

## President's Report

Hi folks, it's nice to see green grass in Minnesota again! Joyce Sukula and I are back from the National Retired Teachers Association (NRTA), national Advocacy conference. Forty-nine states were represented there. We not only learned about pension issues in other states, we made contacts with Senate Representatives Amy Klobuchar and Al Franken and House Representative Michelle Bachmann and their staff personnel related to our issues - mainly protecting public pensions, the status of the health care law and protecting Social Security. We passed out literature about our Minnesota pension issue, an information sheet about our REAM group and a MN-NRTA-AARP sheet on +50 Minnesotan's needs related to Health Care and Social Security. We were well received in every office and have made quality contacts for future follow-up opportunities. Most of you know our membership has a strong presence in both political parties as well as independents. This helps open doors for us in Minnesota as well as Congress.

Our four days in Washington D.C. were very valuable. It did renew my curiosity about lobbying. The Center for Responsive Politics, a nonpartisan group that tracks lobbying, has a web site that might interest you, [OpenSecrets.org](http://OpenSecrets.org). A real eye opener is the amount of money industries like finance, insurance, real estate, pharmaceuticals, electric utilities, business associations and oil and gas spend on lobbying.

Traveling around the state, Joyce Sukula, Chuck Hellie and I are often asked if the current pension reforms being looked at by the legislature during the interim will impact current retirees. The easy part of the answer is probably not...for your current pension. Where things get dicey are the two areas of concern to retirees: namely, cost of living adjustments (COLAs) and taxes.

The National Retired Teachers Association (NRTA), has sent us a lot a pension information that I hope to share with you in my articles. They report that the cost of living adjustment (COLA) is a change in one's monthly retirement benefit to account for increasing prices. COLAs help to ensure that your purchasing power remains the same no matter how long you may live and how quickly prices might rise. For example, if your retirement benefit is \$1,000 per month, you can purchase a certain

amount of goods or services with that income—groceries, prescriptions, utilities, gas, etc. However, if the prices of those goods and services increase by, say, 3% in a single year, you can purchase fewer goods with that \$1,000 benefit—your “purchasing power” has declined. I'll discuss COLAs more in future articles.

The other issue is taxes. According to the Legislative-directed study on public employee pensions in Minnesota, new public employees being switched to a DC program and the current DB employees staying in a closed fund would increase the unfunded liability for the public employee pension funds by about 2.8 billion over the first ten years. This probably would increase state taxes to cover these increases. In Minnesota, public employees pay taxes on almost 100% of their pension benefits. Please hang on to your copies of the REAM newsletter for “talking points” when you meet or write your legislator, or pass them on if you have access to copies on our website [www.mnream.org](http://www.mnream.org).

Moving on to a new topic, our Fall REAM Convention is being worked on as you read this. Chuck Hellie and Jenny Hansen, and her committee are spearheading a special convention for your enjoyment Sept. 19-21. I understand there may even be two field trip possibilities this year. Looking over the speakers' list and their topics indicates to me that this convention will have a real Northern Minnesota flavor. Come and enjoy! Joyce Sukula and I are working on exhibitors for the convention. If you have possible ideas or specific exhibitors for the convention, do let us know right away. Our phone numbers can be found on our REAM website.

## PRESIDENT'S REPORT



*Curt Hutchens,  
President of REAM*



**THE GILDED AGE**

She instructed the servants to go down to the banks of the Hudson River, gather up a number of pails of sand and dump the sand on the large dining table around which would be seated a number of guests. Jewels would be mixed in with the sand and guests were given little pails and shovels for digging through the sand to find the jewels. This was to keep them busy while they consumed a seven- course meal, much of which would be thrown away.

It was at one of the many mansions built by the Vanderbilt family in a time called the "Gilded Age" by Mark Twain and Charles Dudley in a book called "The Gilded Age: A Tale of Today." The Vanderbilts were joined by many other so-called "robber barons" such as John Rockefeller in oil, Andrew Carnegie in steel and J. P. Morgan in banking. It extended roughly from the end of the Civil War until 1913 when the 16th amendment went into effect, instituting a permanent progressive income tax. It was a period of rapid growth for America and a time when the corporation became the dominant form of business organization.

