

SERREAM

Newsletter

Winter 2024

President's Message: Barb Hunter

TRA has a new leader as Jay Stoffel retired October 2024. The interim director is Tim Mauer. We congratulate Jay for his work for us and wish him a long and happy retirement.

TRA was recognized in August for their quality of reporting by the Government Finance Officers Association of the United States and Canada (GFOA) with a Certificate of Achievement for Excellence in Financial Reporting. TRA was also presented with an Award for Outstanding Achievement in Popular Annual Financial Reporting for the 2023 fiscal season by GFOA. TRA has done a great job with their fiscal reporting. In the latest TRA newsletter please note the article on the back page regarding reminders for the tax season.

SERREAM has been in existence since about 1964. It was formed to help keep members aware of their pension as well as to help preserve and protect our pension. Our pension is a defined benefit, not a defined contribution. What is the difference? Simply put, a defined benefit will continue to be distributed to you until you die, regardless how much money you contributed. A defined contribution stops being distributed when your contribution runs out. Are you aware that the state legislature can change our pension when they desire? Some people aren't aware of this.

I just returned from an AMBA conference in Houston TX where the focus was on growing membership. Lots of organizations are struggling with membership, including SERREAM and several local units. A big take away was members no longer want to come, sit, visit, and eat. They want to DO!! We must keep this in mind as we plan activities and speakers for our meetings.

There have been several presidents and board members since 1964. Some of our board members have been on the board for 10-20+ years. I have been on the board for about 6 years, served as president for 3 years, I think. Time flies. It is now 2024, very near to 2025. SERREAM is in desperate need of new leadership in the form of officers and board members to represent their local unit. You may have been asked to take a position on our board and you may have declined. Maybe you have thought about serving on the board but never voiced your interest. Or maybe you don't feel qualified to serve, people will help you. Now is the time to step up and help SERREAM. If you do not, SERREAM will cease to exist after our April conference. There are present board members who will help train you for a position. We are in desperate need of a treasurer, secretary, membership chair, vice president, newsletter editor, and president by April 2025. I am currently serving as president and newsletter editor and just began serving as REAM co-president. I am wearing too many hats. Some of our wonderful board members have made the extremely difficult decision to step down due to health reasons. PLEASE, volunteer to serve on our board. If you are interested in being on the SERREAM board please contact a board member to come to the February 19, 2025 board meeting in Rochester at The Homestead Village. SERREAM needs you!!

Minutes of SEREAM Executive Board Meeting on November 13, 2024

The meeting was called to order at 8:30am. Members present were Ben Baratto, Sharon Baratto, Barb Hunter, Kay Morcomb, Edna Thayer, Al Tonn, Margie White, There were no changes made to the minutes. They were approved as printed. Treasurer, Sharon Baratto, reported a balance of \$1,700 in checking and \$7,800 in savings.

The AMBA conference will be held in Houston with Barb Hunter in attendance. Focus of the convention is membership.

Declining membership and recruitment for both SEREAM and REAM were discussed. Edna Thayer expressed concern regarding recruitment. Those who join EdMN Retired receive a life membership for \$50.00. Those who join REAM pay annual dues. Thus, EdMN Retired had more members who lobby for increasing the cola, and lowering the age of retirement at full benefits. She suggested it may be wise to focus on increasing the cola as the goal instead of having several focal points. Top priority should again, be to favor the retired teachers.

A check for \$250.00 that was to be used for the Spring Conference which was cancelled was returned to REAM.

Ben Baratto expressed a need to get new members. Edna Thayer and Kay Morcomb expressed a reluctance of new members willing to attend meetings or become involved. Learning names of retirees is an issue. Sharon Baratto noted that school board minutes are online so those names can be noted. Addressees are difficult to obtain. Education Minnesota has a list of all retirees and honors all who retire. Barb Hunter said she does not get the list of names and addresses. Winona sends new retirees a personal card and letter of congratulations inviting them to a complimentary breakfast in Sept. held on the opening day of school. They are also invited to the annual (indoor) picnic held in July during which officers are installed.

A concern for REAM to become more involved in sending pension information to local legislative committee chairs is vital for them to get information out to the locals. It was suggested REAM President be invited to local general meetings to become acquainted with the locals and speak.

SEREAM needs officers for the forthcoming year. President, Secretary and Treasurer are open positions. Please consider coming to the SEREAM board meeting February 19th, in Rochester to become acquainted with the board and volunteer. If officers cannot be found the unit may have no other option, but to disband. Education MN requires membership in their organization to attend their annual conference. Many REAM members are not members of Education MN, so a joint conference is out of the question noted Barb Hunter.

