

LCPR 5/4 – Teachers for Fair Pensions, Written Testimony

We asked teachers across the state: How would a fair and flexible retirement plan change your life? Do you have a story you'd like to share? What else do you want lawmakers to know?

These are their unedited responses, sorted by district for your convenience.

As we move forward with Pension Reform, I want to make a strong argument for Pension Equity by posing a few questions: Are teachers who started teaching before July 1, 1989 more valuable than teachers who started on July 1, 1989? Did teachers who started teaching before July 1, 1989 pay more into pensions than teachers who started on July 1, 1989? No. I hear, "Where is the funding coming from to do this?" Pension Reform and Equity funding is simple: Find it and put it back. Standardized testing? Tax breaks for wealthy corporations? Did teachers who started teaching before July 1, 1989 face more obstacles than teachers who started on July 1, 1989? No. We spend significant time administering tests, taking away from instructional time and adding stress to both staff and students. School and staff cuts have led to teachers taking on more roles. Teacher shortages have led to covering more classes and teaching out of field. Substitute shortages have also led to more double coverage or denial of days off. Demands of teaching have already led to fewer people entering the profession. Acts of violence have increased in schools across the nation. We need to spend time training how to respond to armed intruders. We have been trained on how to pack and dress massive gunshot wounds in the event one of our students or colleagues is shot by an armed intruder. Cell phone use in the classroom has added another layer of supervision - including distraction, social media bullying, and cheating. Policies to limit this still include teacher policing of this behavior. COVID teaching was an enormous strain. We have fewer counselors, and any lack of mental health support always shows up in the classroom. I realize improvements are important, but these questions and facts make me wonder why this isn't a straight move for the elimination of the arbitrary Tier I and Tier II, and a restoration and equitable reform of Rule of 90.

-Susan Lieberg, Greenbush-Middle River, 01A

Career teachers, who started in their 20s and have the most invested in the pension deserve to have the current 62/30 reduced penalties shifted two years to 60/30 for a 14 percent penalty instead of a 28 percent penalty. I have taught in a MN school since graduating from college. By the time I reach 60 years old, I will have taught for 37 years. This means I will have worked for and paid into my pension for 4-5 years more than my Tier 1 counterparts. With 37 years of teaching in MN, I should not also have to endure a 28 % penalty on my pension. Please recognize those teachers who have devoted their professional life to teaching in Minnesota by having the current 62/30 reduced penalties shifted two years to 60/30 for a 14 percent penalty instead of a 28 percent penalty. Thank you!

-Susan Wagner, Crookston high School, 01B

It would put me on par with tier I teachers pensions and allow me to retire without taking a reduction in the money that I contributed to my tra. To get my full retirement at the current NRA I will be 66 and will have dedicated 41 years of my life to teaching elementary students. Tier I teachers qualified for their full pensions 8-10 years younger than I will be able to and they contributed less money than I will. We don't want more, we just want the same for our years of dedication. If you reinstate the rule of 90 or something comparable you will save money on teacher salaries as you can hire younger teachers that are lower on the pay scale to replace the 40 year veterans. And you will attract more quality teachers into the education field if they know they can retire at a reasonable age with their full pension without reductions that they contributed. If this issue isn't fixed there will be a major shortage of teachers in MN in 10-15 years. At that point it will be too late to fix and our education system in MN will suffer beyond belief.

-Paul Tinjum, Ada-Borup-West, 01B

Beckie Campbell - 31 years of teaching in Minnesota. 8 years in Montana and Alaska. I am 64 years old. I would be a rule of 95 now. If I retire this year, I will lose 7% of my earned retirement. If I wait until I turn 65 in November, I will lose 3.5 % of my earned retirement. I need to wait until November of 2025 to receive my full retirement. I would be 66 and have 33 years of teaching, putting me at Rule of 99. If I include the 8 years out of state, I would be Rule or 106. We want to retain and recruit teachers so Minnesota can stay in the top of the education world. The surrounding states offer better retirement options. If we are not competitive, we will lose those quality educators to the surrounding states.

Please pass bills HF3294/SF3314!!! To begin to ensure we remain a top tier Education State!!

-Beckie Campbell, Lincoln Elementary, 02A

I am 56 and have been teaching for 33 years. The colleagues near my age have retired with the rule of 90, which has placed me at the top of the seniority list in my district for 10 more years. I don't know how I can continue at this pace and yet have no other choice due to the penalties that I will acquire if not. Please consider looking thoughtfully at what our state has done to our students and teachers since 1989.

-Brenda Solheim, Cass lake Bena, 02B

I would continue to work hard in the classroom knowing I can give it my all now and still have some excitement for retirement. IF the retirement pension plan doesn't improve significantly, I will encourage students to NOT pursue a career in education. Life is too short to invest years in a job that doesn't value its employees. This is a wake-up call for the future. Current educators are leaving the field in droves. As word spreads, students will choose other professions upon entering college and we will have a massive teacher shortage. That will take years to recover. We better make solid changes now or our future looks very bleak.

-Shirley Lipsy, Northern Elementary, Bemidji Area Schools, 02B

I already have health issues in my late 40's... I do not see myself being able to teach another 17 years without having major health related absences. In addition, I believe that districts will start to mistreat their older workers as they do reach their 60's- trying to push them out with unfair assignments or placing them in positions they are qualified to teach, but have never done so in the 30+ years they have been teaching... all to get them out in order to hire a cheaper young teacher. If a teacher feels forced to retire because of it, they will have to do so with MAJOR penalties... its as if the districts and state of MN will work together to steal their employees hard earned retirement money. This can not be allowed to stand.

-Alison Hajric, S.G. Reinertsen Elementary, 04A

I love the work that I do with students and want to continue to enjoy it everyday. I will not be able to sustain the level of work I'm doing to age 66 and continue to be a quality educator. Student needs continue to increase every year. This is my 12th year as a Speech Language Pathologist. It is becoming more difficult for us to fill job openings because applicants know that our retirement age is not equitable to other states.

-Katie Bergh, Dorothy Dodds Elementary Moorhead, 04A

I have been teaching for only 7 years but I work with teachers who have put in 34+ years. This career is amazing but very tiresome and challenging from year to year. My coworkers deserve to be able to retire younger because of all the work they put in and the lives they've touched throughout their teaching careers. Teachers hold the future of our world in their classrooms daily. Please compensate teachers for their powerful impact!

-Maggie Ellingson, Ellen Hopkins Elementary School, 04A

A fair and flexible retirement plan will change my life a lot. My wife and I have only one child and we will need more support when we get older. My teeth decay badly and our bodies become worse although we keep working with full load.

-Xuejun Zhang, Moorhead Area Public Schools, 04A

This career is not like other careers. While it is rewarding work, it is also exhausting. It entails pouring yourself into your work at a level not required elsewhere. Establishing a fair retirement age will help motivate those of us who are on the other side of the mountain to keep pushing at the level our vocation deserves, and attract highly qualified young educators to this profession.

-Tina Bentz, Moorhead High School, 04A

I would be able to enjoy more time with my kids and any future grandchildren. More time to travel and engage in our hobbies while we are young enough to enjoy it is a right everyone should have. I know so many people who have passed of terminal illness and never had the opportunity to enjoy retirement. As a preschool special education teacher working with the severe autism population, I cannot imagine working into my 60s. These kids need you 100% engaged. I love working with this population, but there is no denying it is a mentally and physically demanding job. It

is impossible to fathom doing it into my 60s. Our students and their families deserve educators who are able to meet their needs. Educators also have a right for their needs to be met. We give so much of ourselves and have a right to retire at an appropriate age.

-Brooke White, Probstfield, 04A

We need to do something to keep our teachers teaching. This is one positive step forward to helping make that happen. The teacher shortage is bad, but is getting worse.

-Sarah Martin, Ellen Hopkins Elementary Moorhead, 04A

I have been teaching since I was 22 and have already been teaching 24 years. Under current law, I have to teach 22 more years to reach the age of 66. My total teaching career would be 46 years and is not feasible. Teaching requires more agility, energy, and stamina than a 66 year old can provide.

-Tina Christenson, Moorhead, 04A

I would be able to retire when my husband does. Rather than working for 8 years after his retirement. When I have been in my career for two years long than he has.

-Sarah Fiala, Horizon Middle School, 04A

I am a music teacher raising 3 kids. Life is busy. I am really passionate about giving back to the community. When I retire, I would love to be able to volunteer in local charities, be a poll worker, things like that. Retiring at 64 would give me two more years to be able to make that impact in the community. I also love to play piano and guitar, but I don't have much time to practice between work and family obligations. Retiring at 64 would allow me more time to use my musical talents, something that I love so deeply.

-Joe Lindquist, Horizon Middle School West, Moorhead, 04A

I am quite a ways from retirement, but the thought of having to teach until age 66 unless we take a huge cut in our pension seems unreasonable. The job continues to become harder and more physical and hands on than it has ever been. We need the flexibility that other states have in an earlier retirement and no strict penalties for an early retirement.

-Megan Kreps, Dorothy Dodds Elementary School, 04A

Teaching is a life long passion, a joy that requires every morsel of energy, commitment, passion and strength, and while I am in the classroom I give it 100% every single day. Yet, I am not sure if anyone can maintain that same energy much later in life and as a teacher I need to know when my time is over, to leave when I am still giving students the best that I can and the energy they deserve. Teaching is not like other professions, it is different. I come from a family line of educators, my mom, aunts, and uncles were all teachers. Most of them found that around 60 years they were done- physically they could not keep up with the requirements of the job that kept students learning and growing. They all loved their teaching careers in MN, but when then time to retire came, they were ready physically and emotionally. My mom could not have made it to 66, at 62 she knew her time was done, her health and stamina would not have allowed her to keep going with the energy an elementary classroom requires, so she left with pride and honor after 35+ years of service. I believe teachers need to have the option to know when their time is done and 66 seems to be very late as a minimum age. I want to have that same choice when I am at the end of my career. Having a strong retirement option will help keep more teachers in the profession, and allow us to recruit the best educators and not loose them to our neighboring states.

