

# SERREAM

## *Newsletter*

Spring 2017

### **President's Message: Kay Morcomb**

#### **Chipping the Foundation**

How many chips can a cornerstone take before the foundation crumbles? I quote the American Heritage Dictionary, "cornerstone - The indispensable and fundamental basis of something". Public education is the cornerstone of our democracy. As the chippers get bolder more people are awakening to the chipping that has been going on for decades.

Several interesting articles about education appeared in the Rochester Post Bulletin during February. A Commentary on February 1st by James Rechs warns of dangers of private charter schools, such as operators may be far away and not accountable, tuition fees can rise, CEO's may make hundreds of thousands of dollars, marketing and profits are more important than children's well-being. He gives examples from the private charter schools in Michigan. He closes with ways to build up and support public education.

Other articles have reported on the increasing shortage of teachers. Many (750 reported at last fall's SERREAM conference) unlicensed teachers are being used to fill the gap. The main cause of the shortage is money. Few students are entering the teaching profession. College costs are high for the return on investment. Many students graduate with a debt load and teaching salaries are low. To compensate for low salaries beginners are already looking for a good pension plan. Lack of a defined benefit plan and salaries too low to pay debts, support a family, and put aside money for retirement cause many good teachers to leave. More than 25% of teachers leave the classroom after three years.

Call it what you may - school choice, vouchers, tax credits, scholarships, certificates - all take funding away from public education. Public schools have been required to make budget cuts for years, cutting staff and curriculum. Meanwhile taxpayer funds have been diverted from community public schools to parents to help finance the costs of sending their children to private, for-profit, or parochial school. These schools do not have to accept all students, may still be unaffordable, and are not accountable to the public for teacher qualifications or student outcomes.

Stop the chipping. Tax cuts are education cuts. Let politicians (your Representative and others) know your opposition to any diversion of taxpayer funds. Inform the public (letters to the editor, other media, friends, family) of proposals that divert funds. Used correctly our tax dollars can finance good public schools, expand curriculum, lower class sizes, increase teacher salaries and benefits including a reliable pension. Oppose bill SF256 "K-12 Scholarships income tax credit and extension to tuition" being proposed in the Minnesota Senate that chips funding for our public schools. Co-author Carla Nelson can be reached at 651-296-4848 to inform her that the bill not in the best interests of Minnesota schools. And I dare say that I am personally opposed to giving \$1.5 million for a new building for the Reading Center in Rochester in spite of the support of the Mayo Clinic, the Chamber of Commerce et al. Annually public schools are forced to cut back on building maintenance and services to students. Yet \$1.5 million of taxpayer money can be spent on a private building!? That money should be going to public schools.

# SERREAM EXECUTIVE BOARD MEETING

## Minutes – February 15, 2017

President Kay Morcomb called the meeting to order at 9:10 AM. Present were Kay Morcomb, Sharon & Ben Baratto, Don Leathers, Edna Thayer, Keith Larson, Steve Jensen, Ed Mikulich, Lyle Olson, Gayle Goetzman, and Cheryl Huettl. A mileage sheet and breakfast contribution envelope were passed around. Sylvia Swede has had a knee replacement and has an appointment with her surgeon today.

**Secretary's Report:** The minutes were approved as printed in the 2016 fall newsletter.

**Treasurer's Report: (Sharon Baratto)** Total cash on hand is \$8,498.61. Our bylaws call for a periodic audit, which has been done by Gayle Goetzman. The financial records are well kept, and a summary of the audit is filed.

**President's Message: (Kay Morcomb)** See page 1.

### Committee Reports:

**a. Membership: (Ben Baratto)** 727 members received newsletters. Reminders will be sent to keep the mailing list current.

**b. Legislative: (Don Leathers)** The state of Minnesota could and should be putting more money annually into our public pension fund to bring the system up to full funding. However, the current legislators are too focused on tax cuts, ignoring public needs. The equitable proposal from TRA for sustainment of our defined benefit system was replaced with plans that only took from retirees through COLA (Cost Of Living Adjustments) cuts or extended reductions. Long term goal is to kill pensions. Substantial data is available on the long term benefits to the state of a good pension. Pension money flows back to communities and the government as we buy goods and services and pay taxes. Education representatives and TRA are crunching numbers to find the best proposal that hopefully will pass the legislature.

