

**From:** [Shari Larson-Clusiau](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Educator Pension Reform Testimony  
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I appreciate you taking this time to discuss educator pension reform. I hope that my story helps guide your decisions. My name is Shari Clusiau. I am a fourth grade teacher at Nashwauk-Keewatin. I was hired in July of 1989, just missing the Rule of 90 cut off. It is my 34<sup>th</sup> year of teaching. My husband is a fourth grade teacher in Hibbing with over 30 years in the classroom.

Our daughter Carly is a twenty-year-old college student. Just this week she sent us a text letting us know that she has been accepted into the teacher education program at NDSU. She is excited and we are happy for her, but we do not share her enthusiasm. She'll be a very good teacher, but there are a lot of things she would be good at.

I don't feel that education in Minnesota is a good field for a young person. College educations are expensive and over the last 34 years raises have been poor. I took several zero and less than 2% raises over the years. It's just a reality that teachers spend money of their own on their students and classrooms. One of those things that adds up more than you would think. It's stressful and takes a lot of your time. You are forced to invest in a pension plan that is basically a Ponzi scheme. Expecting teachers to work 40+ years and punish them with severe penalties if they retire in their late 50s is the main reason why I cannot be supportive of my daughter choosing this as a career.

I've worked 34 years as a teacher and I've done a good job, but there are a lot of things I could have done well. Teachers are a creative, hard working bunch and would be successful in many different careers. I wish that someone would have talked me out of becoming a teacher even though I have enjoyed my career. Back in 1987 when I was accepted into the teacher education program at U of MN-Morris, teaching was considered to be a respectable career. You wouldn't get rich doing it, but you would have a good pension waiting for you at the end. Right when I finished college, that changed.

If Carly decides to continue to pursue a career in education, I am going to recommend that she stay in North Dakota. We've had this conversation already and she has said she loves Fargo and would be happy to pursue work there. I have mixed feelings about this because I would love it if our own state was a good option for her, but it's not right now. If she were to take a teaching job in Minnesota, I would understand if she decided to leave the profession to do something else. I would not encourage her to stick it out.

My older daughter is a nurse in the Navy stationed at Camp Pendleton in California. She is

married to an officer in the Marines and they are expecting their first child this spring. There will be deployments in their future and I would like to retire in order to support their young family when this happens. A school schedule is rigid and I would not be able to take the days off to do it. I would have had Rule of 90 with a full pension if I would have had a slightly earlier hiring date, now I am expected to take a 61% penalty.

I am sickened by how my pension is so much worse than my lifelong coworkers who were able to retire under Rule of 90, but it bothers me even more that this could happen to my own daughter who wants to be a teacher. I am asking you to look out for our future teachers as well as our current educators. We have a huge surplus and we need to make an investment in the people who make education happen or we aren't going to have people to replace us. Lower the retirement age and reduce penalties for leaving before that age.

I appreciate you reading my story and I hope that you will take my family into consideration as you make decisions.

Sincerely,

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