

President's Report

Hi, folks, I hope you are all back to enjoying the months of Minnesota weather that allow us to get outside and see what we are really walking on!

As I write this article, Joyce Sukula (St. Cloud-REAM Past President-now REAM Advocacy Chairperson) and I are preparing to travel to Washington D.C. for NRTA's (National Retired Teachers Association) national Advocacy conference. The focus of this conference will be on pensions. Key speakers and their topics are:

1. Pulse on Pensions on Capitol Hill, Jeannine Markoe Raymond, (NASRA) National Association of State Retirement Administrators.
2. Trends on State Pensions, Ron Snell (NCSL) National Conference of State Legislatures.
3. A Closer Look at State Pension Fights (all participants)
4. New Research & Messaging on Pensions, Kelly Kenneally, (NIRS) National Institute on Retirement Security.

This conference will help REAM to be up and running with the latest national information on pensions, when the Minnesota DC/DB Legislative directed pension study comes out in rough draft in April and final draft in June.

Joyce and I have set up meetings with our members of Congress. They include: Representative Michelle Bachmann (Joyce and I both live in the 6th District) and Senators Amy Klobuchar and Al Franken. Topics we will be discussing with them include protecting public pensions, the status of the health care law and protecting Social Security.

Most of you know I have followed Minnesota Public Employee Pension issues for over 40 years at the State Legislature. I am not aware of any public employee group in all that time requesting improvements beyond the middle of the 34 (SS) Social Security states we compare to for pensions.

Historically, the improvements made to the Public Employee Pensions in Minnesota have had support from both political parties when it has been noted that we rank near the bottom in almost every major criteria for determining a Public Employee pension. In 2006, a local TV station and a statewide business questioned Minnesota Teacher Retirement benefits and wanted reforms. When the facts came out of how modest our teacher pensions are compared to other states and how the majority of Minnesotans want a quality teacher in every classroom, the Minnesota Taxpayers League helped get a modest improvement passed.

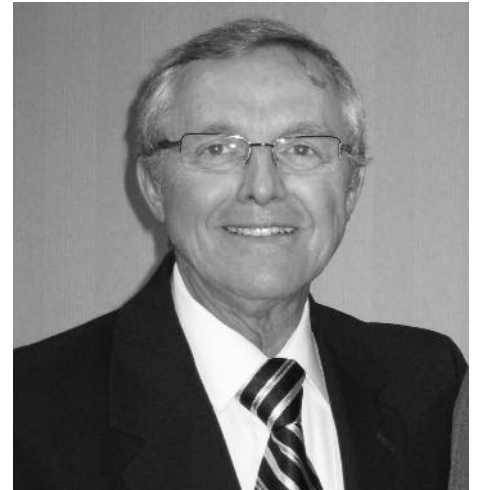
According to the U.S. Census data, Minnesota (MN) and Wisconsin (WI) are well below the national average for Employer (Taxpayer) contributions as a percentage of total State and Local Government Spending by state. In 2008, MN public employee pensions were 1.60% of total spending and WI 1.35%. The national average was 2.89%. What is killing our state government is

(a) the plunge in wages with unemployment (b) the collapse of property values (c) the plunge in business sales and (d) the increased need for services provided in full or in part by our state government.

The problems in the state and national economy have not been created by public employees. It was created by Wall Street and this political sleight of hand, placing the blame on public employees, will do nothing to solve the problem. Oh, by the way, MN Public Employees are taxpayers, too. Public Employees in MN have worked very hard to improve the quality of life for all Minnesotans and want policymakers to look at the real causes of the economic downturn and correct them for the benefit of all Minnesotans. "Thank You" to MN Public Employees for what you do to make this a great place to live. The above comments are parts of an editorial I wrote to one of our state's largest newspapers recently. I wonder if it will be printed.

Your REAM Leadership is committed to protecting your pension, but there is only so much we can do. So I want to thank all of you who have worked to educate your legislators. Keep contacting your legislators in St. Paul- let them know how you feel and feel free to use the "talking points" our Legislative chairs and others have provided you via e-mails, Legislative Conference and our REAM website. Send them e-mails, make a phone call or write a letter. They need to know how their constituents feel- after all, they were elected to represent you.

