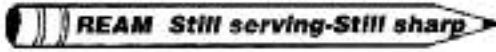


The REAM News



Volume 48, No. 4

www.mnream.org

JULY 2010

President's Report

The 2010 REAM Convention is September 20, 21 and 22 at Jackpot Junction, Morton. Look for the registration form elsewhere in this issue. For hotel reservations call Jackpot Junction at 1-800-946-2274 and ask for the REAM block of rooms. They are \$46 plus tax per night (\$49.16). We are asking each local unit to donate a door prize.

The registration table at Jackpot Junction opens at 1 P.M. on Monday, September 20 and closes at 5 P.M. If you are interested in playing golf, the Dacotah Ridge Golf Club is two miles from the Casino Hotel and is a Reese Jones designed course. The cost is \$68 for 18 holes, \$36 for 9 holes and includes a cart. Also, there's a \$5 golf discount card at the registration table; pick that up before going to the golf club and save a little more. The Redwood Falls Country Club is five miles from Jackpot Junction. The green fees are \$39 for 18 holes and \$26 for 9 holes, cart included.

At 1:30 p.m. there will be a two-hour historical bus tour of the area. The tour will include St. Cornelia's Church, the Lower Sioux Agency Historical Visitor Center, Dacotah Ridge Golf Club, Birch Coulee and the Renville County Historical Museum. In 1851 a treaty was signed near St. Peter between the Mdewakanton Dakota and the U.S. Government. This treaty opened up southwestern and central Minnesota to white settlers. The Dakota, who were used to hunting and fishing and a life of roaming, were placed on reservations at the Lower Sioux Agency near Morton and the Upper Sioux Agency at Granite Falls. The Dakota were given the poorest

farmland in the area and told to become farmers. They were to receive yearly payments from the U.S. Government for their lands.

In 1862 the Civil War was in full swing. The Dakota had not received their payments for over two years. Many of the Dakota were starving. Your sixth grade Minnesota history said that the outbreak began at Acton when an Indian stole some eggs from a white settler who confronted the Indian and was killed by the Indian. The first three battles of the uprising took place within three miles of Morton where I grew up. At the Lower Sioux Agency the Dakota killed the whites representing the U.S. Government, including the Indian Agent who had told the Dakota they could eat grass if they were hungry. His body was found with grass stuffed in his mouth. At the abandoned Redwood Ferry on the Minnesota River just below the Agency, the Dakota ambushed the soldiers coming from Fort Ridgely 15 miles away. Later the soldiers were in the area burying the dead when they were attacked at daybreak by the Dakota at Birch Coulee in a battle lasting many hours and ending when reinforcements arrived from Fort Ridgely. The Dakota Uprising ended with President Lincoln pardoning 262 Dakota and the mass hanging of 38 Dakota at Mankato in the largest mass execution in U.S. history.

The remaining Dakota were marched to Fort Snelling where they spent the winter. Hundreds died. The survivors were shipped by barge down the Mississippi River and then up the Missouri River to Iowa, Nebraska and

PRESIDENT'S REPORT



*Chuck Hellie,
President of REAM*

South Dakota. The U.S. Government cancelled the 1851 Treaty, banned the Mdewakanton Dakota from Minnesota and kept the land.

In the 1880's a Mdewakanton Dakota from South Dakota named Good Thunder was permitted to buy land on the reservation and slowly the Dakota began to return to Minnesota. We think you will find the bus tour educational.

On Monday, September 20, from 2:30–3:30 P.M. AMBA will have a session on their benefits to REAM members. At 3:30–4:30 p.m. Mary Dingman from St. Cloud will have a presentation on Wellness. At 5 p.m. we have the REAM Awards Presentation followed by dinner and entertainment by the "Blue Ox Jazz Babies".

continued on next page



There it sat, the paddle boat The Mississippi Queen, Port of New Orleans—but we were in Nurnburg, Germany.

Several years ago the City of St. Cloud established a relationship with Spalt, a Bavarian village from which many of the early settlers in Stearns County came. In the summer of 2009 in an on-going sister-city relationship, the city of Spalt sent its city band along with a delegation of citizens to St. Cloud. They were shown the area and presented a number of concerts. This year the City of St. Cloud reciprocated, sending the St. Cloud Band to Spalt to present several

concerts around the area. I have been a member of the band for many years.

