

SERREAM

Newsletter

Fall 2023

President's Message: Barb Hunter

Greetings SERREAM members!

I hope you have survived the heat wave and are still able to enjoy summer. The fall and winter weather will be here soon and that will be another adjustment to make. Adjustments seem to be a constant part of life and our survival.

SERREAM is also going through adjustments. Locals are folding due to results of covid and new retirees not joining to keep the unit growing. All organizations seem to be seeing the same thing. This doesn't mean it has to be our norm and that we can't change things for our group. Think about why you joined SERREAM. I joined to help protect my pension and that of future retirees. I also joined to be informed of pension issues. I have since gotten more involved than I ever dreamt of being. Through this I have gotten to know more people and gained friends. It has been fun. Think about joining the leadership of your local and SERREAM. You never know what your input can bring to the entire organization!

P.S. SERREAM continues to have a great need for a secretary, newsletter editor, and vice president!! We need your help!

Minutes of SEREAM Board Meeting on Wednesday August 16, 2023

SEREAM board meeting was called to order at 9:00AM. Present were Ben and Sharon Baratto, Kay Morcomb, Edna Thayer, Kay Lastine, and Barb Hunter. Guest and possible new member was Mary Ann Olson from Winona.

Secretary minutes of the May meeting was motioned first by Edna Thayer and seconded by Kay Lastine. Minutes approved. Treasurers report showed a total balance of \$10,513.34. No discussion, filed for audit.

President report. Barb stated that she has been working on REAM conferences for 2023, 2024, and 2025. She also has been arranging SEREAM fall conference.

Membership by Ben shows 589 members, some have not paid. Discussion was held on sending unpaid members a letter and decided to do so. Ben suggested the board members attend local unit meetings to try to generate new interest.

No news on awards. Legislative discussion was held to make members aware of a bill making it illegal to desecrate our country's flag.

SEREAM fall conference will be Wednesday October 18, 2023 in Austin at the Eagle's Club. Discussion was held regarding the agenda and lunch.

A discussion was also held regarding the future of SEREAM. It was suggested that we combine the fall and spring conferences into one conference to be held in April at various local units. No decision made, board will discuss it further at the November meeting. The board also discussed the rotation of the spring conference. Due to some locals disbanding the schedule would be:

1. 2024 Austin
2. 2025 Waseca
3. 2026 Winona
4. 2027 Faribault

Next board meeting will be held on November 15, 2023. Meeting was adjourned at 10:26. Minutes submitted by Barb Hunter, acting as secretary.

SERAM Legislative Article Fall 2023

--Don Leathers

In the Summer 2023 Retired Edition of the Teacher Retirement Information Bulletin, Marti Zins, TRA Board member (Retired), discussed the ongoing efforts of the board to negotiate a workable and realistic pension plan for actives and retirees with Legislative Commission on Pensions and Retirement (LCPR). Two of the board's proposals were a one-time, compounded post-retirement adjustment of 2.5% on January 2024, funded by the state. The other proposition was full, unreduced retirement benefits for members who are at least 60 years old with 30 years of service. Neither proposal was in the final pension bill presented to the two legislative bodies by the LCPR. Instead, the state provided a \$300 million infusion of money to insure the sustainability of the funds and lowered the retirement age to receive full benefits from 66 to 65 years of age.

Zins aptly noted that true pension reform is very expensive and our job as retirees is to stay informed about the issues and work to persuade our legislators to prop up the funds with much-needed dollars. The legislature's inaction on significantly lowering the retirement age for full benefits to the TRA Board's target of 60/30 is disappointing, but provides a small ray of hope. As LCPR Chair Rep. Kathy Kaohly Her stated, "It's a starting point." To that I would add: "We all need to stay active and be vigilant."

Education Minnesota President Denise Sprecht chimed in on the pension debate by pointing out that pension reform in Minnesota is long overdue. Minnesota's retirement age at 66 makes it the third oldest in the nation. Teachers approaching 60 years of age who would normally retire under the Rule of 90 are frustrated, worried and, notably, angry. The 66 (now 65) year retirement age makes it harder to attract new hires from other states and to keep young teachers in the profession. Minnesota's current pension plan does not reward long-time service, and the benefits gap between teachers hired before and after Rule of 90 legislation (1989) began remains exceedingly large.

President Sprecht further stated, "Teaching has gotten so much harder since 1989, and it just makes sense to make full retirement easier to access for teachers who have given so much to our state and its children." Finally, pensions are a great recruiting tool to attract talented people into the teaching profession because the state of Minnesota is offering something corporate America will never offer its employees—a defined benefit pension with reasonable benefits and retirement age.

Again, SERAM members, stay informed and stay in touch with your legislators on pension issues that affect you and the actives who are working tirelessly to educate out children and grandchildren. As Martin Luther King, Jr., reminded his people: "Keep your eye on the prize." To my readers I would add: "Don't forget all the work that went into getting teachers a comfortable pension." We want ALL of our members to retire with dignity.

SEREAM Health Report

---Don Leathers

Let's face it—as we age, some of those tasks that were once simple can be something of a chore. That first step out of bed, climbing the basement stairs, putting on or taking off our socks. As we get older, our skin loses some of its elasticity, our muscles often ache after mild activity and, at least in my case, my bones creak when I change directions during a walk. Oh, to 30 again! Ha!Ha!

