM CONVENTION

## 2015 CONVENTION SCHEDULE

### MONDAY, SEPTEMBER 28

- 12 Noon – 5 p.m. . . . . Registration – Hotel Lobby
- 12:30 p.m. – 2:30 p.m. . . . . Historical Bus Tour – Load in front of Hotel at 12:15 p.m.
- 2:30 p.m. – 3:30 p.m. . . . . AMBA Presentation – Jimmy Clark, AMBA – University B
- 3:30 p.m. – 4:30 p.m. . . . . “Engaging Younger Members” – Anita Hellie – University B
- 4:30 p.m. – 7:00 p.m. . . . . Cash Bar – Grand Ballroom
- 5:00 p.m. – 6:00 p.m. . . . . Awards Ceremony – Grand Ballroom
- 6:00 p.m. – 7:00 p.m. . . . . Dinner – Grand Ballroom
- 7:00 p.m. – 8:15 p.m. . . . . Entertainment – Grand Ballroom – St. Cloud Tech High School Music Ensembles

### TUESDAY, SEPTEMBER 29

- 8 a.m. – 12 Noon . . . . . Registration – Hotel Lobby
- 8:00 a.m. Only . . . . . Breakfast – Poolside
- 9:00 a.m. – 2 p.m. . . . . Exhibits – near Registration
- 10 a.m. – 11:30 a.m. . . . . General Session – Grand Ballroom – Pension Issues and Retiree Issues
- 12 Noon – Lunch . . . . . Poolside
- 1 p.m. – 2 p.m. . . . . Visit the Exhibits
- 2 p.m. – 3 p.m. . . . . Breakout Session I
  - A. David Jones – “Abraham Lincoln’s Assassination” – Sunwood Center
  - B. Val & Phil Rogosheske – “Hiking the Appalachian Trail” – Congress Senate
  - C. Tom Herget – “New Ways that Technology will impact our lives and our Schools” – University A
  - D. Christopher Lehman – “Slavery in the Midwest” – University B
- 3 p.m. – 3:30 p.m. . . . . Refreshment Break – Poolside
- 3:30 p.m. – 4:30 p.m. . . . . Breakout Session II
  - A. David Jones – same - Sunwood Center
  - B. Val & Phil Rogosheske – “Exercise” – Congress Senate
  - C. Tom Herget – same - University A
  - D. Christopher Lehman – same – University B
- 5 p.m. . . . . Reception and Cash Bar- Poolside
- 6 p.m. . . . . Dinner – Grand Ballroom
- 7 p.m. . . . . Entertainment “Friends in Harmony” – Grand Ballroom

### WEDNESDAY, SEPTEMBER 30

- 8 a.m. – 10 a.m. . . . . Registration – Hotel Lobby
- 8 a.m. – Only . . . . . Breakfast – Poolside
- 9 a.m. – 11:30 a.m. . . . . Annual REAM Business Meeting and Featured Speaker –  
Janelle Kendall, Stearns County Attorney – Grand Ballroom
- 12 Noon . . . . . Lunch & Door Prizes – Grand Ballroom

# 2015 REAM CONVENTION MENU

## Monday, September 28

Dinner – Broiled Canadian Walleye (Nine-ounce, fresh-water walleye served with garlic mashed potatoes) **OR** Granite City Chicken (Baked chicken breast with the wing attached, topped with a touch of Rosemary Cream Sauce, and served with rice pilaf). Both meals served with a House Salad, fresh vegetable, potato with the Walleye, freshly baked bread, Columbian coffee and herbal tea. Milk is available upon request. Turtle Cheesecake is dessert.

## Tuesday, September 29

Breakfast – 8 a.m. **ONLY** – Homemade Egg Bake (Denver-style bake with all the rich ingredients). Served with fresh melon, pineapple, freshly baked muffins, caramel rolls and pastries. Also served with Columbian coffee, herbal tea and orange juice. Milk is available upon request.

