Paul Ehrhard

REAM has had several committees working during the interim from our last Board meeting to the present. Karna Brewer and Anita Hellie have been working on the structure of REAM which includes:

1. The contact information for every REAM local unit.
2. A contact person for every REAM local unit.
3. Locating the name and contact information for each local unit President, if there is one.
4. Finding the name and contact information for the Legislative and Membership Chairpersons in each local unit.
5. It is extremely important that we secure this information so as to be able to contact Local units to keep them informed about important goings on with their pensions.

The legislature is now in session. The Supreme Court appointed panel has released the new maps for Minnesota’s Congressional and state legislative districts. Please let your unit REAM contact know if your area has changed. We need updated information going forward so when we ask you to contact your legislative representatives to lobby for REAM objectives on your behalf it all goes well.

It is essential that when contacted, please cooperate with these hard-working committee members. With their work, and your cooperation, we hope that REAM will even be a better organized working unit.

On January 10, 2022 @ 9 AM, I was privileged to give a short talk to the Owatonna, MN REAM unit at its Monthly breakfast meeting. I was greeted by 24 early morning REAM members and their leader, Gary Schwartz at downtown Owatonna’s “The Kitchen Corner.” WOW, was I overwhelmed to say the least. The outside temperature was – 9 so I was very surprised to see so many REAM members turn out. The Owatonna unit has 70+ members. What they have been doing with the UNIT PROJECT money REAM allocated to them, is spectacular. See pictures and explanations of their exploits on page 5 of this publication. You will also be amazed. Congratulations to Gary and the rest of the Owatonna REAM membership, this is what REAM is all about.

Hold the presses!!!! Make sure to read the great news in REAM’s Legislative Chairman, Tim Moynahan's column.

Paul Ehrhard, REAM President
Hi Folks,

Some people in the Legislature and LCPR (Legislative Commission on Retirement) would like to get rid of the long standing Principles of Pension Policy. They say they are out dated. For decades MN’s pensions were low compared to other Social Security states, but the MN Colas at least kept up with inflation. Since 2000 MN pensions have still received a modest pension, but have not kept up with inflation. Our LCPR Principles of Pension Policy states: "Retirement benefits should be increased during the period of retirement to offset the impact of economic inflation over time in order to maintain a retirement benefit that was adequate at the time of retirement" and that “Ad hoc postretirement adjustments should be funded separately from the regular defined benefit public pension plan financing and should not be added to the unfunded actuarial accrued liability of the defined benefit public pension plan.” Minnesota has not kept their whole promise to their retired Public Employees. Is this why they want to get rid of the traditional documentation proving what they have not done?

A $ (dollar), in 2000 was worth $1.59 today, according to the bureau of Labor Statistics consumer price index. A $ today only buys 62.89% of what it could buy then. Currently, inflation is running about 6% and in 2022 you are getting 1% from TRA. Prior to 2018, the TRA/PERA cola was 2%. The 2018 pension bill reduced the COLA to 1.0% for 5 years and then gradually increases the COLA to 1.5% on January 1, 2028. And all the years there after. Do you think MN as the Employer under funding their ARC (Annual Required Contribution) for decades having anything to do with the Public Employee pension fund having a deficit? More on this going forward.

Hopefully, the areas of your 3 legged stool for your pension is covering for the low TRA/PERA COLA going forward. COLA-TRA/PERA 1/1/22 1.0%; 1/1/23 1.0%; 1/1/24 1.1%; 1/1/25 1.2%; 1/1/26 1.3%; 1/1/27 1.4%; 1/1/28 1.5%. If this information concerns you stay informed by following MNREAM, TRA and the LCPR. Some politicians want to sit and watch the reform bill work out until 2028 or beyond. Do you have any idea what your buying power will look like by that time? Don’t blame TRA or PERA about this situation. Those institutions administer our pension programs, MN as our Employer (ER), decides how our fund is funded and all the key component parts of our public employee pension program. Can you say “MY VOTE IS IMPORTANT!”.