By the beginning of the 20th century we led the world in industrial production. However there was much labor unrest as these huge fortunes were being made and many attempts were made to form unions which management fought quite vigorously. (In 1934 the famous truckers' strike in Minneapolis made Minnesota a hotbed of union activity.) Then as now, politics was very partisan and elections were very close, but voter turnout was much heavier. Now I think we are lucky to get half our population to the poll.

Perhaps now, with the great effort to destroy the unions, we will see more people at the polls.

We now seem to be in a similar age. According to many reports, 95% of the wealth in America is owned by 5% of the people. All the tax cuts for the wealthy in the early 21st century seemed only to produce more "trickle up," and a huge increase in our national debt, culminating in the biggest slowdown in our economy since the great depression of the 1930's. There will be much discussion in the media and at the "round tables" in the back of your favorite coffee shop, but I kind of liked a quote on the opinion page of the Star Tribune in Minneapolis. John Kenneth Galbraith, an economist under several presidents, said, "The modern conservative is engaged in one of man's oldest exercises in moral philosophy; that is, the search for a superior moral justification for selfishness."

As I write this, our Minnesota Legislature and Governor Dayton have not come to terms on a budget. With a shutdown looming, we can only hope it will be solved soon.

**DO YOU KNOW?**

- That REAM has its website under construction, directed by retired teacher, Stan Feldman. It should be ready for inspection by mid- 2011. Currently, the old REAM website is available.
- That REAM is looking for someone interested in overseeing a REAM - Facebook site. The REAM officers would help you with current information relevant to REAM. Social Media is the future for fast communication on issues. Call our Executive Director- Chuck Hellie, if interested.
- That REAM could be a more powerful lobbyist on your behalf, especially on pension issues if every one of our members recruited one more member for our state REAM organization.

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## CHUCK'S COMMENTS



*Chuck Hellie,  
Executive Director*

The 2011 REAM Convention will soon be here! Look for the registration form elsewhere in this issue of the REAM News. The registration form and your check are due September 1.

The deadline for the REAM block of rooms is August 19. That means those rooms not booked by August 19 will be released to the general public.

Call the Black Bear Casino Resort at

1-888-771-0777 and reserve your room with a credit card by August 19.

On Monday, September 19 registration begins at 12:30 p.m. at the main entrance to the Black Bear Casino Resort. The tables will be set up in the same area where the hotel registration is located. At 1:30 p.m. two bus tours highlighting the area will depart from the main entrance to the Casino. One tour includes the area power plant and the other tour visits the County Historical Museum.

Black Bear Casino Resort has a 25' by 50' indoor swimming pool, two hot tubs and a sauna and an 18-hole golf course. Fall rates are \$35 for 18 holes with a cart. Call 218-878-2483 and ask Les Northrup, the golf course manager, for reservations or questions. The course is closed on Tuesday, September 20 for a women's tournament.

At 2:30 p.m. in the Event Center AMBA (Association Member Benefits Advisors) will have a presentation on their benefits.

At 3:30 p.m. in the same place Lifeline Screening will have a presentation. The annual awards ceremony begins at 5 p.m. and dinner will follow. The evening's entertainment follows dinner with Bill and Laurie Bastian.

Tuesday morning, September 20, the exhibitors will be present from 9 a.m. to 2 p.m. At 10 a.m. Laurie Hacking, TRA Executive Director, Mary Vanek, PERA Executive

Director and Howard Bicker, Executive Director of the State Board of Investment will do a presentation. At 11 a.m. Michele Kimball, AARP State Director will speak to us.

After lunch beginning at 2 p.m. there will be break-out sessions by Michelle Lee KBJR TV6, Duluth news anchor speaking on wellness, Mary Shideler on her many kayak trips, Eileen Keen on writing stories and books, Mary Rose Varo, singer and songwriter and Wayne Thom on trapping. There's a reception at 5 p.m., dinner at 6 p.m. followed by Mary Schmidt with "The Stories and Clothes of Our Lives" as the entertainment.