Collagen is a type of protein (think amino acids) that is produced naturally in the body. As we age, our supply of collagen dwindles and the above-described maladies can occur. Certain foods, such as animal skin, bones and ligaments are rich in collagen. While most of us might occasionally indulge in, say, the skin of a chicken breast; bones and ligaments might be off our dining tablelist. Hence, collagen supplements.

As we grow older, our collagen becomes fragmented and its production in our bodies slows. Some medical experts recommend collagen supplements to reverse these trends. Oral and topical collagen products like face creams can be used to remedy wrinkles, loss of skin hydration and joint pain. Low levels of Vitamin C can impair collagen production. As a result, consuming Vitamin C-rich foods can support healthy collagen levels. Moderate amounts of greens, berries, peppers and citrus fruits can boost natural collagen levels.

Collagen can also contribute to improving skin health. A number of studies have shown that taking collage supplements may improve skin elasticity and reduce the appearance of wrinkles.

A review of 19 studies of over a 1000 participants showed that 95% of women between the ages of 20 and 70 concluded that taking water-based collagen improved skin hydration. Water-based, or hydrolyzed, collagen breaks down protein into smaller pieces that are easier for the body to absorb. Collagen has been shown in various studies to positively affect bone density and hair growth, as well.

Many collagen supplements are available in stores and on the internet. They can be found as tablets, liquids, creams and powders. Decide which collage supplement is right for your lifestyle and investigate it effectiveness, availability and cost. Collagen supplements may not be for everyone, but they just might be right for you.

Source: Healthline, “What is Collagen, and What is it Good For?” Review by Kathy W. Warwick, R.D., CDE Nutrition. Updated on March 8, 2023.

AWARDS

Although the deadline isn't until January 31, 2024, now is a perfect time to nominate someone for the SEREAM Educator Award. The nominee should have excelled as a teacher and continued to contribute to the causes of education after retirement. as well as contributed to the community through volunteer activities. The person must be a member of SEREAM and active in their local unit. Involvement at SEREAM and REAM as well as other educational organizations is also considered. Please submit your nominee's name and contact information to Edna Thayer, SEREAM Educator Award Chair, by email to ednathayer@gmail.com or snail mail to Edna Thayer, 7 Roots Beach Lane, Elysian, MN 56028.

SERAM Fall Health and Legislative Conference is coming to Austin on October 18!!

Yes, you read that correctly. We have moved the Fall Legislative and Health Conference to the Austin Eagle's Club. We are trying something different this year. The Eagles Club has easy access off I90, easy parking and a large facility. The day begins with a social worker who works with a drug addiction program. After lunch we will hear about the Hormel Research institute that has been in Austin for several years. Have you heard of it? We have invited area legislators to join us as well as TRA and PERA representatives. If you have questions regarding pension issues, please come prepared to ask them. The day ends with door prizes. We ask each local to bring a door prize. We hope you will consider joining us again this year or for the first time. Bring a friend along for a fun and informative day!

DIRECTIONS

From the East. Off I90 take exit #180A onto Oakland PL. Then take right onto 11th ST SE, Eagles will be on the left.

From the West. Off I90 take exit #179 toward 11th DR NE. Right onto 11th Drive NE, continue onto 8th Ave NE. Left onto 11th ST NE. Eagles will be on your right.

SERAM Legislative & Health Conference Wednesday October 18, 2023 Eagles Club 107 11th ST NE Austin MN

Agenda:

8:30-9:00	Registration- coffee, Juice, & Rolls
9:00	Welcome by President Barb Hunter
9:00-9:45	Drug use- Georgina Fail, social worker Fountain Center
9:45-10:15	Area Legislators
10:15-10:30	Coffee break and Time to Stretch!
10:30-11:30	TRA and PERA share pension information
11:30-12:15	Lunch of chicken breast in wine sauce, baby red potatoes, green beans and salad
12:15-12:20	REAM Trips- Chuck Hellie
12:20-12:30	REAM President- Anita Hellie
12:30-1:30	Hormel Research Institute Researcher
1:30-1:40	Stretch Break
1:40-1:50	HUMOR THAYER-APY with Edna Thayer
1:50-2:45	REAM Legislative Reps- Tim Moynihan, Henry Carbone, & John Fischer
2:45	Wrap -up and Door Prizes

SERREAM Fall Conference Registration
REGISTRATION FEE OF \$30 includes lunch.
Register by October 4.

Name _____

Check all that apply

Guest ___ Member: AARP ___ REAM ___ SERREAM ___ Local ___

Address _____

Email _____ Phone _____

Above contacts needed in case a storm or pandemic forces cancellation.

Make checks payable to SERREAM.

Mail registration form and check to: Barb Hunter
500 Oakland PL NE #B
Austin MN 55912

SERREAM members may copy this page to give to potential members.

**CHECK YOUR RECORDS!!
HAVE YOU PAID YOUR DUES FOR
SEPTEMBER 2023 THRU AUGUST 2024?**

**Congratulations to the newly retired educators!
Please ask them to join SERREAM.
You could also gift them a SERREAM membership!**

SERREAM 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 SERREAM.
Membership year: September 1, 2023–August 31, 2024

The newsletters can be found at SERREAM.org.

SOUTHEAST RETIRED
EDUCATORS ASSOC. OF MN
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