Remember there are groups like the Center for the American Experiment and ALEX (American Exchange Council) do not want you to have a COLA. They are both basically funded by large corporations. According to Sarah Miller, Executive Director of American Economic Liberties Project, a think tank that supports aggressive antitrust policy, feels inflation is not happening for organic reasons, its happening because its profitable for enormous corporations to raise prices on consumers.

In closing, our Fall Conference at the Treasure Island Resort & Casino, in Red Wing, MN is coming together very well. September 26 & 27, 2022, have been marked on your calendar RIGHT? Watch for examples of events coming in the next two editions of this newsletter.
By the time this writing is in your hands, we will be about One month into the 2022 Minnesota State Legislative Session. St. Patrick’s Day will be approaching and Irish Americans, like myself, will be remembering their heritage. It gives us solace in this time of Change, to remember those who came before us. They made their way in a New country where Change was everywhere!

The Legislative Committee has been busy. We’ve attended, made statements, and participated in the activities of PEPC. (Public Employees Pension Coalition). You may remember seeing the Letter PEPC sent to Legislators, their Leaders, the LCPR (Legislative Commission on Pensions and Retirement), and the Governor. It was shared with You in the last issue of the REAM News. (REAM is a signee on that message). The activities of the Coalition have continued with meetings, messages and testimony. We hope REAM members understand, we join the Coalition in their initiatives, and we also have a few of our Own.

REAM Leaders, including myself, have been busy with Pension advocacy. We have spoken with the TRA Board of Trustees at their January meeting. We have testified before the LCPR at their first meeting of 2022. The agenda for that meeting was focused largely on changing what is called the Assumed Rate of Return of Investment. Also called the Discount Rate, the Assumed Rate of Return is established by the Legislature. A lot of attention is being made to that because Actuarial experts, hired by PERA, MSRS, and TRA have recommended lowering it from the 7.5% current benchmark. The LCPR had it as the major topic of its recent agenda. REAM and other testifiers chose to focus on something that was NOT on the Agenda . . . COLAs!

Discussion of Assumed Rate of Return, is a surprise as there is established Policy that states that this is NOT the time to be considering that. Experience studies of Pensions are required every four years. Currently that Study is in process. It is not scheduled to be completed until the end of this year, and should be a consideration during the 2023 Session. Actuarial advice is suggesting that it needs to be done Now!! Please Note: The Boards of PERA and MSRS voted to support lowering the Rate during the current Legislative session. The TRA Board voted to wait for the completion of the Experience study.

Here’s the importance of this discussion. The Rate is used to define the level to which Pension Funds are fully funded. Lowering the Rate changes the Unfunded Liabilities reported by the State and by School Districts. Essentially, it makes those levels appear to be more problematic. It also changes benefit levels for some retirees. It is hard to understand how this change is needed when the State Board of Investment reported a FY 2021 gain of 30.3%!! The good news is that LCPR Legislators appear prepared . . . to wait for the Experience Study.

This News just out!! The PEPC group is bringing forward Legislative proposals to do a One-Time 2.5% COLA this Year!! Details of the particulars are not yet known as of this writing. The reported $7.7 Billion State Surplus, has Pension advocates feeling that new COLA dollars should be legislated. The actual Bill has not yet been presented to us. Rest assured, REAM will remain engaged. Stay tuned!

As Always, we wish you Well!!

Timothy Moynihan
REAM Vice-President
Legislative Committee Co-Chair
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Owatonna Retired Educators Donate Winter Hats, Gloves and Mittens

For almost 10 years the Owatonna Area Retired Educators Association (O-AREA) has been donating winter gear to area schools. This year the members personally donated almost $200 and nearly 100 hats, gloves and mittens.

Their generosity was supplemented by donations of $400 from the Retired Educators of Minnesota (REAM) and $100 from the state United Educators Credit Union. These funds were used to purchase waterproof and Thinsulate gloves and mittens from a local Owatonna business.

