

President's Report

Hi folks, I hope your summer has been going well. Summer time in our family seems to always find someone wanting a part of my time...all for a good cause of course! Speaking of a good cause...our Public Employee benefits need all of our help. I'm always amazed at how many myths are out there about Public Employee pensions in our state and nationally. For over a year a misguided belief that pensions, particularly defined benefit (DB) plans, are the reason for fiscal stress in many states is false. The widely held notion that 401k plans can provide adequate retirement benefits is yes, a myth, too.

The Minnesota Legislative Commission on Pensions and Retirement (LCPR) has scheduled several meetings to reform state Public Employee Pension plans. Dates set so far are September 21, 22 and October 19, 20. Folks, we already have some of the most modest Public Employee pension benefits in the nation, unless you were one of the 40+ years veterans that were in a leadership role and probably in a Basic plan (no Social Security), where you paid in around 9% of your salary each year to TRA, PERA or MSRS. While in the private sector, employees of comparable jobs paid in little or nothing toward their pension.

To help you prepare for visits with your Legislators I'm including some of the biggest misconceptions floating around these days:

Myth #1 MN Public Employees Pensions are bankrupting our state. NOT SO! According to public available data gathered from Government websites, less than 1.6% of state budget expenditures in MN go to funding MN Public Employee pension benefits.(U.S. Census Bureau data). A recent study from the Center on Budget and Policy Priorities concluded that state budget shortfalls, like here in Minnesota, are largely a result of decreases in tax revenue in part due to falling real estate values and shrinking tax revenue in general.

Myth #2 MN Public Employee pensions are overly generous. HARDLY! The most recent U.S. Census data reveals the average MN state employee has a retirement benefit between \$21,000 - \$28,000 per year. Remember, some politicians in MN have stated that we have a Cadillac pension program. Last year at our state REAM Convention in Morton, MN Howard Bicker, our state Director of MN State Board of Investment (SBI), said "If we have a Cadillac pension program, it's a very old Cadillac!"

Myth #3 MN politicians in the last few years have stated MN can't maintain an 8.5% or better actuarial investment return. Based on preliminary findings, it appears MSRS, PERA and TRA, the three largest Public Employee Pension funds, in MN will have returns for the past fiscal year ending June 30, 2011 combined of 23%. In 2010 in MN the investment gains for the three funds was above 15%. As reported by these three major pension funds, the gains the last two years, combined with the 2010 pension

reform package which reduced pension liabilities by \$5.9 billion, are helping our plans recover from the 2008 - 2009 market downturn and beginning to restore financial stability to our funds. As a result of SBI's disciplined, long-term approach to investing, the systems have an average annual return of approximately 10% over the past 30 years. Let's remember that MN pensions are funded over the long-term and have weathered previous swings in market returns.

Our MN and national leaders should be working together to strengthen health and retirement security for current and future generations of Americans...not trying to put everyone at high risk, being at the mercy of the stock market.

Have you registered for the REAM convention yet? I always like to gain a little of the flavor of the REAM convention by reading books written by the speakers at the convention. I just finished *Quiet Magic* by Sam Cook, our key note speaker on September 21st. He has been an outdoor writer for the Duluth News-Tribune since 1980. He has travelled by canoe to the Hudson Bay, dogsledded in the Northwest Territories and paddled the Quetico-Superior wilderness. *Quiet Magic*, one of his first books, is a collection of short stories and essays that he wrote as a part of his weekly writing for the Duluth-News-Tribune. Many of the stories in *Quiet Magic*, reminded me of my many experiences outdoors here in MN. I hope to get his book *Up North* read before the convention.

At the same time I'm reading a delightful book by Mary Shideler, one of our break-out speakers, entitled *The Kayak Lady*. Who wants to try and accomplish what she has done? I haven't kayaked one lake...let alone 1,007 like she has! Sam and Mary are just two of the unique speakers we have in store for your enjoyment at this year's REAM convention. I hope to see you there.

