

President's Report

Hi, folks, I hope you all found a way to deal with Minnesota winters!

John Fisher and I recently returned from a NRTA (National Retired Teachers Association) conference in Chicago, Illinois. We met with retired teachers from 15 other states and the District of Columbia. It was an Action Organizing meeting for dealing with issues we may be faced with as we go forward. We had a lot of time to meet with people from other states on common concerns. The two issues that sent up red flags for me will be reviewed here.

The first is the small number of states in this group of participants that have done a State Economic Impact Study. They were amazed that the money spent by retired Minnesota public employees impacted our state's economy by \$3.3 billion dollars and beneficiaries' spending led to 22,500 additional jobs statewide. When we showed them that the state and local taxes paid by pension recipients and the holders of the 22,500 new jobs exceeded the public employers pension contribution to the Minnesota public employee pension systems by \$80 million, they were totally surprised. They all wanted a copy of the 3rd party Minnesota Economic Impact Study!

The second issue dealt with Alaska. We met with their REAM President and their Legislative Chairperson. These two folks told us about Alaska's going to a DC (defined contribution) plan for their public employees about five years ago. They said the administrative cost of switching to a DC plan and covering the cost of their current DB (defined benefit) plan members has escalated their state

pension unfunded liability dramatically, to the point that the voters of Alaska have defeated all the key legislators who were promoting the switch to a DC plan. They said their own Fairbanks legislator, who was a big advocate of the DC plan, was so soundly defeated he probably will never run for public office again. They fear that Alaska, already having trouble recruiting teachers and other public employees, will only have the problem escalating in the future if they don't revert back to a DB plan. They hope to get their DC plan reverted back to a DB plan like Nebraska and West Virginia have done.

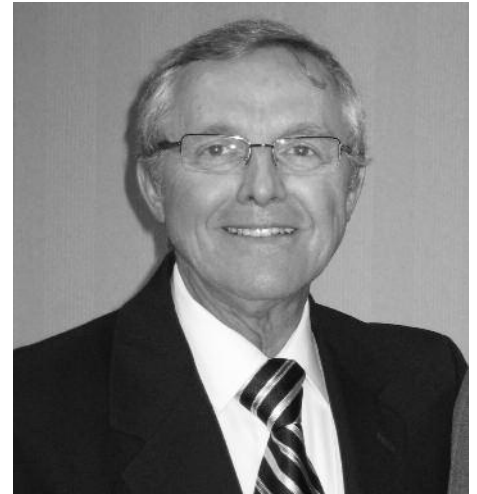
Minnesota DC-DB Study

In my previous articles, I mentioned I would cover the various DC-DB options the Study of Retirement Plan Design Options discussed at the Sept. 23, 2010 meeting, led by the Executive Directors of the three major pension funds in Minnesota. In this article I'll review the DC plan called: Hybrid Plan- Target Benefit. The key components are:

1. Contributions made annually by employees and/or employers based on investment assumptions to fund a target benefit amount.
2. Contributions based on individual employee's situation such as age and length of service; therefore contributions vary by employee.
3. If actual earnings differ from assumptions, the contribution amount does not change, but the benefit payable to the member increases or decreases.

Enjoy getting your arms around the understanding and administrative costs of that plan!

PRESIDENT'S REPORT



*Curt Hutchens,
President of REAM*

Thoughts about 401K Plans

Folks, 401k plans were never designed to be the heart of a person's pension plan, but a supplement! The 401k approach for retirement savings is, and will continue to be, an absolute disaster for this state, thus leaving the Minnesota workers who retire under its auspices with the choice of being penniless in retirement or working until they die.

The 401k program piecemealed into existence over the past 25 years has failed to provide retirement security for American workers. The past few years have shown a 401k scheme for funding retirements doesn't work. What happens if the markets go down just before you retire? Even when all is well with the markets, you would most likely outlive your 401k pension. Is this really the promise our state wants to make to public employees?

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In the last REAM news we wrote of 104-year-old Vera Hass, one of three retired teachers that age still drawing

a retirement benefit from TRA. Since that writing, Vera has passed away. She had a rewarding career, with many hundreds of students attending a party celebrating her many years of teaching. She lived a full life until her death. How can you ask for more?