Edna Thayer has accepted nominations for the SEREAM Educator Award which will be presented at the Spring Conference. Winona will host the SEREAM conference April 23, 2025, at Winona State University. A schedule is included in the newsletter. It will be an exciting time in a beautiful setting to become informed of retired educators' legislation and pension news as well as entertaining and informative speakers and good food. A motion to adjourn at 9:40am was made by Edna Thayer and seconded by Ben Baratto.

The next Executive Board Meeting will be held on February 19th, 2025.

Respectfully submitted,
Margie White, Secretary

SERREAM Educator Award

Congratulations to Mark Sybilrud and Mary Osborne from SERREAM who received the REAM Educator awards at the convention in St. Cloud on September 30. Their tribute poems appeared in previous issues of the SERREAM newsletters.

Now is a perfect time to submit applications for the 2025 SERREAM Educator Award to be awarded at the spring convention in Winona on April 23. The deadline to submit applications is January 31, 2025. Applications may be e-mailed or mailed to Edna Thayer, Chair of Awards, at ednathayer@gmail.com or 7 Roots Beach Lane, Elysian, MN, 56028. Or they may be given to a committee member: Nancy Reynolds of Winona or Jeanette Bergler from Rochester. The criteria are:

1. Personal endeavors as a school educator, including administrative, teaching, secretarial, maintenance, or other support services.
2. Promotion of the causes of education within the community.
3. Service to schools and community as a volunteer.
4. Service to retired educator groups at the local, SERREAM, and/or REAM level. Or other educator groups.
5. Member of SERREAM.

Other specifics to include in the resume are:

1. Name, address, education (place, dates, degree/major)
2. Teaching or school related places, level of work, years.
3. Experience other than school related.
4. Date retired.
5. Honors received, Organizations, offices held, etc.
6. Volunteer work (Church community, etc. Be specific.)

SAVE the DATE

The SERREAM Spring Conference will be held Wednesday, April 23, 2025, in Winona, Minnesota.

The venue will be on the Winona State University campus in the WSU Kryszko Commons. All activities will be in the Baldwin Lounge (right above the bookstore).

The registration fee is \$30.00 which includes: morning coffee and pastries, snacks, lunch and a Winona swag bag. Late registration fee will be \$40.00.

Speakers' topics may include Mindfulness Breathing, Breweries, Beer, Beef & Bacon, Bats and Bees and your Brain and Blood. Join us on the campus of the first Teachers College west of the Mississippi River and the first home of the National Education Association. It is expected to be a BOLD, BRIGHT, BRILLIANT and BEAUTIFUL day!

Look for the conference registration, final schedule and information about parking in the Spring SERREAM newsletter.

SERAM Legislative Report

---Don Leathers

Every December the Minnesota State School Boards Association (MSBA) hosts a Delegate Assembly in the Twin Cities. 135 school board members from around the state meet to discuss and vote on resolutions which will be forwarded to the legislature for consideration during the upcoming session. The Delegate Assembly is a snapshot of grassroots democracy in action, and typically many of its resolutions pass through committee and reach the floor of the House and Senate in St. Paul. This year's December 6 Assembly should be promise to be another highly impactful, democratic model.

One of this year's proposed resolutions involves public pensions. Submitted by Round Lake-Brewster ISD 2907, the resolution urges the legislature to "fully fund and bring back the Rule of 90 for teachers, or a new form of 62 years of age and 30 years of service." Current statute allows for teachers to retire at age 65 in order to receive full benefits.

This year's Delegate Assembly will be considering 27 resolutions proposed by school districts from around the state of Minnesota. Proposals are submitted to MSBA, and their executive board and legal team researches, provides background information, pinpoints precedents and either recommends passage or opposes the resolution. The ISD 2907 resolution is being opposed by MSBA, and I will explain why (and how it might affect retirees). It's a discussion that has been percolating over the past few years with less than satisfactory conclusions for many involved parties.

If you will recall, the 1989 Minnesota Legislature removed the Rule of 90 for new hires due to financial concerns about the pension system. As a result, teachers hired after July 1, 1989, are not eligible to receive Rule of 90 benefits. Many of those teachers affected are now reaching "normal" retirement age (30-35 years of experience), and they are very nervous (and fearful) of remaining in the classroom for the five to ten years that will make them retirement eligible at 65. Can you blame them? Many of us retired around the age of 60. Would we have wanted to extend our career another five years?

The reason for MSBA opposition to the Rule of 90 proposal are twofold: financial and recruitment. Actuaries predict that converting the system would cost between \$1.5 and \$2.4 billion and create a contribution deficiency of between 3.6% and 5.1%. Further, it has been determined that restoring the Rule of 90 would increase the state's pension liability, potentially impacting other public services and the state's bond rating. Critics further argue that those dollars would be better spend directly on educating our state's pre-k-12 students. Other critics cite the teacher shortage in Minnesota and contend that many experienced teachers would take early retirement, thus exacerbating and already tenuous supply of qualified teachers.