-Christa Burson, Dorothy Dodds Elementary School, 04A

My name is Scott Snobl and I have taught for 29 years in the state of Minnesota. This past year, one of my colleagues started contemplating retirement and started to explore his pension for retirement. He was shocked at the gross discounts(when in reality they are penalties and reduction of pensions) that are being placed on Tier 2 teachers. He shared that information with me. I could not believe that we have been deceived all of these years in education as we were told we would have a modest income, but when retirement would come about, we would be taken care of. TRA has decimated our Pension system by providing outlandish COLAS and then forcing our Tier 2 teachers to pay a greater amount along with the majority of our employer funded TRA dollars going to cover Tier 1 teachers. On top of that we are required to work until age 66 for full pension. For myself(I am currently 52 with 29 years of teaching), if I hypothetically retired by reaching the Rule of 90(57 years and 33 years of service) under the

current Tier 2 Pension system, my pension with reductions would be reduced by 57% with the discount applied. While bills HF3294/HF3314 are a step in the right direction to reforming our pensions, I firmly believe that career educators who have provided their service to the students of Minnesota warrant a better pension improvement. The current and proposed penalties need to be reduced significantly. Career educators who have invested more into the TRA pension deserve to have the current 62/30 reduced penalties lowered by two years to 60/30 for a 14 percent penalty instead of a 28 percent penalty. It is truly saddening that educators are even in this position, especially those of us who are now preparing to retire. We need "real" pension reform and we need it now!

-Scott Snobl, Barnesville Public Schools, 04B

To be able to retire at 62 with over 32 years of experience with full benefits would be a life-changing event. I am a teacher with MS and with the stress of what when on during COVID and the big change in students, this would be a gift to me, my family, and my grandchildren. I was attacked last year by a student and the result was that I was left with high medical bills, loss of sick leave, and the fear of coming back to work because the student who did this was back in school. Education is a difficult job and everyone who puts in their time and has money set aside for retirement should have access to all their funds. I think about all the new teachers coming in and what they have to look forward to. Will we keep teachers in the state because of how horrible retirement is right now? Think about your sister, daughters, sons, and grandchildren of the future do you want them to have to work until they are well into their late 60s Would you want that for yourself? I would say not. It is so hard to be in a position where you have to beg people to allow you to retire when you deserve to. Is this what you have to do? I have been there and done that. Now I want to be compensated for what I have earned - full benefits at an appropriate retiring age because I have done the time, done the work, and made a difference. I am proud of what I have accomplished and what monies I have set aside for my life. Do not take this from me, allow this to happen. Thank you so much!

-Jill Hanson, Moorhead High School Career Academy, 04B

I would be able to retire with some sanity and energy to enjoy some years after retirement. Teaching is a hard job. We take on many roles. I am not sure my mind or my body will make it until 66.

-Allyson Boe, Dorothy Dodds Elementary, 04B

The rule of 90 was an amazing retirement benefit for employees. Obviously, times have changed, but so has education and conditions in our public school system. After attaining 30+ years of teaching experience, we should not be penalized for retiring from the profession. We should be able to begin withdrawing from our pension, without penalty at age 60.

-Jeff Schneider, Moorhead High School, 04B

I have been an educator for almost 40 years, but I became employed in Minnesota in 2000. I cannot retire now until I am 66. I was/am a single parent/individual too, so I will be totally on my own income when I retire.

-Ann F Woell, Dorothy Dodds Elementary, 04B

Please add an "OR 35 years of service with unreduced benefits" to bills HF3294/SF3314. It's not as good as Rule of 90, however, it will provide more equity to the career educators who have poured their hearts and souls into this profession. You will also free up funding by getting rid of the expensive teachers. It will attract and especially retain educators, and at the same time be adding to the substitute pool. We are being asked daily to cover for our colleagues. If we were free to sub in our respective districts, we could help alleviate the sub shortage. The state has chronically underfunded educators' pensions for the past several decades, not to mention the salary freeze years educators sacrificed for Minnesota in bad times. We have done all that has been asked of us to make sure the students of Minnesota have the best education. It is essential that we reform the pension system to ensure that educators receive the benefits they were promised and that the system is sustainable for future generations. We must ensure that the pension system is adequately funded and that educators have access to retirement benefits that will provide them with financial security. Some of us started our careers in other states. We started in Colorado. We had so much faith in the pension system in Minnesota, we took our Colorado pension monies and rolled it into Minnesota to buy our years back. As a result, TRA has us on year 32 in regards to service credit. I urge you to take action on educator pension reform in Minnesota by making the tiers more equitable. This is a crucial issue that affects the lives of educators throughout the state, and it is essential that we take steps to address it. By working together, we can ensure that educators in Minnesota receive the retirement benefits they deserve and that the state budget remains sustainable. Thank you for your time and attention to this critical issue.

-Jim Reed, Forestview Middle School, 05A

So many of us are teachers as a second career. I am a biologist, as well as a biology teacher, with almost 30 years of professional research experience. My students benefit greatly by my experience and ability to involve them in real scientific research. Can someone who started teaching right from college provide the same quality? Doubtful. Because it's my second career, if I have to put in 30 years of teaching, I will not be able to retire until I am 70. I have a master's degree plus over 30 credits and deserve a better retirement than what we have now. Do you really want 70 year old teachers? That's ridiculous. We are in desperate need of teachers and if people have to work until their 70's to retire, we will lose out on people with real world experience entering the teaching field.

-Debbie Petersen, Walker Hackensack Akeley High School, 05A

A fair and flexible retirement will allow me and other Tier 2 teachers to retire with an equitable pension to our tier 1 peers. It will also allow us to retire with dignity and more quality of life in our retirement years. In a state in which we strive for equality and fair treatment, I struggle to understand why Tier 2 teachers are an exception. Why should we receive less for the same job? Why shouldn't we be treated equitably to other state employees? Our profession has become more and more difficult and draining over time. We are expected to wear many hats and work a multitude of hours in which we are not compensated for. Asking a teacher to work until age 66 to receive THEIR full pension is just wrong. I ask that in addition to lowering the NRA to age 64 for all teachers you lower the current career teacher rule (age 62 and 30 years of service for lower reductions from age 66) two additional years to (age 60 and 30 years of service for lower reductions from age 64).

-Patty Hendricks, Walker Hackensack Akeley Elementary School, 05A

I am at a pivotal point in my teaching career. I am completing my 26th year of teaching and still love my teaching assignment in rural Minnesota. However, I understand that I will be vested with TRA after 30 years with the option to defer my pension until I am 66 without penalty. I previously thought that I would be able to reach full retirement at about 59 or 60. Then I discovered that I would need to teach until I'm 66 to reach full retirement. If I try to retire at age 59 or 60 the penalties would be substantial and difficult to maintain my same lifestyle in retirement. TRA Pension Reform is critical to keeping me in the teaching profession. Otherwise, I will strongly consider other Career options to build another retirement to fill in the gaps that exist in the Tier II Pension system. I expect that many other teachers nearing the 30 year mark in education are looking at similar options if Pension Reform doesn't happen. This retirement planning won't help our teaching shortage...it will likely do the opposite. Please do everything in your power to find a better solution to the Tier II pension program. Our future students and teachers are counting on you!

-Matt Jones, Verndale Public School, 05B

This would allow me to retire closer to my husband's retirement. If I work until I am 66, he will have been retired 5 or 6 years before me. I started teaching later in life, and can not afford to retire before 66, if things don't change.

-Kelly Gubrud, ISD 181 Brainerd, MN, 06A

I am the only one with a "pension" in my family. I am worried that we will not have enough money to retire at a decent age or at all.

-JoAnn Georges, Lincoln Education Center, 06B

A fair and flexible retirement plan should not be just a dream. You as lawmakers have the ability to create a fair plan for teachers. In the past, mysogyny was not addressed. Now it is clearly visible and not supporting the field of education which is still dominantly female to have a fair retirement while supporting male dominated fields to have retirements is clearly unacceptable. I want you to do better for your mothers, sisters, daughters and our future generations. Prior to working in the field of education I worked in long term care. I saw the pensions and medical insurance plans that afforded our hard working citizens to have a comfortable retirement. I also saw the unfortunate situations where the spouse with the good pension would pass and the surviving spouse is left struggling. Educators who have devoted their life to educating the future should not be expected to work longer than employees in other fields and should be able to expect a fair and flexible retirement. I fall into the TIER 2 retirement and I know that I will likely not be able to work to the full retirement age. The financial penalties that come with that are not acceptable to me and should not be acceptable to society either.

-Daisy Mundt, King Elementary School, 07A

Last year, I started my first year of teaching while healing from the loss of my brother due to a mental health crisis. I know pension advocacy tends to be about money and benefits, but at the core of this issue is hope for the future. Many teachers/educational professionals have put themselves into debt from undergraduate and graduate schooling to improve our students' education (on top of student teaching without pay). They have spent the majority of their careers paying this debt. Because of this, it is often hard for teachers/education professionals to look forward to the future when it financially seems just as bleak as coming out of college. That factor affects our mental health and will catch up with us. It was not always this way. Now as a second-year English teacher, I have 43 years left in teaching to retire without penalties. It would be easier for me to change career paths, with a higher financial payout, and start saving to retire with my husband. If our pension is improved, I can stay in education.

-Lynda Larsen, Hibbing High School, 07B

I will be 58 this summer - with 32 1/2 years in the classroom. I like countless other missed the rule of 90 by mere months. I work with a few of my high school classmates that are fortunate enough to qualify for the rule of 90, and they will be enjoying their full retirement at the close of this school year. I graduated from college with a psychology and communication degree, and after working for a short time, felt a calling to get my teaching degree. That choice just pushed me into working for 8 more years to get the same benefits my same age colleagues are receiving right now. I am exhausted on every level. I can honestly say that I am not the same teacher I was years ago. It is tough in the classroom, and only getting tougher. I am only asking for what is rightfully mine without the harsh steep penalties that are currently assessed if I choose to retire before the age of 66. I understand this is a work in progress, and there is more to the picture, especially monetarily, but I can't do this anymore. I respectfully ask that you help fight the fight and be our voice. I know I am not alone. The younger teachers in our district are knocking it out of the park. They are doing a fabulous job. Open the door for more of them to enter our profession. We need to be looking to the future to provide our students with the best education possible.