With Vera's death there are now only two 104-year-olds now drawing TRA benefits. Because of confidentiality agreements we are not able to tell you who they are or where they live.

As we mentioned last time, Vera's first contract was for \$720 per year. When returning to teaching in 1956 after marriage and family, and with a provisional certificate, her salary jumped to \$2,925. As Julie at the TRA office said, "That wasn't very much."

Marilyn began teaching in 1957 with a salary of \$3,500, which seemed like a lot until you started paying the bills. Starting salaries today, I believe, are around \$35,000, with the average salary at around \$47,000. Again, compared to Vera's \$720, that seems like a lot of money until you pay the bills and try to get your children educated.

Despite the limited salaries of teachers, we remain close to the top of the most admired professions. After 9/11 firemen went to the top. Following behind the firemen are the health professionals and then teachers. On the bottom of the list are insurance salesmen, those in advertising, and lastly those poor car salesmen.

Continued from Page 1

While DB (defined benefit) public pension plans here in Minnesota have also taken severe hits, they have a long term investment outlook, and their obligations aren't due in full in the next five, 10 or even 20 years. By contrast, people who are within five to 10 years of retirement in a 401k plan will have great difficulty recovering the value of their accounts without greatly stretching their working lifetimes. Many who have recently retired under a 401k will be forced back to work. Is this really the example we want the public sector to follow? Do we really want police, fire, safety, teachers, etc. working into their late 60's, 70's and beyond?

It is vitally important to look at our state's long term viability, which is dependent upon a stable, well-trained and fairly compensated public work force. In good economic times, Minnesota public employment usually offers lower salaries, no bonuses, no stock options and no similar perks

common in the private sector. The trade-off for being a police officer, firefighter or teacher has always been the security of a retirement after a life time of public service.

If the trade-off is taken away, who is going to devote their working career to public service and guarantee themselves inadequate resources for retirement? Anyone with common sense should wonder why the solution to issues facing public pensions would be to switch employees to a retirement system that is a demonstrated failure.

Responsible leaders in our state shouldn't be advocating for a system - for public employees or anyone- that has already failed millions of hard-working Americans.

The wisdom of past leaders had a difference in salaries and benefits in play between public employees and the private sector. Private sector employees usually do well when the economy is doing well and public

sector employees when the economy is doing poorly. In Minnesota this observation is demonstrated by the fact that retired public employee retirees served our state as an economic stimulus (roughly \$3.3 billion per year) that I feel has saved Minnesota from an economic depression comparable to the 1930's.

Now, what would have happened if public and private sector retired employees were all in a DC (defined contribution) program going into the down turn in the market of 2000 to 2008? A major train wreck on our economy, for sure! Perhaps the powers that be should be trying to figure out how to help the private sector employees obtain a secure pension, instead of working so hard to drag everyone under the train!!! Please help us recruit new members so we can be heard loud and clear in every legislative district of this state when dealing with issues important to our members.

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.

CHUCK'S COMMENTS



Chuck Hellie,
Executive Director

REAM has added another potential benefit for our members. Life Line Screening offers low-cost preventive health screenings to REAM members at a discounted rate from their published community pricing. When you call 1-866-946-5845 to book your screenings use Priority Code CSMS-010 and you will receive a \$4 discount on the

four tests for Stroke/Carotid Artery

Disease, Peripheral Arterial Disease, Abdominal Aortic Aneurysm and Atrial Fibrillation. You receive a \$4 discount and REAM receives a small rebate.

Life Line Screenings are ultrasound tests to help you avoid a stroke. Strokes are the third leading cause of death in the United States and a leading cause of adult disability. About every 40 seconds someone has a stroke. Up to 80% of strokes are preventable if detected early.

I just had the tests and they don't take very long especially if you follow the rules, fast before the tests and wear a short sleeved shirt that's loose on your body. My father had several strokes when I was growing up. Two of my brothers and two cousins had to have their carotid arteries cleaned out. My younger brother just had a stroke this past August and he has had paralysis on the left side of his body and cannot swallow. His recovery has been slow.