PRESIDENT'S REPORT



*Curt Hutchens,
President of REAM*



We recently lost a good friend because of a traumatic brain injury. He was walking to his car when he slipped on the ice, fell backwards and injured his brain. This is a major health problem for people over the age of 75 as well as young people ages 14 to 24. We frequently read of athletes injuring their brain because of a blow. The most famous case of brain injury was that of Phineas Gage, a railroad construction foreman who was tamping powder in

a blast hole when an explosion sent the three-foot tamping rod through his brain. Although his personality changed from a mild-mannered man to one that was quite obscene at times, he lived for more than two decades more. Most recently, of course, is the Gabby Gifford story. She is recovering nicely from a gunshot to the brain, showing that the brain can function in cases of extreme trauma.

Despite its abuse the brain can be very resilient. There are cases presented on television and in books that document children and older people having half their brain removed because of a brain disorder and continuing to live a productive life. The brain requires one fifth of the body's supply of blood and oxygen. It takes a lot of fuel to keep the engine running. When it comes to brains, size does not matter, in fact the largest brain studied belonged to an idiot. We all weigh in at around three pounds. Then there are the savants who can play anything on the piano after hearing it once, and those that can read a page in seconds and

remember everything they ever read. The "rain man" could remember numbers. Henry Ford was called stupid by some, but said if he didn't know something he could find someone who did very quickly. He said he had the uncanny ability to tell what was wrong with a faulty engine by just looking at it. One marvels at some of our young children who can absorb a vast amount material and are in college working on Ph.D.s while still adolescents. One marvels at a Mozart who was writing music in grade school, and is still being played today by symphony orchestras. I think as teachers some of our greatest disappointments are very bright children who do not work up to their abilities. Also the reverse of that is true, we have young people who do not have a lot of innate ability who do very well in society because of honesty, a good personality and an inner drive (or maybe a very sharp spouse).

The lesson for us is to keep that brain busy; there is no limit to what it can hold. And be careful out there.

MN RETIRED EDUCATORS ASSOCIATION BOARD DONATES \$2,500 TO WADENA-DEER CREEK BAND PROGRAM

On behalf of the State REAM Board, the Staples chapter presented the \$2,500 check to Lisa Weniger, WDC band director, on Feb. 3 at WDC Elementary.

With the support of Honek and Morrie Lundgren, Marge Evans made the recommendation for the State REAM donation to be given to WDC's band program. Evans' husband, Mark, served as the band director at Staples school for many years.

Weniger said the donation will be greatly appreciated. Not only did the band program lose items in the tornado, but many of the instruments, cases and music stands recovered from the high school were moldy and rusty.

The Retired Educators Association of Minnesota Board recently presented the Wadena-Deer Creek High School band program with a donation of \$2,500 to help replace instruments, sheet music and other items lost in the June 17, 2010 tornado. Marge Evans and Morrie Lundgren, REAM directors at large, delivered the gift. They are shown to the right of the drum.

"We are extremely grateful for the donation from REAM," said Weniger. "The students and I are also appreciative to REAM for thinking of the WDC band program with their generous donation. We can't thank them enough."



Photo by Dana Pavek, WDC Schools

CHUCK'S COMMENTS



*Chuck Hellie,
Executive Director*

In the March issue of the "REAM News" I listed membership benefits for REAM members as well as phone numbers. Many of you took advantage of this because I received calls that there wasn't a phone number for a discount on AAA Membership. Those phone numbers are 1-888-299-7717 or 651-765-0935. Those are the same numbers for the Group Agency, Inc. which handles AAA's auto and homeowners'

insurance. Also, I received a call from AMBA that the discount code for Apple Computers should be www.apple.com/epstore/amba.