In conclusion, TRA is best situated to provide solutions to this complex situation. They will work toward a way to help future retirees, based on solid and sustainable fiscal principals. While I fully understand and empathize with post-1989 hires, its the pension system that needs to be protected for the future of the retirement funds.

Health Report

---Don Leathers

One of the current “crazes” captivating health conscious Americans is taking a dose of extra virgin olive oil (EVOO) either first thing in the morning or at bedtime. Beyonce, Gwyneth Paltrow, Jennifer Lopez and Tom Cruise, among others, extol the benefits of EVOO in sustaining their healthy lifestyles. Before I discuss some of the benefits of olive oil, allow me to briefly map out the history of the olive tree, the olive and its oil.

The olive tree has its origins in the Mediterranean, which includes Greece, Palestine and Crete, going back at least 7,000 years. The Greek Goddess, Athena, purportedly championed the olive tree and its importance in sustaining a healthy lifestyle among Greek citizens. The city of Athens bears her name as a tribute. Allegedly, Cleopatra bathed in olive oil essence, which may have accounted for her almost mythical beauty. Recently, the Mediterranean Diet has become one of the world’s most popular health regimes, in large part because of its reliance upon the efficacy of olive oil, unsaturated fats, nuts and fresh fish. Olive oil is celebrated as a hair conditioner, skin softener and gut renovator. How much of this is true depends upon the source, and some sources, as can be expected, are looking to turn a profit.

But, history doesn’t often lie, and olive oil has a long history. EVOO has a hefty dose of antioxidants which can fight inflammation and joint pain. According to WebMD, the fatty acids in EVOO seems to decrease cholesterol levels. Also, taking regular doses of olive oil has been shown to decrease blood pressure, improve blood sugar control in people with diabetes and suppress the appetite. I can say that after a tablespoons sip of EVOO, my feelings of hunger seem to dissipate because the oil sits in my gut. I’m not saying that olive oil is a cure for obesity, but after swallowing a dose, I don’t feel like eating for a while. EVOO has also been shown to have a soothing affect on migraine headaches. Much like other supplements, EVOO has added calories, so if you go on a sip-a-day regime, you might want to cut something else out of your diet.

Like any other change in diet, the benefits of taking EVOO have to be weighed against any drawbacks. A sip first thing in the morning or at bedtime might be a healthy solution for you. If you do decide on a regime, purchase a quality extra virgin olive oil that doesn’t break the bank, but still gives you some of the benefits previously listed. The olive tree is a powerful symbol of health and balance with a long history in the Mediterranean. Maybe extra virgin olive oil might strike a nice balance in your life.

SERAM Spring Conference
Wednesday April 23, 2025
8:30 a.m. - 3:00 p.m.
National Picnic Day, World Book

Agenda:

- 8:00-8:20** Registration and Continental Breakfast
- 8:30** Mayor Sherman Welcome
- 8:40-9:30** Session 1 The Beatles with Tim Hatfield
- 9:30-9:40** Break with a treat
- 9:40-10:30** Session 2 Your Brain & Blood (WSU/W. Health)
- 10:30-11:20** TRA, PERA Presentation, REAM Legislature
- 11:30-12:30** Lunch
- 12:30-12:45** SERAM Business Meeting and Award(s)
- 12:45-1:35** Session 3 Breweries, Beer, Beef & Bacon (2 Fathoms)
Books (Samantha Berhow)
- 1:35-1:45** Break with a treat
- 1:45-2:35** Session 4 Bats & Bees
(Ben Pauli and Tim Allington)
- 2:45** Prize Drawings, Closure, Evaluatoin
*MMAM
*Shakespeare
*Beethoven Festival
*Knitcraft Corporation
*Visit Winona for swag
*Watkins

PLEASE CHECK YOUR RECORDS!!

**HAVE YOU PAID YOUR DUES FOR
SEPTEMBER 2024 THRU AUGUST 2025?**

**CONGRATULATIONS TO THE NEWLY RETIRED EDUCATORS!
PLEASE ASK THEM TO JOIN YOUR LOCAL AS WELL AS SERAM
AND REAM. THINK ABOUT GIFTING A MEMBERSHIP!**

**Happy Holidays
to all
SEREAM members
and their families!**

SEREAM Membership Form

Complete and mail this form 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 SEREAM.

Membership year: September 1, 2024–August 31, 2025

The newsletters can be found at SEREAM.org.

SOUTHEAST RETIRED
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