I have been reviewing REAM benefits for our new REAM website which will be up and running soon. Here are some other benefits you might want to consider.

- 10% Discount on AAA (American Automobile Association) Basic Membership
- Big discount on Auto and Homeowners Insurance
If interested call The Group Agency Inc. 1-888-299-7717 or 1-651-765-0935
- AMBA (Association Member Benefits Advisors) Discounts
- Long Term Care/Home Health Care Insurance
- Long Term Care Annuity
- Medicare Supplement Insurance Plans
- Final Expense Whole Life Insurance Policy
- Tax-Deferred Annuity
- Medical Air Service Association (MASA)
- Ameritas Dental Insurance

- Vision Service Plan (VSP)
- Astrum Hearing Solutions
Call 1-866-988-5403 or check www.astrumhearing.com and use benefit number # RTA000053101
- Government Employee Travel Opportunities (GETO)
Check www.gettravelop.com or call 1-877-867-3639
- GETO Hotel Discounts using ID# 60712 at Days Inn, Ramada Inn, Super 8, Travel Lodge, Wingate Inn, Ameri Host, Howard Johnson and Knights Inn.
- Vacations to go Cruises
Call 1-800-338-4962 or check www.vacationstogo.com, www.resortvacationstogo.com or www.tourvacationstogo.com
- La Quinta Inn and Suites Discount
Call 1-800-531-5900 or check www.L.Q.com
Mention "AMBA" and receive a 15% discount
- Avis, Budget and Hertz Rent-a-Car Discounts
For Avis call 1-800-331-1212 or check www.avis.com and use AMBA's ID# G725000
For Budget call 1-800-455-2848 or check www.budget.com and use AMBA's ID# X925500
For Hertz call 1-800-654-2210 or visit www.hertz.com and use CDP # 1860896
- Dell Computers
Call Dell at 1-866-257-4711 or visit www.dell.com/epp and enter your ID# PSp5750248
- Apple Computers discount
Call 1-877-377-6362 or visit www.apple.com/eppstore/sig.
Identify yourself as AMBAREAM
- 1-800 Flowers Up to 15% discount 1-800-356-9377 or visit www.1800-flowers.com.
Use Promotion Code: "AMBA" to get discount
- AMBA Travel Perx Call 1-800-480-6080 or visit www.ambatravelperx.com

For information on any of these benefits call AMBA at 1-800-258-7041 or visit www.amba.info.

Don Andersen is a retired educator from Melrose. He and his wife spent two years in Africa with the International Foundation for Education and Self-Help (IFESH). They enjoyed their time there. The Foundation is seeking retired educators. If interested, you can call Don Andersen at 320-429-0865.

Know someone who is not yet a member?

Help make a difference, numbers count!

Pass your newsletter on when you are done with it and urge your friends to complete the membership application.

LEGISLATIVE REPORT

Public employees are under attack on many fronts. The attacks are and will be a basis for action in the Minnesota legislature. If we don't respond, our benefits face serious consequences for us and for our economic impact on the state economy. REAM therefore invites you to attend the:

REAM Legislative Conference. REAM will host our legislative conference on March 22, 2011 at the Maple Grove Community Center (12951 Weaver Lake Road, Maple Grove, MN 55369). Guest speakers will be asked to focus on pension issues (Defined Benefit/Defined Contribution) and the growing challenges to public employee benefits.

Pre-registration fees, including lunch, are \$15.00 per person. A \$25.00 registration fee is required on the day at the Conference Welcome Table.

Please send registration fees by March 14 to:
John Fisher
1766 Linden Cove
White Bear Lake,
Minnesota 55110-6203

The Minnesota legislative session is in session and the following events have taken place thus far.

- The Republicans promised significant change in the 2010 elections. 36 members of the Minnesota House of Representatives are new to the chamber, while the Minnesota Senate has 24 new members.

- The new majorities in both chambers appear to have the goal of significantly reducing the influence of unions in the state economy. There was a proposal to submit to the Minnesota voters a constitutional amendment to make Minnesota a "Right to Work State".