On Wednesday, September 21 we have REAM's annual business meeting at 9 a.m. This will be followed by our keynote speaker's presentation "Northern Exposure" by the Duluth News Tribune's Sam Cook. During lunch we have the drawings for door prizes. Each local unit is asked to bring a door prize to be given away after lunch. This ends the convention. Don't forget to call for your hotel room by August 19 and send your registration and check by September 1.

In early June I was in Washington, D.C. and had breakfast with Minnesota Senator Al Franken one morning, followed by breakfast with Minnesota Senator Amy Klobuchar the next morning. This is possible for Minnesotans in Washington, D.C. when the U.S. Senate is in session. You can also have pictures taken with them. I did get a chance to speak with Senator Klobuchar's legislative assistant on pensions. As you may be aware, public pensions are under attack across the United States – not just in Minnesota. I also spoke to my Congressional Representative Collin Peterson's legislative assistant on pensions as well.

In 2012 the Minnesota Legislature will be voting on changing public pensions in several ways. Your help will be needed to keep our pension system strong for you and for future educators.



**See you in Carlton on Sept. 19, 20, 21  
Don't forget to register!!  
Be there to meet and greet friends old and new!**

# LEGISLATIVE REPORT

## A- Government Shutdown & TRA

The Minnesota government 'state shutdown' will probably NOT affect TRA checks (Laurie Hacking) because TRA does not get its moneys from general fund appropriations, BUT the critical question revolves around the question of what is 'essential.' And you know essential services will be continued even in a state shutdown. See the TRA web site to see how this question works its way out. Minnesotatra.org

## B- The legal challenge to the 2010 legislative law

The legal challenge to last year's (2010) Sustainability Fund is currently before a Ramsey County Judge. (The law provided for 'shared sacrifice' to keep the funds stable in light of the funding shortfall. Recall that retirees claimed contract rights to annual increases.) The decision is expected in August, BUT no final decision is expected due to the appellate process—estimation is that it will be about two more years before the lawsuit is settled.

## C- 2011 Legislative Session concerns

In this year's session, due in part to the large number of 'new' legislators and the need to deal with the state budget shortfall, the LCPR (Legislative Commission on Pension Reform) was cautious in its review of legislation.

In the 2011 legislative session, there were proposals that would have created an interesting and shocking change of direction for Minnesota pensions and 'union rights'. Among the pieces of legislation that did not pass BUT show the direction some legislators want the state to proceed follow: (Do we want to be Wisconsin II?)

- HF 0092 to repeal the teacher contract deadline.
- HF 0110 & SF 0163 to increase the size of the Legislative Commission on Pension Retirement
- HF0381 to impose a statewide school district and charter employee salary freeze
- HF0542 to end defined benefit public pension plans
- HF0696 to repeal the authority of local governments to issue bonds payable with property taxes
- HF1256 & SF0813 to modify employee, state and public, plans rates.

The LCPR Chair, Morrie Lanning, guided the commission's Omnibus Pension Bill in a non-controversial direction. Nothing significant was passed that related to TRA pensions. Under a proposal St Paul teacher pensions would be put closer to provisions that guided TRA on the Sustainability Fund provisions passed in 2010 (COLA reductions resembling TRA COLA reductions). Rep. Lanning and the commission will be holding extensive LCPR sessions during the legislative interim to consider in depth the questions of unifying St. Paul and Duluth pension provisions with TRA, reform of pensions (what that means is not determined), and consideration of a hybrid pension plan, and the suggestion to establish a 7.5% rather than a 8.5% funding ratio—which would increase the pension plan's deficit and could be further cause for drastic reform when the fund's projections will be in greater default.

\*We must be aware that a hybrid pension plan could put TRA, PERA and MSRS in the same boat that MERF (Minneapolis Emergency Retirement Fund) found itself last year. Recall that MERF became a 'closed' fund, with no new monies coming into the fund BUT the liabilities continued. The legislature felt compelled to add new state monies to MERF so that retirees would receive pensions. We cannot allow TRA, PERA and MSRS to become another MERF -their costs to the state could/would be high. We need to not allow the reduction of funds projections to be reduced from its current 8.5% to 8 or 7.5%.