Our State Convention this year will be Monday, Tuesday and Wednesday, Sept. 19, 20 and 21 at the Black Bear Casino, Carlton, MN. That's located 20 miles south of Duluth and not far from Cloquet. Hotel rooms are \$49 and \$59 plus tax per night. \$59 rooms are in the new tower and these rooms are part of the new convention center where most of the convention activities will take place.

Jennie Hanson from Wright, MN is the Convention Chair. She is also the President of the Carlton County Retired Educators. Registration at the Black Bear Casino will open on Monday, Sept. 19 at 1 p.m. and there will be a bus tour of the area beginning at 1:30 p.m. Entertainment Monday evening after the Awards Program and Dinner will be William and Lauri Bastian. William is a professional singer and music professor at St. Scholastica in Duluth. He and Lauri will be entertaining us with serious and light music.

Tuesday, one of the break-out sessions will be Michelle Lee from KBJR TV 6 in Duluth on wellness. She will be talking about the benefits of activity on the aging body, mind and spirit. Another session will be The Kayak Lady, Mary Shideler, from the Grand Rapids area. She has kayaked 1,007 lakes in Itasca County and will be speaking on those experiences. Tuesday evening's entertainment will be Mary Schmidt doing a presentation on "The Stories and Clothes of Our Lives."

Wednesday's Keynote Speaker is Sam Cook from the Duluth News Tribune. He covers hunting, fishing, camping and many other outdoor pursuits in the North Country. He will show slides titled "Northern Exposures." The July issue of the REAM News will have more details and information on the Convention and also the Registration Form. Please reserve

Sept. 19, 20 and 21 on your calendar for this year's REAM Convention!

During the latter part of February my wife Anita and I traveled to New Zealand. As we boarded the Air New Zealand plane for the 13 hour flight from Los Angeles to Auckland, an employee for the airline said, "I see your final destination is Christchurch. Thirty minutes ago there was an earthquake in Christchurch and the airport is closed. However, by the time you arrive in Auckland the airport at Christchurch may have reopened."

New Zealand is mainly composed of two islands, each about 600 miles in length. The North Island has Auckland at the north end and the South Island has Christchurch about half way down the island. When we arrived in Auckland, the airport in Christchurch had opened, so I called the hotel, which was located near the earthquake area. There was no answer, but we learned later they had no electricity or water. The car rental agency, near the Christchurch airport, was open and could provide us with our rental a day early. So, along with other passengers whose flights had been cancelled for 13 plus hours, we waited for our flight to Christchurch. The Christchurch airport was crowded with people trying to get out of Christchurch. We saw no earthquake damage except for the continual coverage on the TV stations.

After renting our car, we headed west to Greymouth on the Tasman Sea. The ocean shoreline is spectacular. Waves pounding the rocks and beaches line one side of the highway while mountains, hills and forests line the other. The scenery in New Zealand is diverse. One can drive through mountain passes to rainforests to pine forests to open grassland for cattle grazing in just a few hours, all while catching glimpses of the ocean.

After leaving the backpackers and campers, we visited Queenstown where bungee jumping first began. No, we didn't try it, but it was pointed out that 80-year-olds have tried it and come out alive. Parasailing, water skiing and snow skiing are also popular sports in Queenstown. The South Island is also home to large herds of sheep, cattle and deer. In New Zealand they raise deer commercially and export the meat.

Auckland, on the North Island, is a "City of Sails". Thousands of sailboats line their many harbors and provide recreation for tourists and a goodly number of the 3.5 million inhabitants who live in Auckland and its surrounding islands. Harbor tours as well as the Sky Tower gave us two very different, but beautiful, perspectives of the city.

If I ever decided to live someplace other than the United States, I would definitely consider New Zealand.

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

The 2011 Minnesota legislative session will be in its final days when you view this article. As of mid April the legislature is moving forward with its goal of destabilizing unions and questioning every previous legislation as being fiscally irresponsible. They see their majority in both houses as a vindication of their vision of a trimmed down, personal responsibility state.