-Carol Raich, Hibbing Public Schools, 07B

I cannot imagine have much patience for student behaviors I will lose when I get older. I put in at least 50 hours a week during the school year and many weeks throughout the summer working on student engagement activities, lesson plans, curriculum development, etc. Teaching takes a mental toll on my brain and my mental health. Having a chance to retire before I'm 67 means that all these past 27 years in the classroom actually has a light at the end of the tunnel. I, physically and mentally, cannot teach for 45 years!!

-Angela Kemp, Rock Ridge Public Schools, 07B

This bill is crucial for teachers. Please help make immediate TRA changes for Tier 2 teachers. This reform is past due.

-Christine Valento, Lincoln Park Middle School Duluth, MN, 08B

I am in my 34th year of teaching in MN. I just missed the Rule of 90 and always heard that I didn't need to worry..."they" will bring it back. I have worked extremely hard for my entire career. Minimum 10 hour days, several hours every weekend, plus long event evenings, student trips, and lots of extra time in the summer. It is stressful and often frustrating work! I missed a lot of the events that my children were involved in, and skipped weekend trips home to see our parents because I had too much school work to do. Even our family planning revolved around timing our children's births to happen in the summer! School has been my life; but I am tired. I get irritated easily and do not have the energy or patience to continue this job for much longer. Keeping me in the classroom when I want to be done is not what is best for the kids. 35 years is a long career as an educator. We deserve full access to the accounts that we funded!

-JoAnn Orpen, Battle Lake Public School, 09A

For decades the pension system for all educators has been broken. Multiple state administrations and legislative bodies have had ample opportunity to fix this problem before now. Our voices were not loud enough. This proposed new retirement plan is not what we have yearned for. However, it is movement in a positive direction. More importantly it would be a slight improvement for my wife. She has taught elementary and middle school since 1990 and as teaching continues to be more demanding and trying for her and other teachers each year, a two year reduction in full-retirement age with a corresponding reduction in penalties for retirement prior to age 64 gives us hope.

-Charles Moore, Detroit Lakes High School, 09B

A fair and flexible plan would allow many teachers that have missed the Rule of 90 to be somewhat comparable to others that have the Rule of 90. I have taught for 31 years, and have missed the Rule of 90 by 2 months. Others in my district have subbed prior to teaching, and have taught less years and will have no penalties. In the grand scheme of payout for these veteran teachers; it is very non-comparable and is simply not fair. I am working longer, and getting penalized for contributing more. It would be wonderful to have a comparable retirement plan. The field of education is currently a non-favorable investment of people's time and energy. How do we plan on encouraging people to enter this field, if this is the result after all of this time?

-Susan Tostenson, Perham High School / District #549, 09B

I would be able to spend more time with my family, my parents who are elderly, and my sister, who is moving back from CA to care for my aging parents.

-Julie VanWatermulen, ISD 152, 09B

When I went into education 33 years ago all I heard was how wonderful teacher retirements were in MN. Now that I am 58 years old, I am overwhelmed at the difference between Tier 1 and Tier 2 pension. I almost can't read about the discrepancies in the Tiers as I get physically ill at the thought of our system creating such inequality for people doing the same work. Already we are having a difficult time filling teaching positions and this inequity is only making it worse. I have always been proud of teaching in MN as we have always provided students with top notch staff which have created the best outcomes for our students. To be 46th in the USA in what we have to offer for pensions is absolutely appalling. Working with our youngest birth to kindergarten students with special needs for the past 33 years, my body and mental health well being is being tasked to the limits and beyond. To further the stress in an educators life, the cost of living is skyrocketing, I do not think my pension will cover these costs without making dramatic changes to the pension reform. We need to come up with a plan that is fair to past, present and future educators or we will continue to loose talented teachers to other states. Please continue to work toward a fair pension for all.

-Janine E. Nelson, Moorhead Public Schools, 09B

I have severe osteoporosis and working with children daily is a strain on my body. I have had two spinal fractures from normal daily activities. This will be more risky as I age. I feel that I have to keep going for 10 more years (which I cannot image given my chronic pain) as I am a Tier II teacher and DO NOT have a fair, AVERAGE pension. Having a fair and flexible pension benefit, that I have paid into since 1990, would be life changing for me and my family.

-Kim Motschenbacher, Warrior Early Learning Center, Baxter MN, 10A

Like other professionals with multiple degrees I would be able to retire and enjoy the later years of my life with my family and continue being a life long learner.

-Amanda R. Aubart, Zimmerman Elementary School, 10B

This is an improvement and would mean that I need only put in 39 years as an educator. A step in the right direction for sure but not anything to get real excited about. Many of my colleagues will seek other job opportunities despite having served for 20+ years. Wages, benefits, and retirement for teachers at present is not appealing to current or prospective educators. Thanks for your efforts though!

-Chad Stoskopf, Esko, 11A

I would be able to retire at an earlier age. I have already been teaching for 31 years and am only 55. Please help us teachers. Teachers are the reason you learned to read and write. Pay it forward. It is a challenging profession. I need increased retirement benefits to help keep up with the cost of living.

-Darrin, East Central ISD, 11B

I didn't really there was such a discrepancy between the Tier 1 and Tier 2. Being a younger teacher it was something that I wasn't aware of and haven't thought that far ahead. I'm glad this was brought to my attention and to everyone that didn't have an understand. We have multiple opens and haven't been able to hire for special education and that will most likely continue to be the case.

-Kris Rittenour, Morris Area Schools, 12A

I'd be less worried about retirement. I am guardian to two handicapped brothers. I am worried about providing for them when I get older.

-Joe Ferriero, Morris Area High School, 12A

As I plan ahead for my future retirement, I know that I, like all of my colleagues, deserve fair and flexible opportunities. We are dedicating our lives to the education of our future leaders, workers, innovators, and caretakers. We deserve to know that we'll be taking care of when our service to society is complete. Anything else is a disgrace to our education system!

-Sarah Moulton, 12A

Reduce penalties. Don't raise our contribution rate. This is the States problem to fix don't fix it off Tier 2 backs.

-Steve Christians, Long Prairie Grey Eagle, 12B

I started teaching in the fall of 1990, so missed the rule of 90 by about a year.. I have put in over 30 years already in the classroom, as a supervisor and next year as an administrator. I am tired.... yet I have at least another 6 years to 62. I have seen our profession go from an overabundance of teachers to a crisis of teacher and substitute shortages. COVID hurt our profession. MN used to be a leader in education and that is declining. If we are going to keep quality education for our next generations, then we need to take care of our teachers! We need to make teaching a profession that is vauded and compensate our teachers for their times and efforts, including in retirement. I have been contributing huge portions of my paycheck for over 30 years to a pension I was told would support me in retirement -- now I'm being penalized for retiring at 60 or even 62? Where is my money going??! My daughter has an Elementary Ed Degree that she has never used, she started working in the business world and now has no desire to renew her teaching contract. She would have been an AMAZING teacher, but discovered she can make more money, have better benefits and balance home/work life much easier in the business world. It makes me sad! I would think that a governor who was an educator would value our profession more than what he is demonstrating.

-Sue, Minnewaska Area Schools, 12B

I have been teaching for over twenty-eight years and I'm emotionally exhausted. I can not afford to retire without receiving the full pension I have been required to invest in for all my years of teaching. I do not know what I'll have to bring to the students as I creep closer to sixty-six years of age, but I have to keep going. I am sure I will not be able to bring to the students the physical and emotional energy this job demands and the students deserve.

-Tamara Christenson, Alexandria Area High School., 12B

I have been teaching in MN for 24 years and have another 20 years before I can retire and receive the full benefit of my contributions in 2043. My disabled son will age out of Special Education programming at age 21 in 2033, ten years before I can retire. His care depends on me being able to leave the profession of teaching under fair but not draconian penalties. My family often takes the backseat to this demanding career and deserves to be treated fairly in my retirement benefits.

-Rita Scholten, Alexandria Area High School, Alexandria MN, 12B

Thank you for taking the time to meet about pension reform and for the options you have brought forward. The most recent option of lowering the NRA to 64 sounds nice, but it nowhere near fixes the issues we are facing. The issue education is currently facing is the ability to recruit and retain teachers. Around 60% of teachers are leaving within their first five years, and fewer and fewer teachers are coming out of college to join the profession. Career teachers, those of us who have, and are willing to stick it out, are being left in the dust. At age 60, I will have 38 years of experience. I will have the same reduction penalty as someone who could have taught for five years but is 60 years old. How is that equitable? If you really wanted to recruit and retain, you would make 35 years of service a full-length teaching career. One with 35 years of service should be able to retire with a full pension. Starting at 22, I will need to teach 42 years to reach 64 and receive 0 penalties. As a math major, I know that is not a smart investment in my time or money. If you told students that they could retire at 57 with a full pension, more and more would join. I understand the cost of pension reform is high, but it wouldn't be as high if you made career teachers a priority. Second-career teachers or late starters do not deserve to receive the same pension as me. Fix career pensions first and more will join the field.

-Jesse Johnson, Minnewaska, 13A

I love my job and my students, and I want to keep doing this job. But for too long teachers have been expected to do more with less. Work longer, push harder, accept a bad deal. Teachers are leaving the profession and it's not because we don't love it—it's because it's unsustainable. Our students deserve the best, and that means making moves to retain good teachers. We need our legislators to step up and stand up for us.

-Allison Harmer, Elk River High School, 14B

Changes to the current retirement plan would encourage me to stay in teaching. I have been thinking I will need a second career because at age 49, I can't see myself teach until I'm 66. Many teachers shouldn't teach until 66 either. Teaching because you have to isn't good for anyone.

