

# SERREAM

## *Newsletter*

Summer 2023

### **President's Message: Barb Hunter**

Do you want to help SERREAM and its members? Do you enjoy receiving your SERREAM newsletter? Do you want this newsletter to be the last one you receive?

SERREAM needs YOU! It needs your help, desperately! I and SERREAM board members have asked for your help. We are in desperate need of a secretary, vice president and newsletter editor. Several SERREAM board members are finding it difficult physically to continue their role or to take on more responsibilities. Our newsletter editor has prepared her last newsletter. No one has stepped up to take on that role. I am in my last year as president. We need a vice president who will step into the role of president in April 2024. I will be accepting the office of co-president of REAM in September 2024. My time cannot be spread much thinner as I see my role with REAM increasing.

As secretary your role would be to attend our board meetings, take notes and type them up for our newsletter. As newsletter editor your role would be to assign and collect articles, arrange them and email them off to our printer in Winona. You wouldn't necessarily need to attend board meetings, although it would be helpful. The now and soon to be former editor would help you. Vice president would assist the president and take over as president.

If SERREAM is to continue, it needs your help! The majority of board members have been on the board for decades! If you are honored to be asked to take on a role for SERREAM, please seriously consider the position and respond with "yes, I will". If everyone took a turn to help out it would make things so much easier for all of us. Please help SERREAM so that we are able to continue helping and informing you on pension issues.

## April 19, 2023 SEREAM Spring Conference and Annual Meeting Minutes

Held at the Rochester International Event Center, the conference began at 8:15 with coffee and refreshments.

At 8:45 Rochester's first woman Mayor, Kim Norton welcomed everyone to Rochester. She related how education prepared her for public services including State legislator, and Rochester Public Schools Board chair.

At 9:00 Jay Haapala, AARP, Assistant Deputy of Community engagement gave an interesting account of the founding of the National Retired Teachers Association that established a pension and insurance system for retired teachers. This led to the formation of AARP. So REAM, a state unit of NRTA, is partly a forerunner of AARP. Jay reported AARP's community engagement opportunities, warned of new scams with self protection tips. Avoid is best; recovery often impossible.

Anita Hellie, REAM president, briefed us on REAM needs and tips for increasing membership. Chuck Hellie reported trips offered through REAM.

After a short break Jay Stoffel and Doug Anderson, Executive Directors of TRA and PERA gave detailed updates on the two pension plans and both shared what they thought might happen in the future.

Tim Moynihan, REAM Vice President and Legislative Co-chair shared his thoughts on what has happened in the legislature and what he expects will happen. He informed us on what we can do: contact our legislature.

At noon: Canadian Honker served lunch, time to speak individually to REAM, SEREAM, and RARE leaders, and distribute minutes and financial reports.

At 12:30 Nancy Kampmeier honored our deceased educators.

At 12:35 Barb Hunter, SEREAM president, called the business meeting to order.

The secretary report was motioned for approval by Don Zwach, and seconded by Sharon Baratto, motion passed. No questions about the treasurer's report. New business: Membership dues to remain at \$10 recommended by the board. Motion made by Ben Baratto, seconded by Edna Thayer, motion carried. Nominations for offices of secretary and vice president, no nominations made. Thus no offices voted on.

Motion made by Lyle Olson to adjourn the business meeting, seconded by Ben Baratto, motion approved. Meeting adjourned at 12:50.

Edna Thayer, SEREAM Awards Chair: Presentations

Edna presented the 2023 SEREAM awards to Margie White from Winona and to Mary Osborne from Faribault.

1:15 Aaron Grossman, Election Administrator, City of Minneapolis Minneapolis was the first city in Minnesota to institute Ranked Choice Voting. Aaron shared the Minneapolis experience and data collected.

After a brief break at 2:00 Tammy Thayer shared through storytelling the life of Barbara Fritchie who gained fame during the Civil War. After several years of meticulous research to separate fact and fiction, she wrote a biography of Barbara Fritchie and found she is indeed a descendant.

The conference ended by 3:00 after drawing for door prizes.