This article will focus on the following pension issues:

- The MN Legislative Commission on Pension and Retirement (LCPR)
- Comparison of MN pensions to those of other states
- MN Pension Retirement Study
- Impact of Senate File 813

The members of the MN LCPR have been named. (The commission is composed of five senators and five members of the MN house.)

The House members are:

Phyllis Kahn ---59B--(DFL)
Mary Kiffmeyer---16B-- (R)
Morrie Lanning---9A-- (R)
Mary Murphy---6B-- (DFL)
Steve Smith ---33A---(R)

The Senate members are:

Roger Chamberlain---53---(R)
Theodore Daley---38---(R)
Sandra Pappas---65---(DFL)
Lawrence Pogemiller---59---(DFL)
Julie Rosen---24---(R)

Under the rules of the LCPR the chair of the 2011-2012 sessions is to come from the house. At its organizational meeting, only the DFL members and one Republican were present, therefore no organization took place. The LCPR will attempt to organize later in the session. It appears that issues that concern pensions will be heard independently by numerous committees without the expertise and oversight of the LCPR and its experienced staff. This will NOT serve REAM/pensioners well.

Comparison of MN pensions to those of other states. Pension issues are a major issue in many states in 2011 as they were in 2010.

In 2010 MN increased contribution rates for active teachers and reduced retirement. Eleven states increased age and service requirements for early retirement.

Trends in 2010 included the following:

- Reduced benefits for new employees with the same service and compensation.
- Higher employee contributions as a percent of salary.
- Reductions in guaranteed post-retirement increases.
- Purchases of service credit only at full actuarial cost.
- Most of the changes were in the traditional Defined Benefit framework.
- Michigan and Utah replaced DB plans with hybrid plans.
- Utah offered alternatives of Defined Contribution (DC) plan or hybrid plan.
- Utah and Pennsylvania provided for 'shared risk' DF plan.
- Pennsylvania offered new employees alternatives of lower contribution rates and lower benefits OR higher contribution/higher benefits.

And in 2011 (Remember Wisconsin!) 31 states are considering major pension, including increased employee contributions and benefit reductions. In 2010 note that MN increased contribution rates for active teachers and reduced retirement COLAS in the 2010 session.

Eleven states increased age and service requirements for early retirement in 2010.

The challenge is clearly evident. Pension plans are under severe well-planned attack! REAM needs to align with our colleagues from the other MN pension plans to let the legislators reflect on the dangers and costs of shifting to DC plans.

As you remember, the 2010 legislature required that a study be completed by the directors of PERA/MSRS & TRA of "defined benefit, defined contribution and other alternative retirement plans for MN public employees. The study must include analysis of the feasibility, sustainability, financial impacts, and other design considerations of these retirement plans. The report must be provided no later than June 1, 2011 to the LCPR."

The draft report was completed on April 1, 2011. The report focused on the looming retirement crisis, noting that Americans have a \$6.6 trillion retirement income deficit (Center for Retirement Research at Boston College).

A. Private sector pension coverage is dwindling. Half of workers are offered coverage.

- Workers rely on social security for 90%+ of income.
- A 2011 Wall Street Journal study reported a median 401K balance for age 60-62 households is only \$149,400, one quarter of what is needed to maintain living standard. Only 8% have sufficient 401K balances. Those with DB have come much closer to maintaining living standard.

B. Retirement Crisis Impacts on Taxpayer. National Institute on Retirement Security Study-2006, found:

- Poverty among older households with no DB pension income was 6 times greater than with those with DB plan.
- 1.35 million fewer households received means-tested public assistance because of their DB pension incomes.
- DB pensions reduced risk of poverty and public assistance, particularly for women and minority populations.

C. Mercer Cost Study.

Proposals analyzed:

- DB closed as of 7/1/10
- New hires in DC
- DC contributions: 5% employer. 5% employee
- Analysis with both 8.5% & 7% interest assumptions
- High transition cost (switch from DB to DC because:
- Future revenue flow to DB is reduced as contributions for new hires are redirected to DC accounts.
- In closed plan, requirements restrict time period during which unfunded liabilities are paid off. Contributions are accelerated in order to pay off unfunded over shorter timeframes.
- Closing DB can lower investment returns.
- In a closed plan, payroll will shrink.
- Cash flow becomes more negative: less available to invest, more has to be paid out.