PRESIDENT'S REPORT



*Curt Hutchens,
President of REAM*

EDITORIAL

CLECTICISMS



SOCIAL CAPITAL

In 2000 Robert Putnam a teacher at the Harvard John F. Kennedy School of Government wrote a book called *Bowling Alone*, which explores the reasons for the loss of what he calls "social capital," the loss of interest in social organizations. I had heard Putnam on Public Radio a time back, but recently I came across his book at our library. It seems since 1964, which was a peak year for membership in civic and professional

organizations, membership has continually dwindled. Every group from the American Bowling Congress to volunteers for the Red Cross has seen its numbers fall. We could see this in our own small community where we lived and taught for many years. The Lions Club, which was a very vigorous popular group, found their numbers reduced to the point where the group finally folded. Our Senior's Bowling Club which had eight teams of five was reduced to six teams of three and still struggles to continue. The First Friday potluck at the local Senior Center used to be well attended and now has been reduced to just a few dozen. Even the local chapter of REAM finally quit after most members were in nursing homes or passed away. We tried for years to get people to join to no avail. There are plenty of people who could keep these organizations going, but they are finding other things to do.

The reasons for the demise of "social capital" are still being debated, but some were suggested. More people are living alone and many clubs are designed for families. Divorce maybe responsible, as there is less time

available for civic groups, as scheduling gets more complicated with children. Suburban sprawl also may have contributed to less time to participate in organizations, because much time is spent in travel, shopping etc. More women in the workforce may also limit the time needed for social organizations. I think maybe the biggest problem may be the electronics now available. Putnam feels TV alone is responsible for a 40 per cent decline in organizational attendance. It's pretty obvious the preponderance of cell phones, computers, iPods and the like have increased communication, but has not been able to bring together numbers in a cohesive, stable group. Some psychologists even suggest that many people would rather interact with their smart phones than with people. Putnam has written a more recent book, *Better Together: Restoring the American Community*, maybe the answer lies there.

From Thomas Friedman's *The Lexus and the Olive Tree*: "The angriest person is not someone who has lost his job. The angriest person in the world is someone who feels cheated out of the savings earned from his job."

NEW WEBSITE ONLINE-PLEASE VISIT

On August 2, our new updated website went live. You will find it at <http://www.mnream.org>. There is an easier set of menus to navigate and updated information on topics important to you. New articles, and links to your legislators, agencies, benefit providers make it easy for you to voice your opinion to policy makers or receive information quicker. A touch of Minnesota is also provided by using the color scheme of the University of Minnesota, maroon and gold. The new website limits access to benefit codes so that only members can use these codes. Check your REAM newsletter label for the Password needed to see the codes. It is right above your name and address. The User Name to enter is: mnream11. It is all lower case.

We have also launched a Twitter account which you can find by typing twitter.com/mnream into your URL line. Sign up and follow us to receive our latest "tweets." A Facebook page is also being developed but is not online yet. We also looking for volunteers to help maintain a website page. No website experience necessary. If you have suggestions to improve the site or want to volunteer, please drop a note to mnreamwebmaster@yahoo.com.

The website was developed by a committee consisting of the following individuals: Stan Feldman, Chuck Hellie, Curt Hutchens, Karna Brewer, John Fisher, Gordy Wagner, & Joyce Sukola. A big thanks to these individuals. Thanks also to Sig Brewer who provided help and Beth Jarvis, REAM's new part-time assistant who is providing important help. -Stan Feldman, Web Site and Social Media Coordinator

REAM Board of Directors

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CHUCK'S COMMENTS



Chuck Hellie,
Executive Director

jsorell@charter.net. You may still be able to get a hotel room at the \$49 or \$59 rate at the Black Bear Casino by calling 1-888-771-0777.

The 2011 REAM Convention is nearly here! We are asking all REAM units to again donate a door prize which is drawn at the luncheon on Wednesday, Sept. 21. You have to be present at the time of the drawing at the luncheon to win. Please bring your door prize to the registration table Wednesday morning. If you haven't registered yet and you want to get in on the convention, call Jan Sorell at 320-252-2930 or e-mail her at:

Most of you attending the Convention will be heading north on I-35. There will be road construction on I-35 and you will be down to one lane each direction for parts of the drive to the Black Bear Casino. Exit I-35 at Exit 235 and go west (left) under I-35 to the Black Bear Casino. It's directly off I-35.