-Stacie Hughes, Monticello High School, 14B

I have been teaching for over 33 years and feel it is one of the most important callings in the world. I have taught special education students with behavioral disorders, struggling readers and regular education students. When it comes to negativity, I have seen almost everything: cops at my door, upset parents, verbally aggressive students and adults, physical assaults on staff/students, large class sizes, covid teaching in-person/online etc. Despite these, I remain a positive educator. However nothing has impacted my outlook more negatively than realizing the Minnesota retirement age was 46th in the nation. I cannot believe the legislature believes this is okay for some of its most valuable resources, teachers. We Minnesota teachers are better than average and ask that you move forward with HF3294/SF3314. While this bill is not perfect, it does begin to fix the problem with Tier II pensions in Minnesota. HF3294/SF3314 is especially important for veteran teachers who have already passed the requirements for Rule of 90. I have already paid in more than Rule of 90 recipients, but cannot access the benefits. Lessening the penalties a few years is helpful too, but most would expect more in the future. The pension system cannot continue to offer improvements to one of the Tiers while leaving out the other Tier. Tier II has been left behind far too long and needs to be caught up to something closer to Tier I. Essentially, the people (Tier I) with the best deal keep getting it made better with COLAs etc. We need to equalize this system. Please put forward this bill, and make a commitment to continue to improve the Teacher Pension System in Minnesota so it gets us to a national average or better. This bill is a good start. Letting it die will only reinforce the negative message more than 80,000 teachers have received already. What will be your message to Minnesota's teachers? What will be your part in the future of education in Minnesota?

-Brenda Schumann, Litchfield Middle School, 16A

I am writing because I personally see the gross inequities from Tier 1 to Tier 2. Both my wife and I are retiring as educators this year with 70 years of combined service. I have the rule of 90 and she does not. She missed it by a month. She will not draw her pension until the rule of 62/30 (a couple of years away) and even then will fall over \$200,000 short of my value projected through age 82. She is a special ed teacher and is burned out - 34 yrs. I really believe the nra proposal of 64 is a positive step but it should include lowering the 62/30 rule to 60/30 with the same reduction (about 14%) as it is currently. I really don't believe this costs that much more. Her pension is projected at 3300 per month at age 66. If the nra is lowered to 64 it would be the same amount. Drawing at age 62 with a 7% reduction projected for 20 years (life expectancy of 82) results in a \$3070 per month pension for a total of \$736,800. If she was allowed to start drawing at 60 with a 14% reduction it would be \$2840 per month for a total of \$749,760 projected to age 82. This is only a difference of about \$13,000 total. I believe that career teachers need to be rewarded that have poured their life into the profession and have paid into tra for a lifetime. This move alone would be valued by the many career teachers out there as true reform. I believe our state can find a way to fund this. There is a way!!! It can be done!!! Thanks - Bryan

-Bryan L Goraczkowski, Litchfield Public Schools, 16A

I could retire when my husband does.

-Pam Roehl, Kennedy Elementary, 16B

I have been teaching 31 years and I have talked to people about our pension for years. I was told not to worry about it because they will make it better. It is such an insult to me to expect me to teach until 66 to get my full pension. If you think this is good for our teachers or students, you couldn't be more wrong. I am a very energetic teacher who puts everything I have into being a great math teacher. Right now, I am 55 years old and I can't imagine doing this job past 60. However, I also can't afford to lose that much money in my pension. So what that would force me to do is to continue teaching and not do a very good job. That is a terrible solution. You have been giving money to education to

make the schools a better place for the students. The first place that you should be putting money is into teacher pension. This will allow our seasoned teachers to leave with dignity and make room for the younger generation. That alone will make our schools a better place! PLEASE support teachers and understand that our occupation is terribly difficult.

-Katie McGraw, Litchfield Middle School, 17A

I think that with the Rule of 90 teachers knew that they could give their all each day and the burnout rate was less. I worry that if teachers need to stay until they are 66 to receive their full pension their will be a decline in the MN education system. I started teaching 30 years ago and right now is definitely the hardest years of teaching, I know that mentally and physically I do not have 10 more quality years to give my students. I am also unsure how districts will be able to afford these career teachers that need to stick around 10 more years. I think that lowering the retirement age is necessary but I think we also need to reward those career teachers and have a 60/30 rule with unreduced benefits.

-Bonnie Hahn, Park Elementary Hutchinson Public Schools, 17A

By an amazing amount! I am a single career teacher who has been teaching for 30 years. I love my job, my students and my district BUT with every passing year, it gets harder and harder to get on the floor with kids, make it to late night activities for students, to bring the same energy to every single class every single hour (6) of every single 171 student contact days. It is taxing on my mind and body, even though I love every aspect of my career and students! I am just getting too old to keep up the pace to do my job as it should be done. Teaching is the profession is that teaches all other professions, yet we are in need of support to keep us in this amazing career choice, before everyone burns out. Please consider lower the retirement number. Sincerely, Nicole

-Nicole Pelowski, Chaska Middle School West, 17B

I am almost 60. I've taught since 1989 and missed the rule of 90 by six weeks. I have loved teaching 1000's of music students. I am tired and shouldn't have to miss out on a decent pension that I've worked for all my career. Please help!

-Sandra Stenzel, Maple River, 18A

Thank you for taking the time to listen to my concerns regarding pension reform. While I could tell you my individual story about being 34 years in and why I believe our pension needs to be fixed, I'd rather speak in terms of how this benefits the children of Minnesota. The inequities between Tier I & II are enormous as you are well aware. During this time in our state and country, teachers are charged with doing the impossible in more ways than ever before. We all chose this career because we valued children and providing an education that Minnesota can be proud of. With the shortages of teachers, lessening requirements for teacher licensure and lack of support from our parents and communities, it is more important than ever to make sure we provide a pension that new, young, and vibrant teachers want to be a part of. I understand that we have to start somewhere in the process of repairing the harm done to this generation of teachers. I feel very strongly that any improvements should go ONLY to Tier II pensions. I am in full support of HF3294/SF3314! This is a great beginning to change. I would however, suggest that it be amended to 60/30 vs. 62/30. Career teachers, who started in their 20s and have the most invested in the pension deserve to have the current 62/30 reduced penalties shifted two years to 60/30 for a 14 percent penalty instead of a 28 percent penalty. We can do better for those that have the most invested in the plan. To be clear, a career teacher with at least 30 years of service should not face any penalty at age 60. As this legislation has it, all teachers, even a career teacher with between 30 and 38 years of contributions to the pension faces a 28 percent penalty at 60. Again, thank you for your time and consideration.

-Kelly Jensen, St. Peter Public Schools, 18A

There should be NO penalties for a teacher that chooses to retire with 35 or more years of public Ed in this state. Currently the penalties are a slap in the face to my professional career. I am a veteran teacher that missed Tier 1 Rule of 90 by a mere 2 weeks. The current movement is appreciated but I'm afraid my generation of teachers are going to get hit hard by the minimal changes offered. They are not equitable for the career teacher at all.

-Dan Quame, MAPS #77. PWMS, 18B

Hello. My name is Lori Harris, a 34 year veteran teacher in Waseca, MN. I am writing to tell my story and ask for your support. I am sure my experience will parallel so many others, but that is what makes what we have to say so

important. I am originally from Iowa, chose to attend college in Minnesota and never left. When I was applying for teaching jobs in 1989 there were at least 500 applicants for every job. I was so proud to get a job before my college graduation and to be a Minnesota educator. It is disheartening to see what has happened to our profession since that exciting day in 1989. I am exhausted! Mentally, emotionally and physically I have given everything to my classroom and the hundreds of families who have attended our schools. I raised six kids with my husband, also a teacher. Our kids sacrificed along with me. Their coats, boots, clothes, bikes, and snacks were shared with any student of mine in need. They were proud to help. Our kids sacrificed time with their mom while I worked 12 hour days on conference nights, used my weekends and evenings to prepare for lessons and correct papers. I have never regretted my choices until now. I believed the people in control of education issues and teacher retirement would have my back. I put all my energy into the kids and my classroom trusting my work and dedication would be recognized. I am at the point in my life where my adult children, grandchildren and aging parents need me. I sacrificed my family time before and I don't want to have to do it again. PLEASE do the right thing and support a pension reform. Minnesota teachers deserve the industry standard of retirement at age 59 with no penalties and full benefits. I look forward to your support and response.

-Lori Harris, Waseca Intermediate School, 19B

As a third generation teacher and 23 year educator working with students with special needs, knowing that I have 18 more years to reach the current NRA of 66 is daunting to say the least. Can I continue to sit on the floor with infants and toddlers on a regular basis to provide them with early intervention services at that time? Will I be able to withstand hitting, biting, sitting on the floor with dysregulated students for hours, or assist in approved restricted procedures for students who are hurting themselves or others? (I have had ALL of these happened to me over my career) Should I be expected to continue to work past my contract hours to attend meetings and complete due process that is required, all while not even getting cost of living raises during negotiation years? It long past the time to give MN's educators the respect deserved of a fair and equitable pension. At the very least (as a starting point to right the wrongs) career teachers, who started in their 20s and have the most invested in the pension deserve to have the current 62/30 reduced penalties shifted two years to 60/30 for a 14 percent penalty instead of a 28 percent penalty. To be clear, a career teacher with at least 30 years of service should not face any penalty at age 60. As this legislation has it, all teachers, even a career teacher with between 30 and 38 years of contributions to the pension faces a 28 percent penalty at 60. I have already dedicated 23 years of my life to teaching. Forcing career teachers to continue to teacher past 30 years with stiff penalties is not how we show appreciation to those who are educating our youth and helping to develop our next generations. Please work with and show appreciation to educators by offering an equitable pension!

-Casandra Veiseth, Pine Island, 20B

If I can retire earlier I would be able to spend more time with my family (husband, children, granddaughter and 80 year old mother). As a special education teacher I start my day at 5:50 AM and end it (generally) around 6:00 PM. I have students all day. During the non student contact hours I have to plan lessons and write reports, so I do not get to spend as much time with my family! Also, there are so few teachers that it is difficult to get a day off. We are very limited with subs and must cover teacher absences in house with varied persons.

-Kelly Reinecke, Chatfield Elementary, 20B

Please lower the retirement age to 64 in MN to be competitive among states in the nation. It is so disheartening to have MN have one of the highest retirement rates in the nation.