Impact of Senate File 813



Deanovic's Deliberations

Dennis Deanovic, Legislative Co-Chair

Fisher's Findings

John Fisher, Legislative Co-Chair

STATE CONVENTION SPEAKERS

THE KAYAK LADY



Mary Shideler, the Kayak Lady is one of the break-out speakers on Tuesday at the REAM Convention. Mary is a lifelong resident of the Grand Rapids, Minn. area. Growing up at her family's resort on Bass Lake, she developed an early appreciation and respect for the outdoors. Last summer

Mary completed a 15-year quest to paddle each of the 1007 lakes in Itasca County. Her book, *The Kayak Lady*, is a collection of stories and photos that documents her kayaking experiences.

Sometimes with the help of friends, but often on her own, Mary carried her kayak through brush, trudged across bogs in tall boots, and put up with hordes of mosquitoes and legions of wood ticks. In close-up encounters, she observed birds and animals in their forest and wetland habitats and became adept at identifying wildflowers. Along the way, she also learned to trust her own capacity to overcome obstacles, including her fear of being alone.

MARY L. SCHMIDT



Mary L. Schmidt is the entertainment Tuesday evening at the REAM Convention. Her program is titled: "Playing Dress-up: The Stories and Clothes of Our Lives". Mary has been playing "dress-up" for years and now takes her closet on the road. Her lifelong passion for clothes comes to life through personal stories and memories of others as audience members are

encouraged to share their stories and play dress-up. We all have memories of clothing. Mary thinks with a room full of educators, there will be some great stories. She has some lovely gym suits to

share and we might even have an ugly tie contest.

Mary grew up on a farm in southwest Minnesota. She received her BA in Speech/English Education from South Dakota State University in Brookings, S.D. Her dream was to follow in the footsteps of her favorite teacher, Mrs. Verona Berg. After barely surviving a year teaching middle school, she went back for her MA. She has taught Communication Studies at Dakota Wesleyan, Winona State, Rochester Community/Technical College and St. Cloud State. Currently, she is a faculty member at St. Cloud Technical/Community College. Mary is a member of the Communication and Theatre Association of Minnesota and the Northlands Storytelling Network. She and her husband live in Pierz, Minn. and collect a lot of "old stuff".

SAM COOK



Sam Cook is the Keynote Speaker for the 2011 REAM Convention at Black Bear Casino in Carleton, MN. He is an outdoors writer and columnist for the "Duluth News Tribune." He covers hunting, fishing, camping, cross-country skiing, snowmobiling, northern-lights-watching, dog sledding, sea kayaking, canoeing, mountain biking, ATV riding, woodcock mating and flight observing,

hawk migration and other outdoor pursuits of people in the North Country.

Sam was born and raised in Kansas and has a B.S. in journalism from the University of Kansas. He's married to Phyllis and they have two children. Sam has paddled twice to Hudson Bay on canoe expeditions as well as other whitewater rivers in Manitoba, Canada's Northwest Territories and Alaska. He has traveled to the North Pole and traveled by dog team on Canada's Great Slave Lake and Baffin Island. Sam is the author of six books. He will speak and show slides of the North Country. He has titled his presentation as "Northern Exposure."

MICHELLE LEE



Michelle Lee will be one of the break-out session presenters at the REAM Convention in September. Her presentation will be "Baby Steps to Fitness" and is geared to mature adults. She will speak about the importance of being active, having balanced nutrition and taking one day at a time. Also, she will talk about the benefits of activity on the aging body, mind and spirit.

Michelle anchors the newscasts at 5, 6 and 10 p.m. and produces the late evening news on KBJR 6 Duluth. She began her career as a reporter and announcer at KXGR Radio in Grand Rapids, Minn. in 1976. From there she moved to the Twin Cities and KSTP AM as a reporter and newscaster, counting Charlie Bush and John McDougal as her early mentors. In 1983 she made the transition to television as a general assignment reporter and weekend news anchor at KDLH 3 in Duluth. She was quickly promoted to the

weeknight anchor chair. In 1990 Lee joined the news team at KBJR 6 in Duluth.