A number of sight-seeing trips were planned as part of the trip, including the museum at Nurnburg, which documented the rise and fall of Hitler; the old walled city of Rothenberg; Prague in the Czech Republic; and Dachau, the infamous prototype for Hitler's concentration camps. Because of its importance to the Nazi regime, 80 per cent of the city of Nurnburg was destroyed by the Allies. Because Prague was of little strategic value, the city was not bombed. The building plans for Nurnburg had been kept and it was rebuilt as it was before the bombing.

Some impressions: The roads in Bavaria are narrow, but are kept in very good repair with excellent signage directing you to the small villages. There were no billboards and the sides of the road were clean. Viewing the parade grounds at Nurnburg gave me the sense of "Yes, this is where the Hitler Myth started." The churches, both Catholic and Protestant, are unbelievably large. I doubt whether we would even attempt to build them today. However, they are very well preserved.

One incident in a restaurant brought me right back to Minnesota. The sausages I had for lunch tasted just like the ones my German grandfather used to make back on the farm in southwestern Minnesota. The famous places are all packed with tourists with all the stuff that goes with it—souvenir shops, restaurants, etc. And yes, the Germans and Czechs drink a lot of beer. (We toured two breweries.)

Why the Mississippi Queen was in Nurnburg I do not know, but we can sure say, "It's a Small World After All."

***President's Perspective
continued from page 1***

Tuesday, after breakfast, exhibitors will be set up and ready for your visits. TRA, PERA and the State Board of Investments Executive Directors will be speaking followed by AARP. After lunch there will be four break-out sessions with David Larsen, Ron Boulduan, Doug Ohman and Edna Thayer. These break-out sessions will be repeated after a half-hour break. At 5 P.M. there will be a reception followed by dinner and entertainment by the "Irish Minstrels".

Wednesday after breakfast the REAM Annual Meeting will be held, followed by our keynote speaker Linda Hutchinson who will speak on "Laughter". During lunch the door prizes will be awarded.

I hope to see you at this year's REAM Convention!

Education Minnesota Retired is inviting REAM members to their Fall Conference at Ruttger's Bay Lake Lodge at Deerwood on Monday and Tuesday, September 13 and 14. Group package rate is \$133.59 Double Occupancy per person with two people per bedroom. If interested call Shelley MacDonald at Education Minnesota Retired for a registration form at 651-767-1285 or you can email Shelley at: Shelley.macdonald@educationminnesota.org

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In the last edition of the *REAM NEWS* I mentioned Chuck Hellie and I attended an AARP-NRTA (National Retired Teachers Association), leadership conference in Washington D.C. in March. We had a chance to listen to the perspectives and visions of the current CEO-Chief Executive Officer—A Barry Rand and Lee Hammond AARP President elect. The following are insights from these two AARP leaders. They feel we have to react better and support others more to contribute and get better. The more relevant we can be for our members the stronger we will be. We need to understand what is relevant to our members. We need to have a 360 degree view of our members—so we know what their relevant wants and needs are, so we can offer services to them that are valuable to them. Someone 50 or 70 may have the same needs and wants, but they may want information delivered differently. Both Mr. Rand and Mr. Hammond were asked during the question and answer session what the next big issue taken up by Congress will be once Health Care is taken care of this year. They both said Social Security. They said there are 4 sides to the issue people need to understand:

A. The deficit; B. The Medicare component; C. Taxes/Expenses; and D. The Social impact. They both said

CURT'S COMMENTS



Curt Hutchens, President-Elect

AARP and NRTA can and will play a role in educating our members on this important issue. AARP has in the past taken a stand on issues like privatization of individual Social Security, Prescription Drugs being covered by Medicare and eliminating the prescription drug donut hole coverage.

AARP would like to use a bottom up approach to issues going forward by enhancing and empowering our members. Focusing on issues we have in common when ever possible, like pensions, volunteering, etc.

Finally, I would be remiss if I didn't mention that Lee Hammond, the

new president of AARP, is a former Maryland Retired Teachers Association State President. He had a thirty year career in education as a teacher and an administrator in Maryland. He will serve as AARP's lead volunteer until 2012. As AARP president, Hammond will articulate the positions and views of AARP; provide leadership; and foster creativity and enthusiasm in AARP's volunteers, members and staff. Additionally, he will represent AARP and AARP/NRTA members at key national and international meetings and events. Mr. Hammond said, "AARP makes headline news for its advocacy in the health and financial security arenas. But our many other efforts to improve the lives of all Americans are seldom publicized. I want to see that change. I plan to encourage and promote volunteer service nationwide—and to showcase the work of our volunteers and to increase their ranks." He might be on to something. Last month I read a report that stated volunteers over 50 that volunteer on a regular basis are 30% more healthy, 30% more happy and 30% more focused on what they want to accomplish yet in life. If you need ideas to get started just look at my last REAM article or check-out the AARP web site: CreateTheGood.org. Stay tuned!