## D- Critical LCPR hearings during the legislative interim

Note the direction Morrie Lanning is pursuing during the legislative interim. His goals reflecting pensions are clearly identified. (From

MNPOST) "Morrie Lanning, R-Moorhead, who chairs the House State Government Finance Committee, is spending part of his time looking ahead to an even more pressing fiscal riddle: how to keep the state's pension funds viable in the face of an unstable economy and an impending wave of baby-boomer retirements."



## Deanovic's Deliberations

*Dennis Deanovic, Legislative Co-Chair*

## Fisher's Findings

*John Fisher, Legislative Co-Chair*

"This is the next big issue that we have to deal with in the state of Minnesota — the long-term viability of our pension funds and protecting those resources for retirees," Lanning said. "We've got a lot of major issues we're going to be addressing. We're going to be meeting several times during the [legislative] interim, examining all of the major aspects of the pension issue."

E- Action Call to visit, inform legislators during the interim  
It is vital that REAM inform the legislators of our concern for public pensions in Minnesota. We are in for a major assault on pensions. We must keep our members informed, and we must let our legislators know that the 2010 reforms are working to restore TRA financial sustainability, and we must fight for continuation of the defined benefit (DB) plan for the current generation of retirees and future generations of teachers.

Invite your legislators to a 'town hall meeting' this summer to discuss these issues. When you do, please let your REAM Directors and your REAM Legislative Co-Chairs know about the meeting so we can join you and hear the legislators' stand on pension.

## F- Some additional interesting information:

- 1- The TRA Board of Trustees selected Marty Zins as 2011-2012 President, Mary Broderick as Vice-President and reappointed Laurie Hacking as TRA Executive Director.
- 2- TRA reported that the projected inflation rate was 4.65% - a significant jump from its .33% increase projected in July of 2010.
- 3- The Investment Advisory Council reported that the Asset Growth increased 3.3% during the first quarter of 2011 due to positive investments. Asset Mix increased due to strong equity allocations. Fund Performance (combined) 'outperformed its target for the quarter and for the year'. Domestic stocks 'outperformed its target for the quarter and for the year'. International Stocks 'outperformed its target for the quarter and for the year'. Bonds also 'outperformed its target for the quarter and for the year'.
- 4- The Minnesota Legislature received its finalized report from the Executive Directors of TRA, PERA and MSRS on schedule on June 1, 2011. Also both houses of the legislature will be up for election in 2012 due to redistricting after the 2010 census.
- 5-AARP will have its tax aid project open again for 2012 taxes. They assisted over 38,000 folks last year.
- 6- The Tax Fraud bill supported by AARP was heard during the last session BUT did not pass. More work will be done by the task force for success in the next session.
- 7- Visit the AARP booth in the Education Building at the State Fair on Saturday, Sept. 3, and talk to your REAM representatives.

John F Fisher

# STATE CONVENTION SPEAKERS

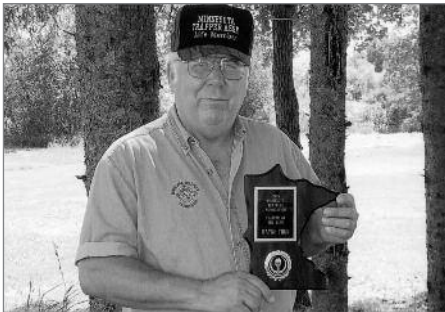
## MARY ROSE VOSS



Mary Rose Varo is a singer/songwriter from Cromwell, Minn. and will be at one of the break-out sessions at the REAM Convention on Tuesday, Sept. 20. When Mary Rose performs, audiences comment on the purity, strength and simplicity of her voice and listeners are moved by the powerful emotion expressed in her music. Her debut CD "This Old Farm", written in honor of a friend's century farm celebration, is receiving widespread recognition. "Unsung Hero", released in 2005, brings tribute and thanks to our veterans, military personnel and their families. Mary Rose is a contemporary Christian writer with a folk style that occasionally borders on country.