Take a look at REAM's new website at www.mnream.org. Stan Feldman spent many hours and months getting this ready for us. Thanks much, Stan! Our communication through our website has been greatly improved. John Fisher has some video on the website updating you on pension legislation.

Annette Larson works for the American Cancer Society and is in need of "Road to Recovery" volunteer drivers in Minnesota for cancer patients receiving life-saving treatments. Would you be interested in getting into your car to help in the fight against cancer? Drivers need to complete the volunteer driver application, have a current and valid driver's license, have auto insurance, a good driving history, must pass background and DMV checks and participate in the road training. If you are interested in getting involved with "Road to Recovery", call 1-800-227-2345. Annette Larson is the Patient Program Specialist for the American Cancer Society, Midwest Division, Inc. 2900 43rd St NW, Suite 350, Rochester, MN 55901.

I hope to see you at the 2011 REAM Convention at Black Bear Casino, September 19, 20 and 21.

MEMBERSHIP ARTICLE

September, 2011

IT'S MEMBERSHIP RENEWAL TIME!

By the time you receive this newsletter, those of you whose REAM membership expires in 2011 will have received a letter from President Curt Hutchens and us, along with a membership renewal form and information on AMBA benefits for PERA and TRA retirees. We have appreciated your past support, and hope that you will renew your membership once again!

The preparation for the mailings to retirees included the deletion of REAM members who have already paid their 2012 dues, but this did not always happen. Our apologies if you received the letter and have already paid your dues for 2012. You may check your membership expiration date above your name and address on this newsletter. If you are a LIFE member, it will state, "RENEWED THROUGH: LIFE."

If you have already renewed your membership or are a LIFE member, we THANK YOU for your continued support! If you have not renewed your membership, we wish to remind you that you will need to renew your membership in order to continue to receive this newsletter and to be eligible for REAM benefits.

CONTACT NEW RETIREES ABOUT BENEFITS

New retirees may not be aware that REAM has endorsed AAA and Association Member Benefits Advisors (AMBA) to provide several "Members Only" benefits for REAM members. Several REAM members have reported receiving substantial savings from enrolling in several of the benefit programs.

You may obtain information on AAA discounts for REAM members by calling 952-927-2627. Not only will you be able to get a discount on AAA memberships, but you will be eligible for discounts on automobile insurance premiums.

For information on AMBA benefits, you may call AMBA at 1-800-258-7041 or check their website: www.amba.info. Unit leaders may contact Jeanie Coffey's Office at AMBA to obtain handouts describing the various benefits. Call Jeanie at 1-800-258-7041, and let her know how many copies you would need for distribution at your local meetings. Please remind your local members that they need to be members of REAM in order to participate in the benefit programs.

MEMBERSHIP TOTALS FOR 2011

The total number of REAM members for 2011 is 7,027, which includes 2,951 Life members. A breakdown by region is listed below.

Central	1,336
Metro	2,228
Northeast	518
Northwest	523
Southeast	1,117
Southwest	617

The number of REAM members living in other states totaled 688. HAVE YOU MOVED? DO YOU HAVE A WINTER ADDRESS? If you have moved, please contact Judy Resler at jresler@comcast.net or 651-484-6030 so that you will continue to receive this newsletter. The Post Office will not forward your REAM newsletter.

Also, please let Judy know if you have a winter address, and indicate which months you will be at this address. The database allows for two addresses for each member.

Judy Resler	Rosemary Schneiderhan
PERA Membership Co-Chair	TRA Membership Co-Chair

LEGISLATIVE REPORT

Results of the Minnesota Special Session

The Minnesota Special Session & the national budget showdown have come and gone. The issues in these developments have significant impacts for us as REAM members.

The Omnibus Pension bill (HF 14/SF 7) passed by wide margins in both House and Senate and is headed to the governor's desk for signature. It is very similar to the approved by the LCPR. It contains mostly minor provisions. Elements of the bill that affect, or are related to, TRA include:

Newly-hired MnSCU employees who have service credit in another MN public plan will now automatically default into TRA. Previously, new hires defaulted into IRAP (defined contribution plan) which is typically not the best option for employees with prior service with TRA or another MN public plan. TRA supported this change.