Lee also hosts the monthly half-hour community service program, "Healthy Living", which focuses on medical issues important to viewers. She was instrumental in developing a two-year public service and news campaign, "Heart healthy" to promote cardiovascular health in the Northland. For this effort she was awarded the Excellence in Medical Journalism Award by the Minnesota Medical Association. The American Heart Association presented Lee with an Upper Midwest Award for Excellence in Medical Reporting.

Michelle is a Broadcasting Hall of Fame Inductee. She was instrumental in fund raising for the construction of a state of the art animal shelter in Duluth, which is now on track to become a no kill shelter. Michelle is married to Gary Kovanen and they have a grown son, Frederick. They live near Moose Lake, Minn.

WILLIAM AND LAURI BASTIAN



William and Lauri Bastian will entertain at the REAM Convention on Monday evening, September 19. William Bastian is a professional singer and professor at St. Scholastica in Duluth. He is a Wisconsin native and holds a Bachelors degree from Milton College in Wisconsin and a Masters degree in Vocal Performance from the University of Wisconsin/ Milwaukee.

William began his professional singing career as a countertenor singing Medieval, Renaissance and Baroque Music. He now sings as a tenor and also performs Classical, Romantic and Contemporary

Music including art songs and opera. He has sung leading roles in 39 different operas and 75 different oratorios and symphonic works. He has performed in the Duluth area with the Duluth/Superior Symphony, the Lake Superior Chamber Orchestra, the Arrowhead Chorale and the Lyric Opera of the North, but also has performed with the Minnesota Orchestra, Milwaukee Symphony, Baltimore Symphony and others. He does numerous recitals every year and sings Medieval Music, Renaissance lute songs, Baroque Cantatas, German lieder, French melodies, 20th Century Art Songs of Charles Ives and Benjamin Britten, Vaudeville/Tin Pan Alley, Jazz and the music of Woody Guthrie and Pete Seeger.

William and Lauri will perform serious and lighter music for us

CONTINUED FROM PG. 4

- Raises employee rates and lowers employer rates by 3% for all public plans, except State Patrol and Police and Fire
- Increases long term costs by .5% of payroll for MSRS/ TRA by and .7% of PERA: a total of \$68.5million/year.
- Lowers state revenue.
- Undermines balanced shared sacrifice.
- Likely to increase staff turnover.
- Violates LCPR principles used since 1955.
- SF 813 would jump employee rates from 6% to 9%.
- SF 813 would decrease employer rates from 6% to 3%.
- As demonstrated above, MN pension plans are under attack, and are following national trends to change DB plans to DC plans, harming pensioners and their livelihood. REAM will represent you at the legislature, and present the facts.

The facts demonstrated by the three major MN pension plans show

that investment returns fund most of pensions (67% from investment earnings, 18% from employers and 15% from employees).

The average monthly pensions:

MSRS	PERA	TRA
\$1,600	\$1,300	\$2,300

MN employer rates are lower than average.

	EMPLOYER rates	EMPLOYEE rates
• National	9.4%	5.0%
• TRA	6.0	6.00
• PERA	7.25	6.25
• MSRS	5.0	5.0

Follow the legislature and contact your senator and representative. They NEED to hear from you NOW!!

SPREAD THE WORD ABOUT STROKE AWARENESS MONTH

May has been designated by the National Stroke Association as Stroke Awareness Month. Stroke is the fourth leading cause of death and a leading cause of disability in America, but many people do not realize how educating themselves and others will help reduce the incidence of stroke.

The first thing you can do to STOP STROKE is through risk factor management. Controllable Medical Risk Factors include: high blood pressure, atrial fibrillation*, high cholesterol, diabetes, atherosclerosis, and circulation problems*. Controllable Lifestyle Risk Factors include: smoking, alcohol use, physical inactivity and obesity. Uncontrollable Risk Factors include: age, gender, race, family history and previous stroke*.