PERA Highlights

Not much to report at this time. A little review of the past session of the Legislature showed that the Pension Bill was passed and signed by the Governor in the eleventh hour. I t seemed that all was well and good.

Then there appeared a challenge to the new law. A lawsuit was

instituted against PERA, and it subsequently could affect all pension recipients. The suit contends that there will be a substantial loss to pension recipients, thus causing undue hardship to the plaintive. This suit has now been listed as a class action suit. We are not sure when it will go to hearings, but will keep you posted.

For those of you who are getting ready to retire, PERA has set up many workshops throughout the state. Check their website, mpera.com, for the total list.

Don't forget the REAM Convention in Morton in September. Watch for registration information in the newsletter.
—Gladys Larsen

REAM Legislative Article: 15 June 2010

A) Successful passage of the Omnibus Pension Bill

The Minnesota Legislature ended on 17 May with a significant victory, following the approval by Governor Pawlenty of the Omnibus Pension Retirement Bill. The provisions of the bill provide for the financial stability of TRA (Teachers Retirement Association) and the other major components of the Minnesota pension community.

*The key components of the bill for TRA & PERA (Public Employees Retirement Association) include COLA (Cost of Living Adjustments), lower limits for deferred benefits and refunds, contribution increases, and an increase in funding for MERF (Minneapolis Educators Retirement Fund) along with the administrative consolidation of MERF into PERA, AND a mandated study of contribution/ defined benefits conducted by the directors of PERA, MSRS (Minnesota State Retirement System) and TRA due June 1, 2011.

B) Impact of the legislation on retirees, active teachers

*For TRA retirees this will mean **NO** 2.5% COLA increases for 2011 and 2012. The impact for us as TRA retirees (with the average TRA monthly benefit of \$2,300) will be \$57 per month or \$690 annually in 2011 and \$59.00 monthly or \$707 annually in the second year of 2012.

Starting in 2013 we will receive a 2.0% COLA, until the fund reaches 90% funding when the full COLA of 2.5% would resume. We will be 'sharing the sacrifice' with the active teachers and the school districts, which have a contribution increase of .5% for the next four years. The total contribution increase for each will go from the current 5.5% to 7.5% phased in over four years.

Deanovic's Deliberations

*Dennis Deanovic,
Legislative Co-Chair*

Fisher's Findings

*John Fisher,
Legislative Co-Chair*



C) Lessons from the MERF account

*We as REAM members can be proud that we stepped up to the plate and strongly supported this needed legislation. The MERCER actuary study projected that without this critical action by the legislature and governor, the fund would last only until 2032. Each year of delay would add about \$26 million to the deficit. Future active teachers will be better assured an adequate pension—a major REAM goal.

*The final passage was dramatic! Amendments were proposed that would have started all new teachers with a defined contribution plan—meaning no funds from newly-hired teachers would go into the TRA fund. The votes failed BUT the notion was presented, meaning that we as REAM MUST continue our active and strong support for continuation of defined benefits for future teachers.

—To illustrate this point we need to look to the problem faced by the MERF fund. In 1980, new MERF members were incorporated into PERA, while leaving active and retired members in a separate account, closed-off plan without any new contributions coming in from newly hired employees. Members were in serious danger of losing their benefits. State action was needed.

MERF, as explained above, will be administered by PERA as a separate fund under the Omnibus Pension bill passed, and signed by the governor. The state is providing help to these MERF members with additional contributions.

D) Future issues for 2011

Success in 2010 means diligence to critical issues on the horizon in 2011 and beyond. We **must**:

1. **Watch and monitor the investment returns** of the SBI (State Board of Investment).
2. **Watch and monitor the lawsuit** challenging the legislation just passed in 2010.
3. **Follow the defined contribution/benefit study** mandated by the legislature, and defend the defined benefit approach in legislative hearings.
4. **Become active in legislative and constitutional election contests** in the 2010 primary and general election. We must work with candidates that support the defined benefit programs. Pension issues are political issues.

REAM will be there for retirees AND active teachers.