St. Paul Teachers Retirement will receive a lower COLA based on the system funding ratio. If the system's funding ratio is less than 80% (actuarial value measure), the COLA will be 1%; if the ratio is between 80% and 90%, the COLA will be 2% but if the ratio exceeds 90%, the COLA will equal inflation up to 5%. These provisions reduce St. Paul's liabilities and its long-term financial sustainability and replace the automatic 2% post-retirement increase

An individual bill that helps a TRA member who was omitted from the part-time teacher program for one year due to an error made by the Hopkins School District.

In a separate state government finance bill, the Pension Commission will expand from five to seven members from each chamber, effective January 2013. (From TRA/PERSA & MSRS publications)

The next session of MN legislature could be interesting and meaningful in light of the experience and expertise current legislators have gained on how the legislature works, giving them confidence possibilities for completion of their agenda.

A call to members to be aware of the LCPR hearings coming union Sept/Oct

LCPR will hold extensive hearings to discuss reform & uniformity of Minnesota's pension plans, according to LCPR Chair, Representative Morrie Lanning. The dates will be: September 21 & 22, and October 19 & 20. REAM will be present and report to you via the REAM web site and the REAM Tube video.

Please stay attuned to the legislative news and contacts your representative and senator to express your support of the continuation of the defined benefit plan. Remind them of your pension check's impact on the businesses in your community. To locate your state rep or state senator, check the TRA website. Response of the directors to the session and the lawsuit decision Directors of TRA, PERA & MSRS responded to the St Pioneer Press editorial on July 6, 2011, Land of 10,000 Layoffs. They noted the editorial's observation "...on Minnesota's budget impasse that has led to a state government shutdown. Your article suggests looking at state pension costs as a way to resolve budget issues. Legislators in Minnesota were ahead of the game and came together a year ago to adopt a pension reform package that had bipartisan support and was signed into law by the governor. In a proactive response to the 2008-2009 steep market decline, Minnesota's government leaders took

action to shore up the state's pension systems, action which reduced the state's future pension costs by \$5.9 billion."

As reported in the [Wall Street] Journal on June 30th, a Minnesota Court decision upheld the constitutionality of this new law. These pension reforms are just one example of the proactive,

bipartisan approach historically taken in Minnesota to assure modest, sustainable pension systems. It was over 22 years ago that Minnesota became the first state to increase its retirement age to 66, a step that many other states are just now considering."

The cases in Minnesota and Colorado have been closely watched by lawmakers across the country as they contemplate similar changes in their own states. Unlike changes to benefits for new workers, which can take decades to deliver savings to state and local governments, rolling back cost-of-living adjustments can yield immediate savings. While each state has different legal protections for public-worker pension benefits, the rulings "will really have an impact on what other state legislatures choose to do," said Amy Monahan, a professor at the University of Minnesota law school who has studied legal issues of public pensions. "Even if the rulings are not direct precedent, legislatures will now say, 'We might as well try it.' "

Minnesota District Court Judge Gregg Johnson said the state's interest in improving the pension plans' financial health trumped the retirees' claim that their cost-of-living adjustments can't be altered.

"The legislature appropriately and responsibly took a multitude of steps not in the state's self interest but in the collective interest of all members," Judge Johnson wrote.

Officials with the Minnesota retirement system said the decrease in the cost-of-living adjustments will reduce projected future benefit costs by \$5.9 billion over the next several decades.

"Coupled with the beneficial investment gains realized by the pension systems over the last two years, the funding picture for all three systems has improved," representatives for Minnesota's three pension funds said in a statement.

A precedent has been set allowing for the reduction in future benefit increases-note that the 2010 MN legislation provided stability for MN TRA by freezing the benefit increases for retirees for 2 years- 2011 & 2012, along with increased contributions for active teachers and school districts.

Minnesota fund Executive Directors commented on the funding of Minnesota pensions:

"On behalf of MSRS, PERA and TRA, we wanted to share some



Deanovic's Deliberations

Dennis Deanovic, Legislative Co-Chair

Fisher's Findings

John Fisher, Legislative Co-Chair

recent good news about the systems' investment returns for the past fiscal year. Based on preliminary, unaudited estimates of returns for the fiscal year ending June 30, 2011, the systems attained an annual return of 23 percent. This was the best annual performance in 25 years. This is the second year of strong returns – in fiscal 2010, investment gains were 15 percent. These returns, combined with the 2010 pension reform package which reduced pension liabilities by \$5.9 billion, are helping our systems recover from the 2008-2009 market downturn and have begun to restore financial stability to our funds. Next month, we expect to receive preliminary actuarial estimates of how these returns have improved our funding ratios and reduced our unfunded liabilities. We will share that updated information with you at that time."