**c. Health: (Don Leathers)** See newsletter report.

**d. Newsletter/Web: (Open position)** Send articles to kmor.nkamp2@gmail.com. (Note change in address. A numeral has been added in the middle. The old account does not function.)

### Articles due.....Newsletter published

February 22, 2017.....March 15, 2017

May 24, 2017.....June 14, 2017

August 23, 2017.....September 13, 2017

November 22, 2017.....December 13, 2017

**e. Educator Awards: (Edna Thayer)** Edna announced the following selections for the 2017 SERREAM Educator Award: Keith Burmeister of Lanesboro and Donna Crowl from Faribault. The awards will be presented at the SERREAM Spring Conference and Annual Meeting on April 26 in Albert Lea. Come to honor these people.

**f. REAM: (Don Zwach)** Don was absent, but in a phone call we set a meeting date of March 29th at 8:45 AM in the clubroom of Homestead at Rochester. This is a planning meeting for the SERREAM Fall Conference. Please come with ideas for speakers.

### Continuing Business:

**a. Open positions** - Most crucial now is a president-elect. Also needed is an editor and web master, which can be a shared position. Local units are encouraged to have a representative besides a person who is an officer. Austin and Rochester need more representation.

Continued on P. 3

## SERREAM Board Cont:

**b. Membership** - Only a large number of active involved voters can counterbalance the influence of moneyed interests. Growing our membership is vital not only for our pensions but also for protecting public education.

### New Business:

**a. Spring Conference** - (Ed Mikulich) The SERREAM Spring Conference and Annual Meeting will be held April 26, 2017 at the American Legion in downtown Albert Lea. See details and the registration form in the coming newsletter.

**b. Annual Meeting** - Plans for the meeting were discussed. The board voted for no change in dues. Annual membership dues are \$10.

**c. Nominating report** - (Kay Morcomb) A president-elect is needed by the annual meeting to work with the president for a year before becoming president. Any SERREAM member is eligible. No experience necessary. A very helpful board to work with. Surprise me, call me.

**Announcements:** 2017 Board meetings 8:45 Wednesdays on May 17, August 16, November 15

**Adjournment:** Meeting adjourned by 10:30.

---

## SERREAM Winter 2017 Legislative Report

It was hard forcing myself to come in from outside. It's February 21, 60+ degrees and the sun's warmth is April-like. Better enjoy it because Mother Nature's going make a nasty about face and dump a foot of snow on us this weekend. Well, we'll make into March so spring must be right around the corner.

The 2017 legislative session is here, and a TRA Pension Bill is working its way through the Legislative Commission on Pensions and Retirement [LCPR]. If you'll recall, last session, Governor Dayton vetoed the TRA bill because it put the entire burden of pension reform on the backs of retirees. So, last fall the TRA Board, with shareholder input, crafted a new bill that called for a 1% COLA for retirees for five years, then 1.5% thereafter and a 2% increase over four years of the employer (school) contribution, which would eventually put it at 9.5% (nationally, the average employer contribution rate is 12.9%, so you can see that Minnesota pensions have been woefully underfunded). Further, that employer increase must be in addition to the Basic Formula money that Governor Dayton is proposing, 2% per year. Finally, the rate of assumption (the percentage at which the funds are presumed to grow) will be lowered from the current 8.5% to 7.5%, making TRA's fund balance appear less healthy and sustainable.

Let's be honest, there are legislators in St. Paul who'd like to see the assumption rate lower, say 4%, which would make the TRA fund appear to be on life support. Many lawmakers would also like to convert the defined-benefit pension into a defined-contribution plan, rendering it into something like a 401k for new hires. **This must never happen.** The one good thing we have going which could prevent the conversion is its pricetag: over \$3 billion.