**Minutes of May 17, 2023**  
**SEREAM Executive Board Meeting**

The meeting was called to order by President Barb Hunter at 9:00 AM.

**Members present were:** Don Leathers, Barb Hunter, Don Zwach, Phoebe Praxl, Margie White, Kay Lastine, Keith Larson, Lyle Olson, Edna Thayer, and Kay Morcomb.

**Secretary's report:** Approved as printed. No treasurer report as Sharon was absent from meeting.

**President's report:** Barb expressed concern over lack of volunteers to step forward to take over open positions on SEREAM board. She is working on speakers for the SEREAM Fall conference to be held in Austin at the Eagles Club on Wednesday October 18.

Don Leathers will send legislative and health reports.

Edna Thayer will send forms to Kay for the newsletter for the SEREAM Awards.

Barb Hunter shared REAM dues increase. A part- time executive director has been hired for REAM.

Suggestions were given for speakers for the fall conference.

Meeting was adjourned at 10:20 AM.

**2023 SEREAM EDUCATOR AWARD RECIPIENT  
MARY OSBORNE**

Mary Osborne is a Faribault Senior High School graduate. She went to Marshall for her Bachelors from Southwest State. Beginning in 1976, she taught 37 years at Medford High School, Where she thought teaching first graders was really cool. Towards the end, administration reassigned her to teaching grade four. Though retiring in 2013, she still returns to sub some more. During a move to close Medford School, she was instrumental in keeping it open. She was cheerleader advisor, & participated in curriculum committees back then. Mary also served as negotiator, union president, and a member rights advocate. A co-worker said she was always smiling and helping with mentor skills so great. She's actively involved in her homeowners' association, As well as Our Savior's Lutheran Church congregation. When a new pastor was needed, she chaired the committee for the Congregation Assessment Tool (CAT) Was Sunday School teacher, confirmation leader, communion preparer & server, and more than that. She's active in AAUW, filled backpacks for SOC, and contributes to the community. At the Community Action Center, she set up and organized the Little Free Library. Since retirement, she's been actively involved in FARE, Starting by serving as secretary and program chair. For 6 years, since 2017, she's been and is the co-president. Planning the SEREAM spring conference for 3 years due to covid cancellations, much time was spent. When it was finally held in April 2022— Mary missed it because she developed COVID, too. She attends events at SEREAM, and REAM. A friend stated, "Mary does so much for so many, it seems."

## 2023 SEREAM EDUCATOR AWARD RECIPIENT MARGIE WHITE

Margie received her B. S. and M. S. from Winona State,  
And returned numerous times after, extra credits to take.  
She first taught in La Crosse from '66 to '68.  
Her elementary teaching career spanning 35 years was great.  
From La Crosse she went to Dakota elementary from '69 to '84.  
Teaching a variety of grades 1-5 was never a bore.  
She ended her career at Washington-Kosciusko in Winona teaching  
grade one,  
Until she retired in June, two thousand and one.  
While teaching she helped with the negotiations committee—  
As Winona school District 861 merged with schools in the county.  
Time working on a site committee and a high potential committee was  
given,  
While she also was faculty union rep for 22 years from '75 to '97.  
Upon retirement, the Winona area R. E. A. kept her busy—  
With writing and mailing the newsletter and the hospitality committee.  
She kept the membership data base, and helped the treasurer with the  
data base.  
On the SEREAM Board as a rep from Winona, Margie is a familiar,  
smiling face.  
Club memberships include: 40 years as a member of YMCA;  
Phi Delta Kappa and Delta Kappa Gamma, both for educators today;  
AAUW where she was newsletter editor for years,  
On the legislative committee, and also treasurer for one year;  
Serving on the social committee for the Winona Learning Club;  
Friendship Center; various environmental groups; and the Bird Club;  
History centers in Alma, Wisconsin and Winona County;  
And St. Casimir Church, serving for over 30 years on the cleaning  
committee.  
Traveling with husband, David, to many U. S. states,  
With visits to son, Chris, in California and daughter, Wendy in Alaska  
was great.  
She enjoyed visiting several countries outside the U. S.  
Those who know Margie are truly blessed.