With the impact of the lowering of the US credit rating (August 2011) unknown, the actions of the legislatures (both in MN & in Washington) will be significant. REAM will follow the developments and report to you as developments become known.

Our partner AARP's assessment of the MN budget/state shutdown and actions of AARP:

Final Budget Includes Deep Cuts to Elderly Services
AARP is pleased the government shutdown is finally over. However, we are very concerned with the deep cuts made to important health and long-term care programs that thousands of vulnerable older Minnesotans rely on to maintain their quality of life. We are also concerned that the reliance on borrowing will leave our state with the same tough choices two years from now. Below is a summary of important provisions we worked on this year.

Funding for Long Term Care

The final budget agreement between Governor Dayton and the Republican Legislature included approximately \$100 million in cuts to essential home and community based services that help older Minnesotans stay in their homes and communities, and out of more expensive nursing homes. The actual cut to the elderly waiver program was approximately \$17 million. This number is much closer to the cuts in the Governor's original budget which minimized cuts to home and community based services.

AARP continues to be concerned that cuts to home and community based services will result in higher costs in the future for both the state as well as to individuals who will be forced into institutional care at a much higher cost.

Additionally, while the final budget agreement made no direct cuts to nursing home care, it did eliminate payment reforms that bring nursing home rates in line with the actual cost of care, resulting in \$133 million loss to nursing homes over the next two years. AARP is concerned that these cuts could result in reduced staffing and a lower quality of care.

The final budget requires the Commissioner of Health and Commissioner of Human Services to evaluate and recommend options for reorganizing their regulatory responsibilities to provide better efficiency and operational cost-savings in the following areas: HMOs, nursing homes and home care, housing w/services establishments, assisted living services, complementary and alternative health services, human services background studies and many more. They must report recommendations to legislature by February 15, 2012.

Rate Equalization

AARP is extremely pleased that the final budget agreement protects Minnesota's unique rate equalization law – and the thousands of seniors who count on it. Raising costs for seniors in nursing homes who pay for their own care out-of-pocket would have compounded the deficit as private pay residents spend their income down faster and become eligible for government assistance sooner.

Implementation of Federal Health Care Reform & Changes to MinnesotaCare

Another win for AARP was the inclusion of the expansion of Medical Assistance (MA) for single adults made available through the federal health care reform law. Expanding MA will improve access to health care coverage for many low-income individuals which will both improve health care outcomes and result in lower health care costs throughout the system. The budget deal also moves people on MinnesotaCare with incomes at or above 200% of FPG (\$21,780 for a single adult; \$44,700 for a family of four) onto the "Healthy Minnesota Contribution Program". People on this plan will be given a defined contribution (i.e. voucher) to purchase health care coverage on the private market. People who are denied because of a pre-existing condition would receive more money to purchase a plan through the Minnesota Comprehensive Health Association.

Big Win For AARP Advocates in Budget

AARP is pleased that the final bill negotiated between the Legislature and Governor Dayton does NOT include a repeal of Minnesota's long-standing rate equalization law. For several years, AARP volunteers have advocated at the Legislature to urge lawmakers and the Governor to maintain this law. Rate equalization ensures that all nursing home residents – regardless of whether they are on Medicaid or paying privately – are paying the same rate for the same care. The law has given Minnesotans protection from discrimination in care and has prevented nursing homes from charging those who pay their own way thousands of dollars more. Hats off to AARP advocates who used their voices to speak up on behalf of nursing home residents and their families. Hard work and diligence paid off.