We need to remain vigilant and active in advocating for our pensions, which were promised and that we earned. With that in mind, I am including contact information concerning the current LCPR members. Please take a moment and contact these members, tell them who you are and remind them that public pensions are good for Minnesota and that you would like the **TRA Bill passed this session in its entirety.** And, I always like to finish by saying that a defined-benefit should be guaranteed for all future Minnesota educators. If it was good enough for us, it's good enough for them.

Have a great spring!

Continued on P. 4

## Legislative Report Cont:

### Legislative Commission on Pension and Retirement [LCPR] Members

Chair Julie Rosen	651-296-5714	sen.julie.rosen@senate.mn
Vice-Chair Tim O'Driscoll	651-296-7808	rep.timodriscoll@house.mn
Sec. Sandra Pappas	651-296-1802	www.senate.mn/senatorpappasemail
Sen. Gary Dahms	651-296-8138	sen.gary.dahms@senate.mn
Sen. John R. Jasinski	651-296-0284	www.senate.mn/senatorjasinskiemail
Sen. Warren Limmer	651-296-2159	sen.warren.limmer@senate.mn
Sen. Dan Schoen	651-296-8060	sen.dan.schoen@senate.mn
Sen. David Senjem	651-296-3903	sen.david.senjem@senate.mn
Rep. Tony Albright	651-296-5185	rep.tony.albright@house.mn
Rep. Sarah Anderson	651-296-5511	rep.sarah.anderson@house.mn
Rep. Mary Murphy	651-296-2676	rep.mary.murphy@house.mn
Rep. Roz Peterson	651-296-5387	rep.roz.peterson@house.mn
Rep. Paul Thissen	651-296-5375	rep.paul.thissen@house.mn
Rep. Bob Vogel	651-296-7065	rep.bob.vogel@house.mn

I cannot overemphasize the importance of contacting legislators, providing them with our personal stories in education and driving home the importance of preserving the defined-benefit TRA pension. If we retirees, who are doing pretty well financially, don't advocate for public pensions, they will be lost for the next generation of dedicated, hard-working teachers. Please exit your comfort zone and contact, not only the LCPR members, but your local legislator and tell them PUBLIC PENSIONS ARE GOOD FOR MINNESOTA!!

Thank you,  
**Don Leathers**  
**SERIAM Legislative Chair**

---

### EDUCATOR AWARDS

The Educator Awards committee is pleased to announce the selections for the 2017 SERIAM Educator Award. The recipients will be Keith Burmeister of Lanesboro and Donna Crowl from Faribault. More information about them will appear in future newsletters. Plan to attend the SERIAM spring conference on April 26 in Albert Lea to help honor these two very worthy recipients at the awards presentation. Congratulations to Keith and Donna.

**Educator Awards Committee:** Edna Thayer, Nancy Reynolds, and Jeanette Bergler

---

### MEMORIALS

Doloris Wedul	Winona Retired Educators
Larry Clingman	Winona Retired Educators
Delores Himlie	Albert Lea Retired Educators
Joan Slen	Albert Lea Retired Educators

# SERAM Winter 2017

## Health Article

\_\_\_Don Leathers

Want to lose weight without the craving hunger? Want to lose it quickly and utilize your total metabolism mechanisms? Want to see pounds shed from your body? Then, perhaps, the Fast Metabolism Diet might be the right fit for you.

The diet has three distinct phases. Phase 1 (Monday – Tuesday): eat lots of carbs and a generous amount of fruits. Phase 2 (Wednesday-Thursday): eats lots of proteins and vegetables. Phase 3 (Friday- Sunday): all of the above, plus healthy fats and oils.

Repeat for 28 days.

Phase 1 includes fruits such as strawberries, blueberries, oranges, mangos and apples. You can have two portions of Sprout Bread, proteins such as lean beef, turkey, chicken and pork. Vegetables such as celery, carrots, kale, and leaf lettuce are acceptable, as well. You need to eat one of these at least thirty minutes after waking and you must eat five meals, including snacks, a day. A 30 minute aerobic exercise is suggested for Phase 1 maintenance.