Learning the many warning signs of stroke can also help lessen the impact of the stroke's effect:

- Face** – Ask the person to smile. Does one side of the face droop?
- Arms** – Ask them to raise both arms over their head. Does one arm drift downward?
- Speech** – Ask the person to say a simple phrase. Is their speech slurred or strange?
- Time** – If you observe any of these signs, call 9-1-1 immediately.

Remember, as a member of REAM, you and your family members can take advantage of your Life Line Screening member benefit. For a reduced member price of \$135 you can be screened for stroke, peripheral vascular disease, atrial fibrillation and abdominal aortic aneurysm. Call 1-866-964-5845 to find the next event in your community. Please mention Priority Code: CSMS- 010.

**screenings for these diseases are included in your Life Line Screening stroke/heart rhythm/vascular screening package.*

ALL METRO LEADERSHIP CONFERENCE TO BE HELD IN MAY

Past REAM President and current East Metro Director Jerry Irsfeld announced that the Annual REAM All Metro Leadership Conference will be held at the Lake Elmo Inn Convention Center in Lake Elmo on Monday, May 16, 2011. The major theme for the conference is Membership Development. Featured speakers will be Michele Kimball, Minnesota's Director of AARP; Luther Thompson and John Wicklund from TRA. About 30 local REAM unit leaders from the metro area as well as others have been invited and have expressed interest in attending this all day event which has gained a well deserved reputation over the years for serving good food and providing useful leadership information.

MEMORIALS and GIFTS

In Memory Of: BILL ALEXANDER

From: North Central REAM.....\$10.00

In Memory Of: MARGE BEARINGER

From: Vikingland REAM\$10.00

In Memory Of: ROBERT D. BROWN

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

In Memory Of: MYRA L. CIFFORD

From: Waseca Area REAM.....\$10.00

In Memory Of: HARRIET DAVIS

From: Detroit Lakes Area REAM\$10.00

In Memory Of: BOB ELKINGTON

From: North Central REAM.....\$10.00

In Memory Of: GLENN ERIKSON

From: Andrew / Betty Een, Northfield.....\$10.00

In Memory Of: ERMA FERIANCEK

From: Brainerd Area REAM\$10.00

In Memory Of: IRMA GIDMARK

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

In Memory Of: KARL GRITTNER

From: Duane Mattheis, Eden Prairie\$10.00

In Memory Of: GORDY HANSON

From: Russ Blankenfeld\$10.00

In Memory Of: ROLLIE LELAPP

From: Duane Mattheis, Eden Prairie\$10.00

In Memory Of: GLENN "BOB" MAURER

From: Stillwater Area REAM\$10.00
 From: Andrew / Betty Een, Northfield.....\$10.00

In Memory Of: DOROTHY NJEGOVOV

From: North Central REAM.....\$10.00

In Memory Of: TOM RAICH

From: North Central REAM.....\$10.00

In Memory Of: CATHERINE REMLEY

From: Faribault Area REAM\$10.00

In Memory Of: RALPH SCHEWER

From: Duane Mattheis, Eden Prairie\$10.00

In Memory Of: CHARLES M. SCHOMER

From: Mary Ann Schomer, Lastrup\$25.00

In Memory Of: FERN WICHMANN

From: Shari Pretzer, Longville.....\$10.00

In Memory Of: ANITA SUNDBY-ANDERSON

From: Russ Blankenfeld\$10.00

GIFTS Received

Judith A. Riggles, Saratoga, Wy\$25.00

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:

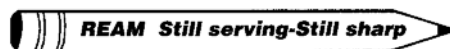
- 1. \$175 Life
- 2. \$70 Five Year New Renewal
- 3. \$15 Annual New Renewal

Membership Year Sept. 1 to August 31

Please check appropriate box so that we can record accurately.

PENSION SOURCE:

- TRA
- PERA
- St. Paul, Duluth
- Other



Retired Educators Association of Minnesota

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