In total, the group donated over 250 winter items.
Thank you for all the recent renewals and WELCOME new REAM Members!

Over 500 REAM Members have already elected to receive The REAM News electronically instead of via regular mail delivery. Thank you! The move to electronic delivery saves on printing and postage costs for REAM.

This edition of The REAM News will once again also be sent electronically to ALL members that have email addresses in our system. We will continue to send the regular newsletter to members via US Mail going forward unless you have specifically requested electronic delivery.

If you are interested in receiving your newsletter ONLY via email in the future, and have not already let us know that, you can email us at reammembership@gmail.com, or go to the REAM website at www.mnream.org and update your newsletter mailing preference in your member profile.

Karna, our REAM secretary, and I have been tracking down the Contact Persons for each Unit and we’ve found that several of our units no longer exist. Why? You have guessed it. No one wanted to step up to be in a leadership position. So how do we change this?

One organization I belonged to had co-presidents, and co-vice presidents. Terms were one year. One year as Vice-presidents and then one year as presidents. It worked. It was a shared two-year commitment.

Thank you to all of you who have stepped up and are working for REAM at the local level or have agreed to take on a job that requires you to meet with us at the state level. Your local organizations are important as we work with our legislators. You are on their list as thinkers and doers. Keep it up.

For those organizations that have disbanded, now is the time to take a second look at what you could be doing. We are educators, and all our communities can use educating on a variety of topics. Curt Hutchens and I put together a booklet of ideas that can be used with local groups. None of the ideas are difficult or hard to do. They help your community, and they get the REAM name out there to attract younger retirees.

Now is the time to get some folks together to discuss how to get your organization going. With COVID, we’ve all been put on hold. I will be happy to meet with you in person or by zoom. Try to get some younger retirees to meet with you to get things going. They have good ideas, too. How can we move forward for the benefit of all of us and our communities? We are educators.

It appears that Spring is just around the corner. I’m not sure what corner, but coming soon. One of the things that you will notice in this issue (I hope) is that the 3 Reports from the President, Executive Director, and the Legislative Co-Chair are only one topic. I felt they were becoming a little redundant, so I asked them to write on one topic. Be sure to read each one, because they each contain great information. Paul & I are taking a break and going to LaQuinta, CA for 10 days to my brother’s home. We’re going to soak up some of that desert heat. Stay safe and be well.
IN MEMORY OF:  FROM:

BOB MUELLER  SHELDON JOHNSON, MONTICELLO  $ 15.00
DICK MILLER  CAROL & DENNIS STANLEY,  $ 50.00
ELDORA KRUEGER  BUFFALO CHARLES KRUEGER, ROCHESTER  $ 15.00
JACK HORTON  FRAN HILL-ROWEN, SARTELL  $ 15.00
JERRY FOLEY  DENNIS HARCEY, STILLWATER  $ 30.00
JERRY FOLEY  STILLWATER AREA RETIRED EDUCATORS ASS’N  $ 10.00
JOHN AUGUSTIN  CHRISTINE POFF, VACAVILLE, CA  $ 25.00
JOYCE FLOM STAVE  RODERICK STAVE, HILLSBORO, OR  $100.00
LAVERNE E. LARSON  SANDRA LARSON, LITTLE FALLS  $ 25.00
NORMA BACKHAUS  LINDA THURSTON, COON RAPIDS  $ 50.00
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GIFTS

ANONYMOUS  $ 15.00
GLORIA CASEY  PLYMOUTH  $100.00
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KEITH DAHLIN  EUCLID  $ 20.00
SANDRA NELSON  GLENWOOD  $ 10.00
RICH & SHEILA PULJU  COLD SPRING  $ 50.00
RUTH SUPPES  DETROIT LAKES  $ 15.00

REAM acknowledges and appreciates gifts with membership of $1 or more.
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

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