Phase 2 omits fruits, which can be an issue for some. However, the vegetables listed above are still acceptable and the protein must be eaten twice a day. Instead of aerobic exercise, Phase 2 recommends weightlifting to maximize fat reduction. High weights and minimal reps are recommended during Phase 2.

Phase 3 is a free-for-all. You can eat proteins, fruits, vegetables and grains, Do so in moderation, but remember to eat five times a day (breakfast/snack/lunch/snack/dinner). And, of course, to get your metabolism engine revving, eat something at least 30 minutes after waking up.

Again, acceptable proteins include low-fat beef, chicken, turkey, fish, chicken and pork. Fruits are comprised of oranges, apples, pears, peaches, strawberries, blueberries, mangos and blackberries. Vegetables include carrots, celery, leaf lettuce, kale and broccoli. Of course, you can mix and match.

If you are feeling sluggish or you'd simply like to shed a few pounds, maybe the Fast Metabolism Diet is the perfect solution for you. You won't be insanely hungry and you will lose pounds, guaranteed.

To find out more about the Fast Metabolism Diet and Haylie Pomroy's book, go to: [hayliepomroy.com/books/the-fast-metabolism-diet/](http://hayliepomroy.com/books/the-fast-metabolism-diet/)

It might be a life-changing 28 days.

## **SERAM Spring Conference**

Wednesday, April 26, 2017  
Albert Lea American Legion  
142 North Broadway

Directions: From I-90 go south on I-35 to first Albert Lea exit (#12) This will be Hwy 65/Main St.. Proceed to 4th stop light (Main & Broadway) - turn right (north) onto Broadway. The Legion will be in 3rd block on the right. If coming down Hwy 13, go to first stop light south of I-90 and turn left (east) onto Main. Continue to 2nd stop light and turn left on Broadway - Legion in 3rd block on the right. There is a city parking lot diagonally across the street, also street parking.

**The Albert Lea Area Retired Educators invite you to attend and enjoy our newly revitalized downtown**

-Registration Juice/Coffee and pastries 8:30-9:00

-Welcome, Introductions

-Vitality Project update

In January 2009 Albert Lea began the Vitality Project. The whole community embraced the challenge to create a healthy community adding years of life to the citizens of the community. They have continued the effort to create a healthy environment and share their accomplishments.

-TRA and Pensions

-Catered dinner

-SERAM Business Meeting / Educator Awards

-Freeborn County Historical Society

A new museum expansion has recently opened

-Three Oaks Winery

Door Prizes (Each unit is asked to bring one)

---

### **Registration for the SERAM 2017 Spring Conference**

Wednesday 26, 2017  
Albert Lea American Legion

Name \_\_\_\_\_

Unit \_\_\_\_\_

**Registration fee (includes morning and noon food plan)**

**\$20.00 by April 19, \$25 at the door**

**Make checks to ALAREAM**

**Mail to : Ann Berry, 610 Johnson #E, Albert Lea, MN 56007**

**Several new members have joined us this fall.**

**Welcome to all new members.**

**Keep the membership growing.**

---

**“Presently we are receiving a 2% COLA.  
There is talk about taking away our COLA.  
At the end of 10 years lost buying power would be  
\$504.00 per month or \$6,048.00 per year. “**

---

**A Strong membership is vital for protecting our pension.  
When our REAM representatives contact Legislators  
they are always asked how many people they represent.  
There is strength in numbers because Legislators know we vote.  
Please renew your membership  
and be sure to recruit some new members.**

---

## ***SERAM Membership Form***

Complete this form and mail with \$10.00 per person to:  
Ben Baratto, 779 Bluffview Circle, Winona, MN 55987

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

E-mail: \_\_\_\_\_

Phone: \_\_\_\_\_

Make checks payable to SERAM.

Membership year: September 1, 2016–August 31, 2017

SOUTHEAST RETIRED  
EDUCATORS ASSOC. OF MN  
Ben Baratto  
779 Bluffview Circle  
Winona, MN 55987

PRSRT STD  
U.S. POSTAGE

**PAID**

WINONA, MN 55987  
PERMIT NO. 184