-Christina Kuehl, SWWC Service Cooperative, 21A

I have been a special education teacher for 31 years. I have watched my colleagues retire with rule of 90 knowing that I will have to work an additional 10 years to receive the same pension or receive only a fraction of it even if I work 5 years longer than they did. I have put everything I have into being the best teacher I can for my students. I have paid in the same as teachers who are eligible for rule of 90. I feel that I deserve the same retirement. I missed this by 1 1/2 years. I was told for years that I shouldn't worry because rule of 90 would come back. I am frustrated and upset with the system giving so little to teachers who give so much. At this time, many teachers know they cannot keep this up until age 66. Many plan to cut their losses and move on. Early and mid career teachers are considering other professions or teaching in other states. Later career teachers, including myself, are considering cutting their losses and retiring with unfair pensions. Others are forced to keep going regardless of health or other things they

should be retiring for because they cannot afford to retire on the pensions with the harsh penalties that now exist. We need change now! I truly believe that all teachers should receive equal pensions for the same amount of years. We need reform to retain and attract teachers. Maybe if there is a reachable reasonable pension, teachers will hang on for another 5 or 10 years or maybe even longer. I have been surprised by the number of legislators who do not truly understand they inequity in the two tiered system. I hope they have been hearing us and taken the time to truly understand it. It's great that they are wanting to put money into education but without enough teachers in our schools, it will mean nothing.

-Pam Rohloff, Jackson County Central, 21B

Please let the great teachers of Minnesota be able to retire with dignity! Tier 2 teachers deserve fair pension reform now! Please bring the rule of 90 back or something very similar. I have been a teacher for thirty years at Jackson County Central. My wife has been a Speech Therapist for thirty years in the same district. Teaching continues to be more challenging each year! When we decided to go into teaching we knew we were not going to earn a big amount of money, but we knew it would be a rewarding career to be able to work with kids. Also, one thing we believed was we would be able to receive a reasonable pension at comfortable age. My Dad was a teacher in Minnesota, along with many of my Aunts and Uncles. They were able to retire with the Rule of 90. I remember them telling us kids that you will never make tons of money teaching, but it will be very rewarding profession with a nice pension. This no longer exists for Tier 2 teachers in Minnesota. My sister is also a teacher, along with many of our cousins. My sister has two kids that are teaching presently. My wife and I have two children. Our oldest is teaching presently. Our youngest daughter is in the Elementary Education program at Minnesota State University-Mankato. Our family is in our third generation of teachers. I truly want this tradition to continue, but I don't see this happening with the state of teaching right now in Minnesota! At our school and so many schools in Minnesota, we are seeing so many young teachers leaving the profession. We are not seeing many college students pursuing teaching. This is so sad to see. Fair Pensions Now is a must! The teachers and students of this great state of Minnesota are counting on it!

-Michael DiBrito, Jackson County Central, 21B

We already have a teacher shortage. Teachers are leaving the profession at an unprecedented rate. Poor retirement options and bad pension is only going to exacerbate this issue. We need better options for our teachers or there will be no one left to teach these students- especially in Minnesota, when our neighboring states have better options.

-Mackenzie Henning, Jackson County Central, 21B

Students have more academic needs, social and emotional needs, and basic necessities now than ever before. Teachers therefore, have more needs than ever before. The demand for our time, attention, and emotional welling is greater than ever before. What you need to know though is that teachers are drowning. And, with an abysmal pension, what is going to keep them fighting for our students? I often ask myself if it's worth it. At 66, to collect my full pension, I will have taught for 44 years. Currently, I have not been on Earth for 44 years! I have another 27 years to go, and I'm not sure I can even make it to June. We want Minnesota's education system to be one of the best in the country. We have a teacher shortage, and it's only going to get worse. I live 15 minutes from Iowa, and we have numerous staff members who drive from Iowa every day. Why would they stay working in Minnesota when all they need is 4-7 years of service to get a FULL pension at age 55? Our students deserve teachers who can fully engage with their needs. I can be a warm body in a classroom 27 years from now, but that is not what our students deserve. That is not how we create one of the best education systems in the country. People work to 66 all the time, but most of those people don't take the physical and mental workload home with them. It's not the grading and planning during the evening when I should be spending time with my own kids. It is the laying awake at night, worried about the academic, social and emotional, and physical needs of my students. My brain hasn't shut off for the last 17 years, and I don't see it for the next 27 years. Teachers LOVE their students, we think about and work for them day and night. We can't continue to do that, it's not physically possible for 44 years. If there is no personal benefit for me to continue, it's a lot easier to give up. Don't force good teachers out of Minnesota! Our students deserve them, and you are pushing them away!

-Angela Beckel, Jackson County Central, 21B

I don't have a story...just feel we should be treated fairly and not have to work until age 66. The education system is not what it was when this South Dakota girl moved to the nirvana teaching state of Minnesota 30 years ago. There needs to be a change!

-LeAnn Olson, Jackson County Central, 21B

My dad is 61 years old and is currently undergoing severe health issues. He was diagnosed with cancer on his spine and had surgery on Christmas Day. He then got a bed sore leading to the flesh eating bacteria which overtook his body in mid February. We were told that he wasn't going to make it but miraculously, he survived. He has had skin grafts to try to make the infection heal quicker but in the past 2 months, the cancer has overtaken more of his body, including his brain. Today he was told he will be paralyzed from the waist down if he survives the cancer. I need a good retirement plan that does not require me to work until I'm 66. I am currently 36 years old and I have rudely been awoken to how precious life is. We need to be able to enjoy life after retirement. Unfortunately, my dad isn't even retired and isn't able to enjoy life currently. I need to know that my retirement and life after teaching will be good and fair and that I will have time to enjoy retirement at a young enough age.

-Rachael Mitchell, Jackson County Central, 21B

My husband and I are both teachers. I retired in 2021, 2 years after qualifying under Rule of 90. My husband, however, missed the Rule of 90 cut-off by 30 days. He has continued teaching and will retire at the end of the year after reaching age 62. His pension, with 2 additional years of service and being 3 years older than I was when I retired, will still be less than mine. Changes need to be made in our TRA pension plan to make it more equitable. All teachers are paying in the same percentage each month, but the pay-back is very inequitable. Please prioritize moving this issue in the right direction and making the changes needed for our educators. Teaching is an increasingly difficult profession, and we need your support.

-Kerri and Mark Kocak, Riverside Elementary School, 21B

I would be more likely to use my skills and talents to teach MN children vs. moving out of state or leaving the profession altogether. We are already in a teacher shortage; if we are unable to attract new and veterans teachers to Minnesota, we risk failing our students by not providing them with a solid education. I have always been proud to be a teacher from MN, and I don't want that to change.

-Tara Boogerd, JCC, 21B

A fair and flexible retirement plan would allow teachers to retire with comfort. We aren't asking for the moon, we are asking for an adequate pension to live a retirement life that we deserve. Right now, knowing how bad the teacher pension is, who would want to continue teaching in Minnesota? It is sad. Please take care of the ones who put in the time to make a difference in the lives of youth.

-Janet Haren, Jackson County Central, 21B

When I graduated from college with my teaching degree in South Dakota, all I wanted to do was get a job in Minnesota because of the higher pay, better benefits and great a retirement. Now all I want to do is get back to SD. My biggest fear is after teaching for 40 years, I will not be able to live off of my pension that I have earned and deserve. I fear I will be living in poverty trying to subsist. Therefore, I am making plans to leave the teaching profession after 25 years of service to build myself another stream of income that will sustain me through retirement before it is too late. If rule of 90 does not return, I plan to leave teaching after next school year. I am asking for your help. I am asking that you fulfill the promise that was made. I am asking you to do what is right and provide the benefit that I have earned and deserve after a lifetime of serving the children of this state and my community. Simply reducing my retirement age by 2 years will not change my plans to leave the profession. Please do the right thing and bring back the rule of 90.

-Eric Tvinnereim, Jackson County Central Schools, 21B

A fair retirement would be an incentive for both young teachers who are in the profession to stick out teaching until retirement age as well as serve as a recruitment tool to replace retiring teachers with young college age teachers.

-Jacob Johnson, Jackson County Central, 21B

I have given my heart and soul to the students and school district for over 30 years. I missed the Rule of 90 by mere weeks. I had no idea at the time what a discrepancy there would be years down the road. I was too excited to have my first teaching job and too passionate all of these years to even think about retirement. During the time my own children were growing up, they spent many nights helping me with classroom things, working on summer projects for my classroom and having a busy mom who loved so many other children as well. I am beyond saddened to realize that the powers that be took away something from teachers, where colleagues are treated so differently for working just as hard. My hard earned tax money goes to support so many programs and needs of others as well.....now it is

time to take care of those who have worked extremely hard and have paid into the system all of these years. Governor Walz and the Democratic Party seem to have all kinds of power to push through things that they believe will be helpful for our state....many I do not agree with but may have to tolerate, including legalization of marijuana. They need to focus on other things like taking care of the teachers of this state who are being treated unfairly. If we want to talk about equity....this is a perfect example.

-Jodi Prchal, 22B

I am a teacher of 33 years. I have taught and coached for all 33 years consecutively. My wife is also a teacher of 33 years. I have 3 sons who are also teachers in Minnesota. I have told my sons that this needs to change or they need to leave Minnesota. The difference between a Tier I and Tier II teacher pension is so blatantly unfair that I am ashamed! Let's get better Minnesota ...way better

-Tom Crosby, Martin Co. West, 22B

Asking someone to teach past the age of 60 is asking too much. The mental and physical energy needed to work with children should not be expected from people who are old enough to be the children's' great grand parents. I have taught for 30 years and I am 61. I teach six periods a day equaling 180 students a day. I don't know how I have managed doing it this long. In so many areas of employment, 30 years is enough to retire. MN is asking more of us than other states. It isn't fair. I plead with you to lower the retirement age. I believe it should be age 60, but reducing from 66 to 64 is at least something so that there is less of a loss when leaving before full retirement age. Let's get this done! Thank you!

-Lori Bendickson, I J Holton - Austin Public Schools, 23B

We give so much to our students and a lot of that time and energy takes away from our own families. We give up time after school and time in the summers to prepare valuable education for our learners. To be able to retire earlier, with financial security, would help give us some of that time back for our grandkids, our children, our families.