Protecting Seniors Talking Points

- More than 1.6 million seniors across signed an AARP petition urging Congressional leaders to not cut Social Security and Medicare benefits as part of any deal to reduce the nation's deficit.
- Social Security and Medicare benefits should be off the table for any deficit negotiations that are happening on Capitol Hill.
- These petitions represent Democrats, Republicans and Independents who oppose any cuts to Social Security and Medicare benefits as part of any deal to pay the nation's bills.
- The current debate in Washington could have a drastic impact real people in Minnesota by reducing benefit checks they rely on and shifting health care costs onto them.
- Social Security did not cause the deficit and should not be cut to reduce a deficit it did not cause, and we should not target Medicare for cuts but instead look for ways to reduce health care costs throughout the system.

For all of you REAM/AARP members that participated in response to AARP's call to action—CONGRATULATIONS!
John F Fisher

2011 REAM CONVENTION

BLACK BEAR CASINO RESORT, CARLTON, MN

Monday, Tuesday and Wednesday, September 19, 20 & 21

MONDAY, SEPTEMBER 19

- 12:30 – 5:00 p.m. Registration – At Hotel Check-in
 1:30 – 3:30 p.m. Bus Tour of the Area – Load in front of Hotel at 1:15 P.M.
 2:30 p.m. AMBA Presentation – Otter Event Center
 3:30 p.m. Pluto Legal, LLC – Lisa Pluto, Attorney – Otter Event Center
 4:30 p.m. Cash Bar - Otter Event Center
 5:00 p.m. Awards Ceremony – Otter Event Center
 6:00 p.m. Dinner – Otter Event Center
 7:00 p.m. “William & Laurie Bastian” – Otter Event Center

Evening Host: Curt Hutchens, REAM President

TUESDAY, SEPTEMBER 20

- 8:00 – 12:00 p.m. Registration – Entrance to Otter Event Center
 8:00 – 9:00 a.m. Breakfast – Otter Event Center
 9:00 – 2:00 p.m. Exhibits Open – Hallway outside Otter Event Center
 10:00 a.m. General Session I – Otter Event Center
Pension Issues:
 Laurie Hacking (TRA Executive Director)
 Mary Vanek (PERA Executive Director)
 Howard Bicker (State Board of Investments, Executive Director)
Retiree Issues: Michele Kimball, State Director, AARP
 Noon Lunch – Otter Event Center
 Remember to visit the Exhibits
 2:00 p.m. Breakout Session One

- A. Mary Shideler – The Kayak Lady – Otter Event Center
 Speaking on her kayaking experiences in Itasca County
 B. Michelle Lee – TV News Anchor, KBJR, Duluth – Lake Hall
 Speaking on Wellness – “Baby Steps to Fitness”
 C. Eileen Keen – Helped organize Pine Needles & Pens – Sophie Hall
 Speaking on writing and getting your stories published
 D. Mary Rose Varo – Singer and Songwriter – Perch Hall
 Singing and speaking of her many experiences in songwriting

- 3:00 p.m. Refreshment Break
 3:30 p.m. Breakout Session Two

- A. Mary Shideler – The Kayak Lady – Otter Event Center
 Speaking on her kayaking experiences in Itasca County

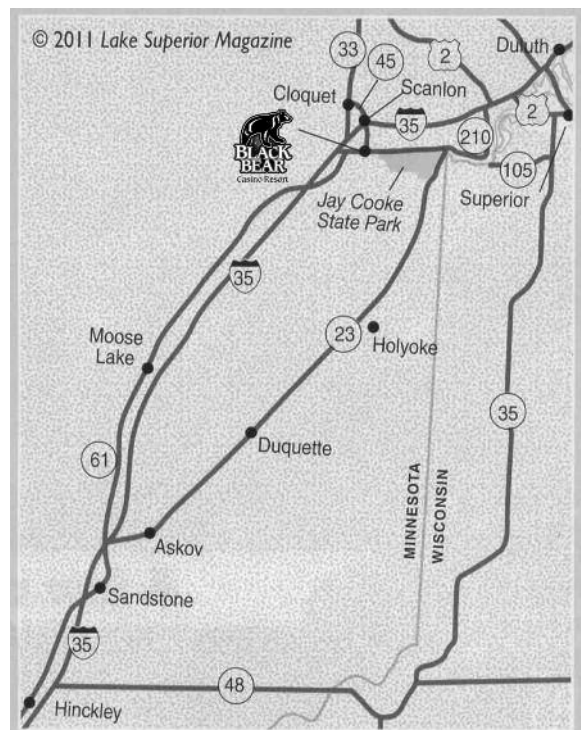
- B. Wayne Thom – Fur Trapper – Lake Hall
 Speaking on his many experiences in trapping
 C. Eileen Keen – Helped organize Pine Needles & Pens – Sophie Hall
 Speaking on writing and getting your stories published
 D. Mary Rose Varo – Singer and Songwriter – Perch Hall
 Singing and speaking of her many experiences in songwriting