## WAYNE THOM



At the REAM Convention at Black Bear Casino on Sept. 20, Wayne Thom will be presenting a break-out session on trapping. Wayne grew up trapping gophers and muskrats around Nicollet, Minn. Thirty-two years ago he moved to Cromwell to begin a career as a deputy sheriff for Carlton County. His trapping hobby expanded and Wayne has now trapped over 3,000 beavers, otters, muskrats, raccoons, weasels, fishers, badgers, bobcats and skunks. He is a past National Trapper Association Director and is a Certified Trapping Instructor and Wolf Trapper. He has contracts for beaver control for Ducks Unlimited, Minnesota DNR Forestry and Minnesota DOT.

## EILEEN KEEN



Eileen Keen helps people write stories and books. She will be one of the break-out sessions at the REAM Convention at Black Bear Casino on Tuesday, Sept. 20. She graduated from McGregor High School and studied dance in Duluth and Minneapolis. She taught dance in Richfield and in McGregor. Eileen helped A.R.T.(Advancement of Rural Talent, Inc) organize the Pine Needles and Pens writers group, Pine Needles and Pens Palettes, Pine Needles and Pens Play/Productions group. Her involvement in theater has encompassed play writing, directing and performing. She lives near McGregor, Minn.

# NEW IMPROVED WEBSITE COMING

The Website committee of REAM is looking for a few people who will want to help maintain a small portion of our new website. Full training will be available and the amount of time spent by these volunteers should be approximately 20 minutes every two weeks on average. Among the tasks that volunteers are needed for are: help maintain a list of activities such as meetings that are coming for our membership, maintain Facebook and Twitter accounts, maintain a list of personal milestones of members (birthdays, wedding anniversaries, grandchildren births, awards received, deaths, etc. ) Two people could share duties if so desired. Other ideas you have to make this website better than ever will be welcomed by the committee for further discussion.

This website will be easier to navigate and will be updated more frequently than has been the case in the past. It will have many more pictures, videos and other media. A major thrust of the website will be to keep you updated regarding pension issues, and other issues that will impact you as a senior and a retired teacher. It also will be a place for you to come and find fun activities that you and your teaching friends will enjoy, which will make your retirement and life better than ever. Please give me a call at 763-546-5185, or email me at mnwebmaster@yahoo.com for additional information. The date of the launch of the new website hasn't been determined yet.

**Stan Feldman-Website Coordinator**

# 2011 REAM CONVENTION REGISTRATION – Black Bear Casino SEPTEMBER 19, 20, 21, 2011 - Carlton, MN

## 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, 2011**. A late fee of \$15.00 will be charged after September 1.
3. If two people register on this form, be sure Monday & Tuesday dinner choices **A** or **B** are those for Name **A** or **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 **Black Bear Casino Resort** at **1-888-771-0777**. Ask for the **REAM Group block of rooms**. Cost is **\$49.00 per night plus tax (\$52.37)** in the original area or **\$59.00 per night plus tax (\$63.06)** in the new tower. Have your credit card ready. **Block Release Date: August 19, 2011**

## REGISTRATION FOR TWO HOUR BUS TOUR AROUND CARLTON

**Both Bus Tours depart Monday September 19 at 1:30 p.m. from main entrance Black Bear Casino**  
**\$7.00 covers admission fees and bus cost.**

	<u>A</u>	<u>B</u>
Bus Tour 1 includes Power Plant.	\$ _____	\$ _____
Bus Tour 2 includes County Historical Museum	\$ _____	\$ _____

## REGISTRATION FOR FULL CONVENTION

	<u>A</u>	<u>B</u>
Full Convention Registration, includes registration, meals, break out, tax and gratuities (but not rooms) @ \$135.00. If late, - after September 1 @ \$150.	\$ _____	\$ _____
<b>Meal Choice selections:</b>		
Monday Dinner: Chicken (A) _____ (B) _____ OR Salmon (A) _____ (B) _____		
Tuesday Dinner: Turkey (A) _____ (B) _____ OR Walleye (A) _____ (B) _____		

## (OR) REGISTRATION IF ATTENDING ONLY PART OF CONVENTION

Note: Tax and gratuity are included in meal prices

**Registration** fee must be paid by all partial registrants @ \$35.00 Late fee after Sept 1. \$45.00 \$ \_\_\_\_\_ \$ \_\_\_\_\_