## SERIAM Legislative Report May 2023

The 2023 Minnesota Legislative Session has come to a conclusion, and a clear picture of what impact the results will have on Minnesotans is, at the present time, less than 100% clear. This article, however, will endeavor to explain the effects of pension legislation for retired educators who are SERIAM members. Stay alert for updates in the coming months.

First off, the Legislative Commission on Pensions and Retirement (LCPR) and its actuaries recommended a down turn in the assumed rate of return for the TRA and PERA pension plans from 7.5% to 7.0%. What this means is that the funding ratio of the two funds will appear less attractive, and the date of the plans being fully funded will be set back several years. If you recall, TRA staff projected that that body would be 100% funded by 2048. That target is, in all probability, no longer achievable. Lowering the assumption rate doesn't impact retirees in the present, but lowering it does mean that work has to be done to maintain the health of the pension funds. Investment results by the State Board of Investment (SBI) and contribution rates by active members and school districts help to guarantee that the funds remain in good shape.

As set in law, the current COLA for TRA members is 1.1%. On January 1, 2024, retirees can expect a COLA that reflects that number. Further, 2023 pension legislation includes a one-time increase to retirees of a 1.4% lump sum payment of their monthly benefit (example: \$2000 monthly benefit X 1.4% = \$280). That's a ballpark figure so you can get your calculator out and estimate the sum that you will receive by accessing the TRA website and your personal account. Those payments should arrive in March of 2024, and they are not compounded to your current benefit. That is, if your current benefit is \$2000 a month in 2023, it will be \$2000 + 1.1% in 2024, after receiving the lump sum payment.

Finally, the governor and the legislature recognized the need to address the issue of the current full retirement age of 66. With the loss of the Rule of 90, more and more active teachers are expressing their concerns about remaining in the classroom until full retirement age or retiring early with a penalty assessed on their benefits. \$458 million was invested in the pension plans through the SBI to help bolster the plans going forward. That one-time money cannot be used for benefit increases. Instead, it is intended help our plan reach 100% funding in the future.

Please keep in mind that pension dollars = personal independence and power. As retirees, we certainly understand the importance of the financial security pensions contribute to our lives. I believe the next chapter of advocacy should be for those who have not enjoyed the benefits that the Rule of 90 affords retirees. We need to work hard to get the legislature, TRA and the LCPR to work toward a solution for active teachers as they approach retirement. No one should experience benefit reductions because they didn't remain in the classroom until they reach age 66.

Please consider getting actively involved in your local retired educator group. Become a "card carrying" member of SERIAM and REAM and, better yet, find out how you can be directly involved, fighting to keep pensions both viable and vibrant. Power resides in numbers. All aboard!

## SERAM Health Report May 2023

With the long-awaited arrival of spring, perhaps its time to talk about the....E word: exercise. With the blue skies and warm temperatures of a beautiful May in Minnesota, I'd like to suggest dusting of those walking shoes, oiling the bicycle chain and getting outdoors to enjoy our remarkable weather. It's not how often you work out or how strenuously. The whole idea is to be active and stay engaged.

What are some of the benefits of exercise for older adults? According to the National Council of Aging (NCO), several key takeaways result from regular exercise. A regular regime can have a positive impact on our physical, mental and social well-being. Further, an exercise program should include a combination of aerobic activity, strength training, flexibility exercises and a routine that includes a workout aimed at maintaining coordination and balance.

Other benefits of regular exercise include bone loss prevention, joint pain relief, chronic disease prevention, increased immunity and an improved mood. Our goal in exercising should be to feel good about our minds and bodies and to build both strength and stamina. Yoga and Pilates can help improve our flexibility and our sense of balance and inner peace.

Walk, jog, swim, ride bike and lift small hand weights to become well-rounded and fit. Exercise with friends or take a class at a local gym. Enjoy this summer to the fullest! Stay active. Stay healthy.

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### DONATION

Honor Margie White      from Gayle Goetzman-Stolpa

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## ***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, 2022–August 31, 2023

**The newsletters can be found at [SERAM.org](http://SERAM.org).**

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EDUCATORS ASSOC. OF MN  
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