- There is proposed legislation introduced by Republicans in the Minnesota House to have new teacher hires be placed in a Defined Contribution plan rather than a Defined Benefit plan as provided for current active and retired teachers. REAM will follow the proposed legislation and inform you, via your REAM directors, of the latest developments including dates and times of legislative hearings.

- Meanwhile, the bill freezing teacher salaries passed the Senate on February 10. Action has not taken place in the House yet.

- The Pension Study mandated by the 2010 legislature (Defined Benefit/Defined Contribution) is progressing. The Executive Directors of

the Minnesota pension plan system, (Laurie Hacking-Executive Director TRA, Mary Vanek - Executive Director PERA, Dave Bergstrom- Executive Director MSRS) have met with stakeholders and are preparing a "draft" for stakeholders/interested parties' review by March 31. The study will be presented to the Minnesota legislature on June 1, 2011.

We will provide a review of this document for you to consider and make comments via your REAM Directors as soon as we receive a copy.

There is a move to broaden the membership on the LCPR (Legislative Commission on Pension & Retirement). Currently there are five members from each chamber (House and Senate). The majority party has had four members and the minority has had one. The legislation would change the membership to seven from each chamber, with the minority party receiving two seats.

Currently the senate has selected its members and they are:

- a) Senator Roger C. Chamberlain, District 53 R- Lino Lakes
- b) Senator Theodore Daley, District 38 R-Eagan
- c) Senator Julie Rosen, District 24 R-Fairmont
- d) Senator Lawrence Pogemiller, District 59 DFL-Minneapolis
- e) Senator Sandra Pappas, District 65 DFL- St Paul

Senators Rosen, Pogemiller and Pappas have served on the commission previously. The chair of the commission will be from the Minnesota House of Representatives and the speculation is that Representative Steve Smith[®] from District 33A will be chair.

There may be more to come from the new legislature. REAM must act to protect our pensions and our profession. We must look on this as an opportunity for us as REAM members to inform legislators, new and returning, of the impact pensions have on the Minnesota economy.

- 86% of TRA benefits are mailed to TRA members IN Minnesota.
- TRA average monthly benefit is \$2,277 per month, for an annual amount of \$27,319.00
- There are 46,332 TRA members receiving benefits.
- The TRA benefits are spread through all of Minnesota's 87 counties.
- TRA members contribute to the



Deanovic's Deliberations

Dennis Deanovic, Legislative Co-Chair

Fisher's Findings

John Fisher, Legislative Co-Chair

Minnesota economy, helping to keep jobs in Minnesota. This is a stimulus to the Minnesota economy.

- TRA members pay state and federal taxes on the benefits they receive.
- TRA members pay into the pension fund. In many states the state is the only contributor (Illinois and New Jersey).

Contact your legislators in the Minnesota House and Senate; tell them your story about the need for your TRA benefits. They need to hear from YOU, their constituents. Call, write, send e-mails or attend legislative meetings when they are scheduled in your community.

Items from the 16 February TRA Board meeting:

- The average age of Minnesota teachers is 43.
- The TRA pension funding as of June 30, 2010 is 67.6%. With increased investment returns (16.3% since June 2010) the funding ratio is between 73 & 74%. This is a testament to the effect of the 2010 legislation.
- Inflation is heating up. Social Security may reach the percentage of inflation to give recipients a COLA on January 1, 2012
- TRA Data as of 30 June 2010:
Assets, \$14.9 billion
Active Members, 77,356
Benefit Recipients, 51,853
Vested/Deferred members, 12,756
Average TRA individual benefit, \$2,277.00/ month,
\$27,319.00/ annually

REAM UNIT CONTACTS 2011-2012

CENTRAL DIVISION

BRAINERD AREA
Sherri De La Hunt
218-9631-2699

CROW RIVER AREA (Dassel)
Betty Hendrickson
320-275-3851

STAPLES
Tom Honek

ST. CLOUD AREA SCAREAM
John Augustin
320-654-9428
Or
Joyce Wittenhagen
320-252-4378