-Farin Delaney, Austin Public Schools, 23B

Mental Health Crisis for Educational Staff. The world has brought attention to the mental health of our children and I see the efforts of our legislature's attempting to help our students. However, I have yet to see this with our own staff. With the drastic changes we've seen in our schools, I'm surprised our leaders continue to fail us in Minnesota. This lack of empathy and insight is alarming and makes me question who is sitting in those seats. Study after study supports the evidence of the high stress felt by educators. I have been working for 14 years as an SLP in the schools. I have never seen so many people leaving the profession at such a rapid rate as I do now. These are good hearted people. People who shared their passion for teaching but anxiety and depression due to the stress of the job left them no choice but to leave. This is especially apparent in the group of educators who were involved with servicing our students during the COVID pandemic. That jolt of stress and the unknown along with balancing our own families needs was overwhelming. Due to the high stress levels, our educators health is quickly declining. I look at other states and how they take care of their educators and am ashamed to be from Minnesota when discussing this topic. If you're familiar with brain studies on people exposed to high level stress, you would instantly support a younger retirement age for educators unless you don't care for the well being of these people. If you don't care, you don't care about our children either as there is a direct correlation between the mental health of the educator and the benefits the child receives from that person. Lastly, lowering the retirement age (I would like to see 55), would attract the younger population to the field again. Soon, we will be without educators to teach and support our children. If we wait until then, it may be too late to fix the problem. Save us from an early death. Vote to lower the retirement age for Educators please.

-Jennifer Compton, Austin Public Schools, 23B

A fair and flexible retirement plan would show me, a teacher of 17 years, that my service is valued and respected. It would show me that lawmakers are serious about addressing the retention and recruitment crisis we are facing.

-Jake Johnson, Mayo High School, 24B

I've been teaching for more than 30 years. The pay isn't the best, as we all know, so I've had to work as many as 3 jobs at once to make a living. I'm 56 now and frankly, although I dearly love my job, I'm tired! Any improvements to our retirement benefits would be greatly appreciated. Teachers give it there all. We need to take care of them. Also, we need to be able to attract qualified teachers to take our place when we do retire. I see a real crisis coming in the

not too distant future if pay and benefits for teachers are not improved. Our children deserve the best, let's make sure that happens.

-Tammy Childs, Rochester Public Schools ECFS, 24B

There is no second income in my family. It is all up to me. While I am very thankful that Sen. Steve Cwodzinski and Rep. Dan Wolgamott haven't given up the fight for improving teacher pensions and have authored a new bill, it is lacking a major component. The problem I see involves lowering the NRA to 64. It helps many teachers, but it leaves out those who have committed to Minnesota public education the longest. Minnesota career teachers, those who started in their 20s and have the most invested in the pension, deserve to have the current 62/30 reduced penalties also shifted two years to 60/30 for a 14 percent penalty instead of a 28 percent penalty. As it stands now, 62/30 isn't set to shift like everything else in the bill. How can it be that those who have been committed the longest aren't benefitting in the same way as everyone else in the bill? Shifting the NRA to 64 should mean that a teacher who has taught 30+ years would have the same retirement benefit at 60 instead of 62. We can and should do better for all, including those who have the most invested in the pension plan.

-Laura Heuton, RPS 535, 25A

I was hired in August of 1989 for my first teaching job. I have taught for 34 years. I love my career choice and at age 57 I hope I am able to continue teaching for a few years. Personal experience has taught me not to take my health or good fortune for granted. I watched my dad die after battling Lewy Body Dementia. I am now helping to care for my 85 year old mother as well as my mother-in-law who is losing strength and mobility due to Parkinson's Disease. I hope that in the near future my five children may bless me with grandchildren. I dream of spending time with them and helping care for them. Please lower the penalty for teachers who have paid into their pension for 30 years. I deserve to get the full benefit and step out of the classroom before I am too old, sick, or physically disabled to enjoy my next chapter. If I had been hired one month earlier I would already be able to retire, with no penalty. Please make this right for all of us who have given so much of ourselves to educating our future workforce. Allow us to move on with dignity and to hand the baton to those bright teachers ready to do amazing things. Those individuals will not choose teaching if they do not believe it will provide the future they are dreaming of.

-Bobbi Jean Tweed, Rochester Century High School, 25B

Lowering the NRA and reducing early retirement penalties needs to be a priority to make us competitive with surrounding states. Minnesota needs to do better than being 47th nationally in teacher pension plans. If we want to recruit and retain teachers, this needs to be tended to by the legislature. This bill is an important beginning step. Please support this bill now.

-Katherine Frutiger, Riverside Central Elementary, 25B

I feel that being a teacher and preparing our future voters to be smart and contributing citizens is answering a call to duty. Given our low salaries and hours spent beyond the duty day with our future leaders of America, we are sacrificing time with our loved ones while living paycheck to paycheck. I am a single mother of 2 growing boys. I sacrifice hours in my evenings and weekends to plan, prepare and respond to student academic needs. The pandemic has taught us that any interruption to student learning causes catastrophic stress and losses in both a parents ability to work and contribute to the economy and a students growth and learning needed to replace future retirees. One way to repay our countless hours of duty given to support our future is to ensure that we can retire at a time early enough to regain some lost time we sacrificed with our family while working to support the future.

-Laura Stevenson, Prairie View Middle School, 27A

Teaching is a challenging job. We make so many decisions each hour, far more than most professions. The mental load is significant enough that that having to continue working the few years between 64 and 66 to retire comfortably is disheartening to say the least. Teachers have enough challenges, please help by reforming our retirement. Thank you.

-Richard Johnson, Foley High School, 27A

A fair and flexible plan would give me some options, instead of the current age of 66, which feels hopeless for me. I can't imagine teaching for over 40 years. Even though I enjoy teaching, it is getting more difficult as time goes on.

-William Hammer, Meadowvale Elementary, 27A

Every day in my high school ceramics classroom I experience how increasingly difficult this job has become. I am dealing with more student mental health issues than ever before on a daily basis. I am seeing colleagues and new teachers leave the teaching profession for different careers. I myself have entertained the idea of leaving. It is discouraging to have colleagues I have worked with for 25 years, who were hired just a few years ahead of me, retire. And then realize that I will need to work another 12 years to get the same retirement benefits they received because of their earlier hire date. Now is the time to make changes to ensure that students in MN schools receive a quality education from well trained teachers that we have built a reputation of. I just overheard 2 students talking yesterday and one said "I thought about being a teacher, but my Mom said, 'No, don't do it!' ". It's a conversation I continue to hear about teaching being very hard work for low pay and now poor pensions. It is disheartening.

-Angela Heida Hammer, Andover High School, 27A

The change would affect my life by keeping me in teaching, might exit due to not being able to retire at a fair age compared to other state funded employees (cops, city workers, county workers and senators)

-Jacob Zierden, Zimmerman Middle School, 27A

A (more) fair retirement plan is essential. If you want Minnesota to be excellent in education, you MUST take care of the excellent teachers currently working. Proposals to teacher pensions weren't nearly enough to make any sort of real change, as you know, especially for those of us looking to need to work 44 years to collect full pensions. HF 3294, which could at least BEGIN to make some improvements to what Tier Two educators are facing. It's not perfect, but it's SOMETHING. It's a small step in the right direction as we try to move the needle even a little bit closer to equity with Tier One teachers and their pensions, penalties, & retirement ages. We need to see some improvements for those of us still teaching, but more importantly for those folks out there who need to fill our shoes in the future. Getting Minnesota back on track and reforming the Tier Two injustices will hopefully keep more pre-service teachers in our state.

-Penny Pingrey, Becker Middle School, 27A

I am 31, I have been teaching for 6 years and have been affiliated with my local school district for 10 years. I teach, coach and volunteer. To teach until I am 66 means I would have another 35 years which places retiring me in the year 2057. No one should HAVE to work to get a full pension, 45 years of service should be a choice not a sentence. Decreasing the retirement age even 2 years may mean that I get another 2 years with my family. The average age of death in Minnesota is 79.1 years, to retire at 66 that leaves me with 13.1 years +/- . I have seen far too many of my own favorite educators from my time as a student retire to only 3-5 years later attend their funeral services. I want more time with my family and I can only eat right and get exercise and take care of myself, I am relying on the MN legislature to help me get more time with my family.

-Nick Levos, Zimmerman High School, 27B

A fair retirement plan would boost morale for teachers at every stage of teaching. Personally, I have taught 31 years and still love what I do—impact the future by pouring myself into my 3rd grade students. I plan to retire in about 4 years, which puts me at age 60-61. As I stated, I love what I do and yet can feel the toll of the demands of teaching. This profession requires your full attention and can drain me emotionally, intellectually, and physically. I have several young teachers in my immediate and extended family. They are all in their first 10 years of teaching and I love to chat with them and witness their professionalism and selflessness as they give 100 percent each day in the classroom. I want these family members to feel supported and appreciated. The pension reform is a must to keep these young educators in the profession. In my life, I try to avoid the words "I deserve" or "we deserve" so I'll end with thanking you for considering making positive changes to our pension so we can keep our positive educational settings all across our great state of Minnesota.

-Lisa Owens, Westwood Elementary, 27B

I can retire earlier and live life traveling and spending time with family!

-Tayler Hol, Parker Elementary School, 27B

I have put in 30 years of teaching. I have spent countless nights and weekends working on school stuff. Teachers work is never done. On average, I put in a 60 hour work week. I would like to spend spend more time with my husband, children, and grandchildren. It is time that I get something back!!

-joan cameron, Zimmerman Elementary, 27B

I am a 29 year veteran teacher. I have 16 more years to reach my full retirement age. For the past 15 years or so the workload has been ever increasing. This career takes so much out of us and takes up so very much of our lives (free time) during our career as well, resulting in countless hours of unpaid overtime. We used to be appreciated and treated with gratitude and respect. This provided satisfaction and made a tough career worth doing. This is no longer the standard and makes our career even tougher. We are expected to do more, with less, and have tougher kids and parents to deal with each year. Support for teachers has been declining, and teachers are leaving the profession. The student teachers that we have come through may stay in the profession for a couple of years, but quickly leave or choose not to go into teaching at all. Teaching programs are having fewer and fewer students, colleges can't afford to keep a program when so few students are going into the profession. Even veteran teachers are choosing to leave early because it is such a demanding job. Pension reform is needed to start attracting teachers into the profession. I would like to enjoy a few years of retirement while there is some quality of life remaining. While the retirement age of 64 is still very high for such a high demand career, it is at least a small improvement.