—John F. Fisher

2010 REAM CONVENTION REGISTRATION – Jackpot Junction SEPTEMBER 20, 21, 22, 2010

Convention Registration

1. This form is for the convention registration fee and meals, not room reservations. See below for room reservations information.
2. **Deadline** for mail-in convention registration: **September 1, 2010**. A late fee of \$10.00 will be charged after September 1.
3. If two people register on this form, be sure Monday dinner choices **A** or **B** are those for Name **A** or Name **B**.
4. No more than two convention attendees per Registration Form. Make additional copies as needed.
5. Make checks payable to **REAM**.

Room Reservations Call the **Jackpot Junction Casino Hotel** at **1-800-946-2274**. Ask for the REAM block of rooms. Cost is \$46.00 per night plus tax (\$49.16) Have your credit card ready.

REGISTRATION FOR TWO HOUR HISTORICAL BUS TOUR

Historical Bus Tour departs Monday, September 20 at 1:30 pm from Jackpot Hotel entrance.
\$10.00 covers admission to 2 museums and bus.

A	B
\$ _____	\$ _____

REGISTRATION FOR FULL CONVENTION

Note: Tax and gratuity are included in meal prices

Full Convention Registration, includes registration, meals, break out,
tax and gratuities, but not rooms @ \$125.00. If late, - after September 1 @ \$135.

A	B
\$ _____	\$ _____

Meal Choice selections:

Monday Dinner: Pork Chop (A) _____ (B) _____ OR Stuffed Chicken (A) _____ (B) _____
Tuesday Dinner: Sirloin Steak (A) _____ (B) _____ OR Walleye Pike (A) _____ (B) _____

(OR) IF ATTENDING ONLY PART OF CONVENTION

Note: Tax and gratuity are included in meal prices

Registration fee must be paid by all partial registrants @ \$25.00 Late fee after Sept 1, \$35.00 \$ _____ \$ _____

Monday, September 20

Reception and Dinner Reservations @ \$ 24.00
Indicate your choice for Monday Dinner:

Pork Chop (A) _____ (B) _____ OR Stuffed Chicken (A) _____ (B) _____

\$ _____ \$ _____

Tuesday, September 21

Breakfast Reservations @ \$12.00

Lunch Reservations @ \$14.00

Dinner Reservations @ \$24.00

Indicate your choice for Tuesday Dinner:

Sirloin Steak (A) _____ (B) _____ OR Walleye Pike (A) _____ (B) _____

\$ _____ \$ _____

\$ _____ \$ _____

\$ _____ \$ _____

Wednesday, October 1

Breakfast Reservations @ \$12.00

Luncheon Reservations @ \$15.00

\$ _____ \$ _____

\$ _____ \$ _____

TOTAL

\$ _____ \$ _____

Please complete the reverse side of this form

2010 REAM Convention Registrant(s) Information

(A) Name _____

Address _____

City/State/Zip _____

Phone (include area code) _____

email _____

Please PRINT as you wish to appear on name badge:

Name _____

City/Unit _____

(B) Name _____

Address _____

City/State/Zip _____

Phone (include area code) _____

email _____

Please PRINT as you wish to appear on name badge:

Name _____

City/Unit _____

MAILING INFORMATION

Send REGISTRATION FORM and CHECK made out to REAM to:

Jan Sorell

309 4th Ave NE

Sartell, MN 56377-1316

Phone: 320-252-2930

Email: jsorell@charter.net

AARP partners with NRTA to "Create the Good"

There is a new spirit of service sweeping the country. Americans of all ages are rallying with out leaders to ensure that there are opportunities to improve our country and our communities—to solve problems with citizen-powered solutions.

With a lifetime of skills, experience and wisdom, former educators have much to contribute. As our nation faces growing challenges, AARP has launched **Create The Good** to help all Americans make a difference in their own time and in their own ways. Educators all over the country are working in their communities to hold a *School Supply Drive*. Make school a better place for both students and teachers by the simple act of



providing school supplies. Go to www.createTheGood.org website and download the *School Supply Drive* tool kit today. The kit includes basic steps, suggested list of supplies, an individual donation sheet, and sample box resources for organizers. This tool kit walks you step by step on how to organize a successful drive in your community.

If you are already involved with a local school supply drive, contact Paro Pope at apope@aarp.org, and tell her about it; AARP and NRTA are interested in your efforts.