VIKING LAND AREA (Alexandria)
Russell Larson
320-759-7284

WEST CENTRAL (Willmar)
Joe Eikmeier
320-235-6131

PAYNESVILLE AREA
Ray Jones
320-243-4704

SAUK CENTRE/MELROSE
Carol Musburger
320-351-4565

NORTHWEST METRO AHRSA
(Anoka)
Janice Clemens

CARE (Maple Grove)
Mary Jo Martinson
763-553-7998

**EAST METRO
FOREST LAKE**
Carol Martin
652-426-4765

MOUNDS VIEW
Myrna Strand
Jan Fischer
651-436-4093

NORTH SAINT PAUL
Laura Lewis
651-739-2432

ROSEVILLE
Kathy Kelly
651-464-5301

ST. PAUL
Clare Longsdorf
651-735-1246

STILLWATER
Jan Fischer
651-436-4093

WEST ST. PAUL
John Hagman
651-454-1529

SOUTHEAST DIVISION

ALBERT LEA
Donna Widenhoefer
507-373-8459

AUSTIN
Ramona Swenson
507-437-4701

KENYON / WANAMINGO
Carol Lozon
507-789-6497

OWATONNA
Gary Schwartz
507-451-6676

ROCHESTER
Dorothy Norman
507-775-2950

TRI COUNTY
Gretchen Schade
507-875-2592

UPPER HIAWATHA VALLEY
Linda Ahlers
651-345-3851

WASECA
Don Zwach
507-835-1768

WINONA
Lyle Laturno
507-452-2481

SOUTHWEST DIVISION

MANKATO
Darlene Anderson
507-388-5403

GLENCOE AREA
Ann Raether
320-864-5643

**SOUTHWEST METRO
BELLE PLAINE & JORDAN**
Phoebe Einertson
952-718-6349 or
952-873-6632

BLOOMINGTON AREA
Not available

RICHFIELD
Dorothy Pearson
952-942-8989

HOPKINS
Ronelle Laitinen
952-544-5025

NORTHEAST DIVISION

CARLTON COUNTY
Jennie Hanson
218-357-2385

DULUTH AREA
Jean Merry
218-724-5190

NORTH CENTRAL AREA
Clyde Newton
218-245-3970

INTERNATIONAL FALLS AREA
Ron Burland
218-757-3403

No organization at this time

IRON RANGE AREA
Lois Ferserson
218-744-3642
Starting to organize

NORTHWEST DIVISION

AGASSIZ AREA
Gary Werner
218-1945-6766

CROOKSTON AREA
Leland "Bud" Ellingson
218-281-5440

DETROIT LAKES
Elaine Meyer
218-847-7269

MOORHEAD AREA
Jerry Koenig
218-233-4774

NORTHLAND AREA

THIEF RIVER
Jane Oberg
218-681-3532

ROSEAU COUNTY AREA
Elaine Lang
218-528-3650

Life Line Screening Update

To call and make appointments with Life Line Screening, REAM members should call 1-866-964-5845, priority code CSMS-010. Without this information it will be difficult for REAM to get credit for the affinity program.

REAM EDUCATOR AWARD AND JOHN MORIARITY GOVERNMENT INVOLVEMENT AWARD

The REAM Educator Award will again be presented during the REAM Annual Convention Sept. 19, 20 and 21, 2011 at Black Bear Casino in Carlton, near Duluth. This award is given to a note-worthy REAM member who has contributed to the growth of REAM or a local REAM unit.

The individual or individuals nominating a member will use the following criteria:

- A. Personal endeavors as a school educator
- B. Promotion of the causes of education within the community
- C. Service to schools & community as a volunteer
- D. Service to retired educator groups at the local, division and/or state level

Letters of nomination should be brief and concise but include the following items in the individual's resume:

- A. Name, address, education, place, dates, degrees, etc.
- B. Teaching (or school related) places, level of work, years in service
- C. Date retired
- D. Experiences, other than school related
- E. Honors received, organizations, offices held, etc.
- F. Volunteer activities, church, community, etc.
- G. Service to retired educator groups at local, division, and/or REAM level.

The John Moriarity Government Involvement Award will also be presented at the Convention in September. This award is given to any retired educator and member of REAM who is/was involved in local, county, state and/or national government activities and political activity such as REAM/AARP Legislative activity, political party involvement and/or campaign workers.