Lunch – Soup & Sandwich (Cup of Chicken Wild Rice Soup plus ham on croissant with Swiss cheese, shredded lettuce, and tomato. Served with chips and Oregano Vinaigrette dressing on the side. Also served with Columbian coffee, herbal tea and milk upon request.

Refreshment Break – Minnesota Snack Break (Assorted brownies and cookies; Columbian coffee, herbal tea, assorted sodas, and bottled water.

Dinner – Stuffed Baked Pork Chop (Butterfried chop stuffed with homemade sausage and sage dressing, served with mashed potatoes and gravy **OR** Honey-Peppered Salmon (Fresh salmon fillet). Both meals served with a House Salad, fresh vegetable, potato with the Salmon, freshly baked bread, Columbian coffee and herbal tea. Milk is available upon request. Chocolate Tiger Cake is dessert.

## Wednesday, September 30

Breakfast – 8 a.m. **ONLY** - Sunrise Breakfast (Bacon, sausage, scrambled eggs with Cheddar cheese, American fries, fresh melons, pineapple, caramel rolls, pastries and muffins). Served with Columbian coffee, herbal tea and orange juice. Milk is available upon request.

Lunch – Picnic Chicken Chef Salad ( Romaine lettuce mix with warm grilled breaded chicken breast, ham, cheese, and assorted vegetable garnish). Served with freshly baked bread, Columbian coffee and herbal tea. Milk is available upon request.

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## DIRECTIONS TO THE 2015 CONVENTION

St. Cloud is west of Minneapolis about 60 miles on U.S. Highway 10, and I-94. The Convention is at The Best Western Plus Kelly Inn located at 100 4th Avenue South in St. Cloud. It's just on the west side of the Mississippi River in downtown St. Cloud right off Minnesota Highway 23.

If you are driving from the Metro Area U.S 10 has the least amount of construction. In St. Cloud you need to take Minnesota 23 west into downtown St. Cloud. I-94 will work but avoid the western portion of I-494 and I-394. When you approach St. Cloud take Minnesota 15 north to Minnesota 23 and east into downtown St. Cloud. If coming from the south you could come up I-35, I-35W and then I-94 heading west from downtown Minneapolis or, you could come up U.S. 52 or U.S. 61. Take I-494 east which runs into I-694 going around the northeast side of the Metro Area and either pick up U.S. 10 or I-94 and head west to St. Cloud.

If you are west of St. Cloud take I-94 east to either County 75 east or Minnesota 15 north and get on Minnesota 23 going east. From south central Minnesota get to Minnesota 15 going north until you reach Minnesota 23 and then go east. From the northeast pick up Minnesota 23 and go south into St. Cloud. From the north and northwest pick up U.S. 10 and in St. Cloud take Minnesota 23 west to the Best Western Plus Kelly Inn just north of Minnesota 23.

# PROGRAMMING IDEAS FOR LOCAL REAM UNITS

Local REAM units often ask how to find programs. Here are a few suggestions:

- Start with members of your unit. Many of them have traveled, have hobbies, or interests that they can speak about.
- They also have friends and relatives who in addition to travels, hobbies, and special interests have interesting careers.
- Churches have people who travel to remote areas on mission trips.
- There are also groups that go on medical missions to countries in need.
- Your local library could give you contact information for self-published authors.
- You may have people in your community who take part in regional or national contests, such as a marathon, baking contest, or dog sled race.
- There are clubs devoted to special interests: bird watching, genealogy, antique cars.
- Civic groups like Lions, Rotary or Kiwanis could talk about their projects.
- Stay connected to your local school district. Someone could talk about the latest happenings.
- The local history museum or historical society knows about the founding of your community and about major events throughout the ages.
- TRA has representatives who can speak on pensions.
- Your local law enforcement agency may have someone who speaks about scams and I.D. Theft.
- The Department of Natural Resources , the University of Minnesota Extension Service or rural electric company may offer speakers.
- Your local newspaper runs human interest stories. The people featured often make interesting speakers.