-Jennelle LeBlanc, Zimmerman Middle and High School, 27B

I've been teaching for about 25 years. I love spending time with teenagers and the energy they bring to my classroom. The last three years (since the covid shut down) have been debilitating. For the first two years we were doing double duty--teaching in person and online. I did not stop teaching and helping students...ever. My work day ran from 6am to 10pm because I had to prepare online, in class, and continue to communicate with students and parents who emailed or called at all hours. I knew it was stressful, but didn't realize how much until I came down with thrush, then shingles, and then was diagnosed with atrial fibrillation due to stress on my heart. I'm not even 50! Yeah, it was a rough three years. That's nothing to say of the added work in the classroom. Classes of 38-40 students at all different levels of ability and many struggling with emotional distress is tough to manage in a good year, but the last few have been beyond tough. I have watched as colleagues left in the middle of the year to other jobs with better pay, working conditions, and strong retirement plans. They ask me often to join them. Teaching is my calling, however, I do not feel valued and I worry that I may not live long enough to see retirement. Please, make changes. Please offer double the status for those awful covid years when we were doing our jobs PLUS all day and night. Please lower the penalties for those who want or need to retire before they can't move around well anymore. A life dedicated to 30 years of teaching should be enough to grant a solid retirement. Thank you.

-Angie Bickman, Zimmerman High School, 27B

Both of my parents were teachers and retired under rule of 90 at age 56. If asked to teach until 66, I will have taught 10 years longer and reached "rule of 110." I joined the profession knowing I'd never be rich but would have a satisfying career and be happy with similar benefits to my parents. I was unaware that I would have to contribute more, teach much larger classes, be asked to do way more, and teach 10 years longer to receive my full pension. I have four boys who will be entering the workforce before too long. Under the current conditions, I will not be encouraging them to continue the tradition of family educators. Please help reform our pensions to be at least comparable with national averages rather than near the bottom.

-Jason Doherty, Zimmerman High School, 27B

My name is Carrie Fredstrom and I have been a MN educator for the past 29 years. I began my career right out of college at the age of 22 and was lucky to get the job I received. At the time there were over 800 applicants for my one position. How times have changed. We now are struggling to fully staff our building. There are several reasons for this, but one important one is teacher pensions. Teacher wages have not kept up with inflation and our pensions are a far cry from what teachers hired prior to July 1, 1989 receive. Our great pensions used to be a factor that offset our lower wages and enticed teachers to teach in Minnesota. Now, however, our pensions are the ranked 46th in the nation and our NRA is 48th. Stats like those DO NOT attract educators to MN. Educators like myself must work until we are 66 to have unreduced benefits. That is at least 10 years longer than those who retired under Rule of 90. That is simply unfair and unjust. We also have huge penalties imposed on us if we retire prior to age 66 and we will receive no COLAs until 66. If a bill could be introduced and passed that would lower the NRA AND drastically reduce the unfair penalties that would be a step in the right direction. I still think a NRA of 64 is too much. I urge legislatures to work towards adding a years of service piece as well. I don't feel like I should have to teach for 42 years (if NRA is 64) in order to receive my full pension. Teachers contribute more than the national average towards our pensions and employers contribute less than average. Tier II educators are also losing much of our employer portion since it is needed to pay down the liabilities that were created when huge COLAS were given out and employer contributions

were lowered in the 80s and 90s. Passing HF3294/SF3314 would be a step in the right direction. Not enough but at least a good start.

-Carrie Fredstrom, Chisago Lakes, 28A

I could retire at a reasonable age, and help with the care of my grandchildren. I am a 53 year old, 31 year veteran teacher. I raised 2 children by myself, and am required to pay my ex-husband 25% of my retirement...on top of significant penalties for retiring before age 66. After retirement, I will not have a second source of income (my current husband is self-employed, and does not have retirement benefits). We could not even afford health insurance on the retirement pay I would earn, let alone other bills.

-Tracy Dibb, Cambridge Middle School, 28A

I have been practicing as an Occupational Therapist since 1985. I worked for the State of Minnesota for 8 years, private practice for approximately 10 years and then I have been in schools since 1999. This is well over 30 years but all the years don't count for my TRA. My husband has retired. And in this past year has developed cancer and then dementia. I am his primary care provider. So now I am trying to go to my job everyday, take care of him, take care of our home; having to learn tons of new skills to assume what he used to do. I can't afford the penalties for early retirement so at a current 61 years of age, I'm trying to "manage" for another 5 years.

-Naomi Tague-Hamlin, Rum River Special Education Cooperative, 28A

As someone who is at the mid point of my working years, I am absolutely torn between staying in education or jumping into a different career that would ensure me better pay & retirement options. A fair and flexible retirement plan would be an incentive to stay in the teaching field & stay motivated towards something that I love to do.

-Jacquie Udem, Chisago Lakes High School, 28B

A fair and flexible retirement plan would keep me in the teaching profession until the end. It would give me hope and energy to keep going without the fear of being burnt out and overwhelmed at the end of my career.

-Nicole Wink, Meadowvale Elementary, 28B

I am a single woman who takes care of her parents and has a sister who needs help with her three sons. Being able to retire would give me the flexibility to help them all, which I can't do because of my work. I would also be able to pursue my writing career more steadily which had to be put on hold when I had to divorce.

-Bridget Hoolihan, Chisago Lakes High School, 28B

Both my husband and I are teachers; he is 64 yo and I am 60. We are currently supporting our son and his family. In addition, we help with the financial security of my husband's mother, age 86. In this current age of economic downturn and loss of retirement funds, it is vital to fully fund our TRA. It is not possible to support those in our family while still working full-time. In addition to the immediate family needs, the school district spend a greater portion of their budget on teachers with the greatest longevity. It makes sense to incentivise earlier retirement to benefit the financial health of school districts.

-Colleen Cavanaugh, Chisago Primary, 28B

My father was a Tier I who benefitted from the Rule-of-90 and retired with full benefits at age 56. He also received more than generous COLA's and had a secure retirement that benefits my mom to this day. TRA should have addressed the inequity long ago and while this bill is not perfect, it's a start.

TRA has had over 30 to try and make things right for all teachers. They've done nothing! This bill has overwhelming support in my building and we hope it moves forward.

-David Rondestvedt, Armstrong Senior High, 28B

As a teacher that started teaching at age 22, this plan is very disappointing. Those of us that have taught the longest and contributed the most lose the most. Years of service should be honored, not just age. I teach PE and I do it well. However, after 21 years, I'm already noticing changes in my body that make the job harder. By 60, there will simply be many things I cannot do or provide for my students. That isn't fair to anyone. They deserve better. I'm also wondering....where will the money come from the pay those of us at the top of the pay scale for all of the additional

years? Again, students will suffer. Class sizes will increase, and tired, burned out teachers will be forced to stay in the classrooms. If they find the money to pay educators extra years, can't we put that into retirement? There are less and less kids going into education, but those that have that I know are NOT planning to teach in Minnesota because of the terrible pension compared to other states. Career teachers, who started in their 20s and have the most invested in the pension deserve to have the current 62/30 reduced penalties shifted two years to 60/30 for a 14 percent penalty instead of a 28 percent penalty. As Adam stated in his corrected update yesterday, shifting the NRA to 64 means you have the same retirement benefit at 60 instead of 62, UNLESS you've contributed to the plan for at least 30 years. In that case, for those that have contributed the most, shifting the NRA to 64 does not make 60 the new 62. This seems egregious. A defined career of 35 years or 37 or 60/30 would be fair and beneficial for all involved. We can do better for those that have the most invested in the plan. To be clear, a career teacher with at least 30 years of service should not face any penalty at age 60. As this legislation has it, all teachers, even a career teacher with between 30 and 38 years of contributions to the pension faces a 28 percent penalty at 60.

-Amy Allram, Taylors Falls Elementary, 28B

I'm a 27 year MN educator. My wife is a Tier I teacher who can retire next year at age 57 with full benefits. I would need to teach another 11 years to age 66 to get the same benefits. This is just wrong on every level. I will not make it to age 66. In fact, I'm taking a leave of absence as teaching is becoming increasingly difficult every year with behaviors, lack of family involvement, and so many other dynamics that have been hard on teachers. We need pension reform to bring back penalties to the same level as Tier I. Tier II teachers are paying an extreme price with retiring before age 66, up to a 65% penalty leaving at age 55, even with 30 plus years teaching. This is wrong! We need meaningful teacher pension reform as a recruiting tool and to value teachers who have worked hard serving our students. Thank you.

-Tim Carlson, Champlin-Brooklyn Park Academy, 28B

TRA has not tried to fix the 2-tier crisis in a meaningful way. They gave Tier 1 teachers the Rule of 90 option and they have a history of giving very large cost of living adjustments (COLAS) to the Tier 1 teachers, which ultimately reduced the viability of the fund which is being kept solvent by Tier 2 teacher contributions. At this same time, TRA has allowed the "employer contribution," paid by the State of MN, for Tier 2 teachers' pensions to be reduced while having Tier 2 employee contributions increase continuously. I am writing to fully support the legislation you are considering today to change the penalties and inequitable pension policies which Tier 2 teachers are facing. I am shocked at the hypocrisy of TRA speaking out to require a higher cost for this bill and demanding that Tier 1 teachers receive some benefit from it. TRA was complacent with the Tier 1/Tier 2 inequities building for the last 30 years. They actively ensured Tier 2 teachers would pay more than Tier 1 into the retirement accounts. Finally, TRA was decisive in exacerbating the inequities by allocating ALL of Governor Walz's TRA retirement budget of \$145,000 to Tier 1 COLAS without putting even \$1 toward Tier 2. If this was a will, we could legally contest being completely excluded by TRA. Please move our Tier 2 teacher pensions closer to parity with Tier 1, more equitable for the return on our long-term investment, and more competitive with other public employee and neighboring teacher pension norms by supporting this legislation. I would further encourage you to address the harmful inequity of increasing the employee contribution .5%, as this will be an added burden on our young teachers. They may never see the return on that investment. This is an historic time to address many of the education inequities in Minnesota. Please do not leave the Tier 2 teacher pensions on the table as we watch funds spread out all around us. Thank you for your time and your support.