Possibilities to consider for this award are those who are/were:

- Elected or appointed to community government positions such as city councils, city commissioners and boards, or school boards.
- Elected or appointed to county government positions such as county commissioners and boards, or study or research groups.
- Elected or appointed to state government positions such as state officers and commissioners, legislature, interns and advisors, or pension board positions.
- Elected or appointed to national offices, cabinet members, Congress, staff assistants or interns, or those serving on boards or commissions.
- Involved in political activity such as REAM or AARP Legislative activity, political party activity, or campaign workers.

Please send nominations for both awards to Cheryl Huettl, 1909 N. Lakeshore Dr., Lake City, MN 55041. Phone 651-345-3585. Email hjhuettl@yahoo.com
The deadline is July 31, 2011.

DO YOU KNOW?

1. Minnesota is the only state that expects its public employees to work until age 66 for a full normal retirement pension. Over $\frac{3}{4}$ of the current teacher ranks do not have the Rule of 90 and have severe penalties if they retire before age 66. Most of the Social Security states we compare to have full benefits after 30 years of service.

2. The Rule of 90 in Minnesota ranks 33rd of the 34 Social Security states we compare to for retirement benefits. Only Michigan is lower, but they offer state-wide sponsored health care for their public employees.

3. Employer (taxpayer) contributions as a percentage of total state and local government spending in 2008 for Minnesota was 1.60%, compared to the national average of 2.89%. Due to our very conservative benefits, compared to public employees in other states, Minnesota taxpayers have been getting a ROYAL BANG FOR THEIR BUCK for decades.

4. Has your retired public employee neighbor joined REAM yet and/or recruited another member? Legislators know retirees vote and we want all public employee retirees, especially TRA and PERA retirees, to be smart voters!

MEMORIALS and GIFTS

In Memory Of: ANNA ROBERT D. BROWN

From: Brainerd Area REAM\$10.00
 From: Estelle L. Brown, Brainerd\$200.00
 From: Bruce Nelson, Minneapolis\$5.00
 From: Sharon Tope, Arlington, VA.....\$200.00
 From: Mrs. Robert D. Brown, Brainerd\$25.00
 From: Dolores Parker, Lawrence, Kansas\$25.00

In Memory Of: PHYLLIS CHRISTIANSON

From: Lorraine L. Miller, Montevideo\$20.00

In Memory Of: DONALD "DON" CONNORS

From: EBarbara Connors, Plymouth.....\$25.00

In Memory Of: GRETCHEN DUNN

From: Susan Kimball, Anoka\$10.00
 From: Anoka Hennepin Retired Staff Association.....\$10.00

In Memory Of: BONNIE FISCHER

From: Pearl Heitke, Paynesville\$10.00

In Memory Of: LYMAN GEARY

From: Stillwater Area REAM\$10.00

In Memory Of: DALE HANKE

From: Don Wilke, St. Cloud\$10.00

In Memory Of: ELIZABETH HEYDT

From: Winona Area REAM\$10.00

In Memory Of: VERN HUMBERT

From: Wally Johnson, Anoka\$25.00

In Memory Of: MIFF JOHNSON

From: Don Wilke, St. Cloud\$10.00

In Memory Of: JIM KOVALESKE

From: D. Jo Gascoigne, Stillwater\$20.00

In Memory Of: ERNA REYNOLDS

From: Stillwater Area REAM\$10.00

In Memory Of: LEVETA M. SCOTT

From: Moorhead Area REAM.....\$15.00

In Memory Of: LOLITA STENERSON

From: Pearl Heitke, Paynesville.....\$10.00

In Memory Of: JOHN WELLS

From: Donovan Johnson, Minneapolis\$10.00

GIFTS

Roman Radniecki, Oklee.....\$10.00
 Jane McKinlay, Edina.....\$5.00
 Russel Blankenfeld, Maplewood.....\$10.00

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**

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 _____

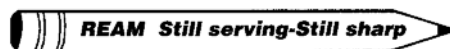
*If winter address is not known at this time, please notify us when you do know it, either by regular or e-mail: jresler@comcast.net.

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



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