Anyone can visit **CreateTheGood.org** to find or post ways to get involved in activities that help neighbors and communities. With AARP's new, robust searchable database, you can find an activity that suits your schedule and your interests—whether you have 5 minutes, 5 hours or 5 days. Through **CreatetheGood**—both online and on-the-ground—you can connect to a network of people, tools and ideas to help you make a difference in your community.
—Amparo Pope, (APope@aarp.org)

MEMORIALS and GIFTS

In Memory Of: CARL ANDERSON From: Duane Mattheis, Eden Prairie\$10.00	In Memory Of: CONNIE ODANOVICH From: Eleanor Palmer, Roseville.....\$10.00
In Memory Of: PATRICIA CHRISTIAN From: Stillwater Area REAM\$10.00	In Memory Of: ED OLANDER From: Chuck & Cathy Sell, St. Cloud.....\$15.00
In Memory Of: HELEN C. DOTZENROD From: Beverly A. Spande, Winona.....\$10.00	In Memory Of: ELSIE OLSON From: Moorhead Area REAM.....\$15.00
In Memory Of: REYNOLD M. ERICSON From: Duane Mattheis, Eden Prairie\$10.00	In Memory Of: GLADYS PETERSON From: Worthington Area Ream\$10.00
In Memory Of: JANE FAHRENDHOLZ From: Winona Area REAM\$10.00	In Memory Of: EUNICE RIIIS From: Winona Area REAM\$10.00
In Memory Of: MARSHALL HANKERSON From: Duane Mattheis, Eden Prairie\$10.00	In Memory Of: LOIS SCHERFENBERG From: Chuck & Cathy Sell, St. Cloud\$10.00
In Memory Of: CHAR HEIDIN From: Charles & Anita Hellifi, Sauk Centre.....\$10.00	In Memory Of: DOROTHY SWANSON From: Worthington Area REAM\$10.00
In Memory Of: DR. JEANNE LABLONDE From: Winona Area REAM\$10.00	In Memory Of: JOE YANTES From: Dan Beal, Frederic, WI.....\$10.00

WHAT IS REAM?

REAM is an independent, autonomous, self governing organization of ALL retired school employees who wish to belong.

PURPOSE OF REAM

1. To monitor the actions of the State Board of Investment and the Legislative Commission on Pension and Retirement as they relate to TRA and PERA.
2. To inform REAM members by producing an informative newsletter six times per year, by conducting workshops, and by holding an annual state convention.
3. To cooperate with the other senior organizations in the development of programs.
4. To assist in the organization of REAM local units and to recognize the unit as a vital part of REAM.
5. To improve the economic, social, civic, cultural, and professional status of its members.

A FULL MENU OF BENEFITS

AMBA -Association Member Benefits Advisors, is a nationwide full-service agency focused on plan design, negotiations, and implementation of benefits for associations. AMBA provides expertise in evaluation benefits and providers to assist REAM in making quality benefits with flexible choices available to their members. Examples include: Long Term Care, Medicare Supplement Insurance, Tax Deferred Annuity, Dental & Vision Plans, Hearing Benefits, Dell Computer Discount Program, AAA Travel membership discounts, and many more.

See you in Morton on Sept. 20,21,22
Don't forget to register!!
Be there to meet and greet friends old and new!

The REAM News

P.O. Box 130547
St. Paul, MN 55113

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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.*

If you are retired or within 5 years of retirement as an educator (any school personnel) you are eligible for REAM membership.
FOR AN EDUCATOR THE CHOICE IS EASY – JOIN REAM

MEMBERSHIP/RENEWAL APPLICATION - RETIRED EDUCATORS ASSOCIATION OF MINNESOTA, INC.

Legal Name _____
(Last) (First) (Middle)

Mailing Address (Street or Route Box) _____

City _____ State _____ Zip _____

Winter Address if different _____

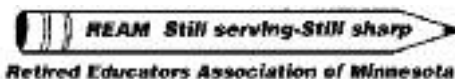
*If winter address is not known at this time, please notify us when you do know it, either by regular or e-mail: jresler@comcast.net.

Phone _____ Email Address _____

CHECK MEMBERSHIP DESIRED: Please check appropriate box so that we can record accurately.

- 1. \$175 Life
- 2. \$70 Five Year New Renewal
- 3. \$15 Annual New Renewal

Membership Year Sept. 1 to August 31



- PENSION SOURCE:
- TRA
 - PERA
 - St. Paul, Duluth
 - Other

Make check payable to REAM. Mail payment and form to: REAM MEMBERSHIP, BOX 130547, ROSEVILLE, MN 55113.

For membership card, enclose a self-addressed stamped envelope. www.mnream.org