### Monday, September 19

Reception and Dinner Reservations @ \$ 26.00 \$ \_\_\_\_\_ \$ \_\_\_\_\_

Indicate your choice for Monday Dinner:

Chicken (A) \_\_\_\_\_ (B) \_\_\_\_\_ OR Salmon (A) \_\_\_\_\_ (B) \_\_\_\_\_

### Tuesday, September 20

Breakfast Reservations @ \$12.00 \$ \_\_\_\_\_ \$ \_\_\_\_\_

Lunch Reservations @ \$12.00 \$ \_\_\_\_\_ \$ \_\_\_\_\_

Dinner Reservations @ \$26.00 \$ \_\_\_\_\_ \$ \_\_\_\_\_

Indicate your choice for Tuesday Dinner: \$ \_\_\_\_\_ \$ \_\_\_\_\_

Turkey (A) \_\_\_\_\_ (B) \_\_\_\_\_ OR Walleye (A) \_\_\_\_\_ (B) \_\_\_\_\_

### Wednesday, September 22

Breakfast Reservations @ \$12.00 \$ \_\_\_\_\_ \$ \_\_\_\_\_

Luncheon Reservations @ \$12.00 \$ \_\_\_\_\_ \$ \_\_\_\_\_

**GRAND TOTAL** \$ \_\_\_\_\_ \$ \_\_\_\_\_

**Please complete the reverse side of this form**

**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 Phone: 320-252-2930  
309 4th Ave NE Email: jsorell@charter.net  
Sartell, MN 56377-1316

**MEMORIALS July 2011**

**In Memory Of: RICHARD H. AUNE**  
From: Elaine T. Aune, St. Peter.....\$10.00  
**In Memory Of: JACK BUNNELLE**  
From: Patricia Jewell-Peterson, Stillwater.....\$25.00  
**In Memory Of: HARRIET DAVIS**  
From: Nancy Moulden, Detroit Lakes.....\$20.00  
**In Memory Of: GLENN ERICKSON**  
From: Duane Mattheis, Eden Prairie.....\$10.00  
**In Memory Of: MARCELLA FISHER**  
From: Barbara C. Pohl, Roberts, WI.....\$25.00  
**In Memory Of: VERA JOHNSON**  
From: Brainerd Area REAM.....\$10.00  
**In Memory Of: BILL LEWIS**  
From: Dick Negaard, Eagan.....\$10.00

**In Memory Of: GENE MARTHALER**  
From: Harry/Lois Wenner, St. Cloud.....\$10.00  
From: Chuck/Cathy Sell, St. Cloud.....\$15.00  
**In Memory Of: BLANCHE PERGOL**  
From: Harry/Lois Wenner, St. Cloud.....\$10.00  
From: Chuck/Cathy Sell, St. Cloud.....\$15.00  
**In Memory Of: JOHN WELLS**  
From: Don/Barbara Brodersen, Minnetonka.....\$25.00  
From: Jerry Irsfeld, Roseville.....\$40.00  
**In Memory Of: GERALD WHETSTONE**  
From: Winona Area REAM.....\$10.00  
**In Memory Of: ALTHEA ROSE WIRTH**  
From: Moorhead Area REAM.....\$15.00

**REAM MEMORIAL/GIFT DONATION**

I'm happy to enclose a \$\_\_\_\_\_ gift to be used by REAM to carry forward the objectives of my organization, namely, the improvement of the civic, cultural, social, economic and professional status of its members;  
(and/or)

I've enclosed a \$\_\_\_\_\_ memorial in abiding memory of \_\_\_\_\_  
of the \_\_\_\_\_ Chapter.

My Name \_\_\_\_\_ or Name of Chapter \_\_\_\_\_

Address \_\_\_\_\_  
City State Zip

Please do not print my name with  
this gift/memorial in the **REAM News**

**Mail to: REAM TREASURER, Gordon Wagner**  
**317 Waite Ave., St. Cloud, MN 56301**

# The REAM News

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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](mailto: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**



**Retired Educators Association of Minnesota**

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](http://www.mnream.org)