**Good luck with local programs, and if you have a great idea share it with us.**

**Submitted by Joyce Sukola**

## NEWS EVENTS OF THE 60S - ANSWERS

1. 1961 - Alan B. Shepard orbits space
2. 1964 - Earthquake destroys Anchorage
3. 1964 - Johnson and Humphrey defeat Goldwater and Miller
4. 1968 - Martin Luther King slain in Memphis
5. 1969 - Woodstock - 3 days of peace and music

## MEDICAL JARGON PUZZLE

Fill in the blanks with the sounds of medical words:

1. You can't \_\_\_\_\_ if you're over ten.
2. If you get dandruff, your \_\_\_\_\_ itch.
3. He packed a \_\_\_\_\_ toothbrush and a shaver.
4. When I was a \_\_\_\_\_ bends and sit-ups were easier to do.
5. When Angela asked him for something sweet, he gave \_\_\_\_\_ cracker.

Answers Found on Page 7

## MEMORIALS AND GIFTS — SEPTEMBER 2015

IN MEMORY OF:	FROM:	AMOUNT:
ROGER J. ANDERSON	GORDON WAGNER, ST. CLOUD	\$10
DENNIS ARNDT	SHARI PRETZER, SARTELL	\$10
DANIEL E. McKENNA	MOORHEAD AREA REAM	\$10
VI MORTENSON	MOORHEAD AREA REAM	\$10
DON NYLUND	WALLY/SHARI PRETZER	\$10
NO GIFTS THIS PERIOD		

## REAM EXECUTIVE COMMITTEE

<p><b>President: John Fisher</b>                      1766 Linden Cove                      White Bear Lake, MN 55110                      (651) 653-9498                      johnffisher@hotmail.com</p>	<p><b>Past President: Curt Hutchens</b>                      614 N. Montrose Rd                      St. Cloud, MN 56301                      (320) 229-8806                      onthelake2@msn.com</p>	<p><b>Treasurer: Gordon Wagner</b>                      317 Waite Avenue S.                      St. Cloud, MN 56301                      (320) 249-2719                      gmkwagner2@gmail.com</p>
<p><b>President-Elect:                      Lonnie Duberstein</b>                      491 South Oak Drive                      Vadnais Heights, MN 55127                      c (651) 328-1094                      (651) 429-8009                      duberlmn@q.com</p>	<p><b>Exec. Director: Chuck Hellie</b>                      1129 Heritage Drive                      Northfield, MN 55057                      (507) 301-3609                      cchellie@charter.net</p>	<p><b>Membership Chair:                      Judy Resler</b>                      (651) 484-6030                      jresler@comcast.net</p>
<p><b>Vice President: Paul Ehrhard</b>                      2743 Rushmore Rd                      Hastings, MN 55092                      (651) 319-0777                      pehrard@gmail.com</p>	<p><b>Secretary: Karna Brewer</b>                      431 Fremont St.                      Anoka, MN 55303                      (763) 427-8595                      brewer.com2@juno.com</p>	<p><b>Editor: Anita Hellie</b>                      (507) 301-3609                      ahellie@charter.net</p>

**REAM has an Opportunity for You.**  
**We need a Central Minnesota  
 Division Director.**

**This is a wonderful opportunity for you to connect with fellow retired teachers throughout central Minnesota and share information about REAM.**

**If interested or for further information, please call John Fisher @ 651-653-9498 or Chuck Hellie @ 507-301-3609.**

- MEDICAL JARGON - ANSWERS**
1. You can't benign (be nine) if you're over ten.
  2. If you get dandruff, your scalpel (scalp'll) itch.
  3. He packed a coma (comb, a) toothbrush and a shaver.
  4. When I was a kidney (kid, knee) bends and sit-ups were easier to do.
  5. When Angela asked him for something sweet, he gave angiogram (Angie a graham) cracker.

# The REAM News

P.O. Box 130547  
St. Paul, MN 55113

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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](mailto: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](http://www.mnream.org)

PENSION SOURCE:

- TRA  
 PERA  
 St. Paul, Duluth  
 Other