- 5:00 p.m. Reception & Cash Bar – Otter Event Center
 6:00 p.m. Dinner – Otter Event Center
 7:00 p.m. Mary Schmidt – “Playing Dress-up: The Stories & Clothes of Our Lives” – Otter Event Center

Evening Host: John Fisher, REAM President-Elect

WEDNESDAY, SEPTEMBER 21

- 8:00 – 9:00 a.m. Breakfast – Otter Event Center
 9:00 a.m. Annual Meeting – Otter Event Center
 10:00 a.m. Hotel Room Check-out
 10:30 a.m. Keynote Speaker – Sam Cook – Otter Event Center
 Photo Presentation: “Northern Exposures”
 Sam is an outdoors writer and columnist for The Duluth News Tribune
 Noon Lunch & Door Prizes – Otter Event Center



2011 REAM CONVENTION MEALS

Monday, September 19

Dinner – Chicken Piccata – Sauteed chicken breast, lemon, mushrooms and capers topped with butter sauce on a bed of pasta, chef choice vegetable OR Atlantic Salmon - Baked with hollandaise & garlic mashed potatoes, chef choice vegetable. Both dinners come with mixed greens salad, rolls, butter, New York cheesecake with a variety of toppings plus coffee, tea, milk and water.

Tuesday, September 20

Breakfast – Two freshly scrambled eggs, breakfast potatoes, bacon, assortment of baked breads with butter/jelly, juice, coffee, tea, milk and water.

Lunch – Grilled chicken caesar salad with grilled breast of chicken cut julienne, crisp romaine tossed with caesar dressing and freshly shredded parmesan cheese and crotons plus coffee, tea, milk and water.

3:00 p.m. Refreshment Break – Fruit, cookies, bars, coffee, lemonade

5:00 p.m. Reception & Cash Bar – Potato chips, peanuts, pretzels

Dinner – Turkey with stuffing, mashed potatoes, gravy OR Walleye Almandine topped with almonds and served with wild rice. Both dinners include a tossed salad, chocolate decadence cake, coffee, tea, milk and water.

Wednesday, September 21

Breakfast – Cinnamon French toast with fruit and sausage patty plus fresh baked breads, juice, coffee, tea, milk and water.

Lunch - Fettuccini alfredo with julienne chicken breast, broccoli, creamy alfredo sauce, topped with shaved parmesan and a tossed salad plus coffee, tea, milk and water.

Tax and gratuities are included in payments for meals.

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

MEMORIALS August 2011

In Memory Of: BETTY A. CASHMAN

From: Roberta E. Rud, St. Cloud\$10.00

In Memory Of: KEN DOUCETTE

From: Harry/Lois Wenner, St. Cloud\$10.00

From: Chuck/Cathy Sell, St. Cloud.....\$15.00

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

In Memory Of: VI HOLBROOK

From: D. Jo Gascoigne, Stillwater\$10.00

In Memory Of: DON HOLYCROSS

From: Harry/Lois Wenner, St. Cloud\$15.00

From: Chuck/Cathy Sell, St. Cloud.....\$15.00

In Memory Of: HAZEL LINDER

From: Stillwater Area REAM\$10.00

In Memory Of: FLORENCE MCINTOSH

From: Brainerd Area REAM\$10.00

In Memory Of: ROD SAHLI

From: John Fisher/Don Segner.....\$25.00

In Memory Of: MARJORIE SWANSON

From: Herb King, Arden Hills.....\$25.00

In Memory Of: JUDY WHETSTONE

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

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 _____

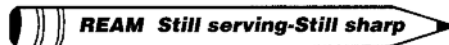
*If winter address is not known at this time, please notify us when you do know it, either by regular or e-mail: jresler@comcast.net.

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.

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