-Sarah Bersie, third generation educator, Tier 2, Delano Elementary School, 29A

This would give me the opportunity to retire at an age where I'm not more of a risk (health wise) for my district. It would also help the district by being able to hire teacher(s) that would cost significantly less money than I would at that age. It would also help with the sub shortage that if I was still of age where I had to energy to substitute teach, I could do so without being so burnt out that I don't have the energy to help sub.

-Jennifer Valiant, Robbinsdale Area Schools, 29B

A fair and flexible retirement plan would change my life by making it easier to decide when to retire instead of my age as the determining factor.

-Jill Walker, Prairie View Middle School, 29B

It would change my life by allowing me to properly plan for my retirement. It would potentially reduce the number of years I would have remaining. I already have health problems related to stress. Any time that I can afford to retire

earlier would be a huge help for my (and my family's) health. The teaching profession is substantially more stressful than it used to be. This pension reform will allow younger teachers to begin their career, save districts' money in compensation and allow me to have a healthier life.

-Jerome Durben, Plymouth Middle School, 29B

I lost my father at 67 and my mother at 73. I would love to be able to retire early enough to enjoy some stress free time with family.

-Jim Hall, Delano Intermediate School, 29B

Please consider the impact teachers have had in your life and your children's lives. Teachers used to be honored with the Rule of 90, but that is not an option for Tier 2 teachers. Please show teachers the love and compassion and equity that we show to all the beautiful humans we take care of everyday. We teach them, but we provide so much more for them. For 7 hours a day, we are their role model, health care provider, counselor, parent, manager, encourager, motivator, AND educator. They look to us to learn, solve their problems and give them whatever they need. We spend our days giving so many others a dream and a bright future! Please positively reform our pension so we can have a dream and a bright future too! Thank you.

-Chelsie Cabak, Prairie View Elementary, 30A

As a teacher I am dedicated to educating and empowering the students that I serve. This work is tiring and challenging but so rewarding. Allowing me to retire with fair pension would keep me in the field of education.

-Kimberly Johnson, PVES, 30A

As a financially literate single woman, I currently work 3 jobs just to be able to save for retirement. Without those extra jobs I can support my day to day, and even have fun with friends on the weekend. What I can't do without those 3 extra jobs is retire. If I don't "over fund" my 403B and IRA, I will be working until I am at least 66. I teach kindergarten and I already feel the constraints of aging. I know that in 38 years I won't be able to do my job effectively. I look at my nieces who are just entering into the school system, and I know that I want them to have an educator who is full of passion and energy. Help us to retire with a full pension at AT LEAST the national average for teacher pensions!

-Helen Stennes, Parker Elementary, 30A

I was hired in August 1991 and am just finishing my 32nd year teaching high school Health Education. I have loved my career from the start and have always been proud to call myself a teacher. I spent years as a single parent making ends meet with a second and sometimes even third job. I have been through all of the challenges of a long teaching career; but still maintain a positive attitude about my work because I get to see kids every day and do something to make their lives a little bit better!! In the trials and tribulations of this life as a public school teacher there has always been a couple "rewards" that we can count on. Things that make the classes of 35-40 high school sophomores and no budget for any materials livable. One of those things is our TRA, our pension. The ability to retire and have a livable wage. Unfortunately, as I get closer to retirement (I will be 58 next month); that benefit (that I have paid into for 32 years!!) seems to be going away. I am looking for work in another career after I retire so I can afford to retire! That is messed up! Health insurance used to be paid to teachers after retirement until they reached medicare age; that went away. So, as a public employee, dedicated to our community and the families served by my school district - I will retire only to work again. Please consider reform to our NRA and our pension through TRA. I don't know why my career means so much less than the one of a teacher who was hired 14 months before me. This profession is not getting any easier. The challenges we face are growing and multiplying with every school year. We will not attract and retain good teachers without something to hope for. A fair and equitable pension system is one of those things! Thank you for your time!!

-Polly Gregor, Robbinsdale Area Schools - Robbinsdale Academy, 30A

I am a 54 year old middle school band director in my 32nd year of teaching. I adore my students. I adore my job. My students and parents are 100% supportive of me and consistently let me know how much they appreciate me. But, my body can't handle this much more. I have a constant ringing in my ears and my district has said I have significant hearing loss. Moving all of the heavy equipment for concerts and parades is just too much, even though I am an energetic person. During the fall, I lose my voice every year when we are marching outside to prepare for the big Anoka Halloween Parades. I can't possibly imagine having to do this full time for 10 or 12 more years. Being a 64

year old band director wouldn't be good for me or my students. They deserve someone who is at their best and who can give their students the very best possible experience.

-Sabrina Olson, Anoka Middle School for the Arts, 30A

A more fair and flexible retirement plan would help my coworkers and I retire earlier. Teachers work hard, long hours even after school is over. Our retirement plan should reflect the work we do.

-Hannah Deminsky, Prairie View Middle School, 30A

My father died young of health complications, shortly after retiring. I would like to be able to retire with my health!

-Valerie Jeffery, Armstrong High School, 30A

It would allow me to retire at an age that would allow me to still enjoy some life after working for so many years.

-Katelyn Mathews, ISD 728, 30B

I am 61 years old and not eligible for the Rule of 90. I've been a teacher for 30 years, but didn't start until fall of 1990 (so missed rule of 90 by 1 year). Being able to retire without a reduction in my benefit would be life-changing because it would allow me to retire a couple of years earlier and be able to spend more time with my husband, children, and grandchildren while I'm still healthy. I've given the best years of my life to the classroom, so now I'd like to give as much time as I can to the people that are most important to me.

-Shawn Scheel, Zimmerman Elementary, 30B

I put in many additional hours outside my contract time, and I believe it would be fair to have a more flexible retirement plan because I believe that, as a caring teacher, I deserve it.

-Lauren Lien, Zimmerman Middle/High School, 30B

In order to continue the quality education we provide in this state, we need to attract new teachers and reward those who have diligently served their communities for decades. Lowering the retirement age will allow me to retire when I'm still at the top of my game and makes room for the next generation of educators. It will give me the satisfaction of a job well done and the enjoyment of a healthy next chapter.

-Julie Stella, Hassan Elementary School, 30B

"This is the story of two MN teachers. Both will retire at the end of this school year. Both teachers have a total of 91 when you add age and years in the classroom. The amount they each paid into TRA and their high-5 average are also very similar. However, Teacher A started before July 1989 and thus has the Rule of 90. Teacher B started in March of 1990, missing the Rule of 90 by 8 months. The following numbers were taken from TRA's "Statement of Service Retirement Benefits" and will be what they receive during their retirement..

Teacher A: \$3,979 per month hired before July 1989

Teacher B: \$2,016 per month hired after July 1989

If you started teaching after July 1989, you will be Teacher B. Retirement may seem like a long way away, and that there will be plenty of time to fix this before it affects you, but that couldn't be further from the truth. Years have passed since 1989, and nothing has been done. We currently have the best case scenario in the legislature, a governor who was a teacher himself, and a huge government surplus that will most likely never happen again. Right now we still have teachers who have the "Rule of 90" retiring this year to hold up as our standard. We work the same job, the same amount of years, and have paid in the same amount of money towards our pension. Yet, without a Rule of 90, our pension will be 50% less each and every month of our retirement. In just 10 years, you will receive \$240,000 less than current retirees. To receive an equal pension without a Rule of 90, you will need to teach until you are 66 years old, while paying additional money into TRA each month. That is the reality, and it is totally unacceptable. Support public school teachers. Because that's always been the claim. Prove it.

-Robyn Smith, St. Francis School District, 30B

Tier I teachers are as valuable as Tier II, and we are as valuable as Tier I. We are paying in the same or more and getting less, plus we have had different challenges since 1989.

- >We spend significant time administering tests.
- >School and staff cuts have led to people taking on more roles.
- >Teacher shortages have led to covering more classes and teaching out of field to patch our way to a qualified teacher.
- >Substitute shortages have also led to more double coverage or denial of important days off for appointments and other events.
- >Acts of violence have increased in schools across the nation.
- >We need to spend time training how to respond to armed intruders.
- >We have been trained on how to pack and dress massive gunshot wounds in the event one of our students or colleagues is shot by an armed intruder.
- >We have fewer counselors, and any lack of mental health support always, always shows up in the classroom.
- >We had to rearrange our entire professional careers in a matter of weeks to address COVID and distance learning, and we are still reeling from this event.

-Robyn Smith, St. Francis Area Schools, 30B

Minnesota is quickly becoming non-competitive in the nation for teachers. We need to focus on pensions, wages, benefits, and working conditions for teacher recruitment and retention. We care about public education here, and how we treat our professional educators should reflect that. Fair pension reform is a top priority for all Minnesota teachers. Please let leadership know that this is a priority for you, and help us secure funding this year to address this existential problem for teachers.

-Sara Klingelhofer, VandenBerge Middle School, 30B

I'm exhausted. Over my 25 years of teaching I have seen a huge shift of child responsibility. When I started teaching, teachers were respected by administration and by parents. Parents responded to discipline issues and thanked teachers for keeping them informed about misbehaviors and disrespect in schools. Children had consequences for their actions, class sizes were manageable and teaching was challenging but fun. It is so dramatically different today. I try everyday to come to school and be the best educator, coach, therapist, parent, advisor, actor and every other position that I am required to be in order to be the teacher that I am proud of being, but...I'm worn down. By the time I get home it is difficult to be the family member I want to be. I shouldn't have to lose a portion of my pension (that I've supplied) because I want to retire before I turn in to the teacher that "needs" to retire but can't. The pressure on teachers is insane. There is NO good reason to be a teacher anymore. Let the earlier retirement and decent pension be something that will bring young people to the profession. The benefits and "summers off" just are not worth the effort needed to be an effective teacher anymore. YOU need to do something or you will have no teachers left.

-Lisa Thole, Andover Elementary School, 30B

Low pay means it is hard for me and my family to save. A reformed pension would help me retire at all as I have barely begun saving for retirement and I am already close to forty.

-Chad Ryan Olsen, Highview ALC, 31A

A main reason that I am in support of change for retirement age/receiving benefits is that I have the pleasure of teaching "Introduction to Education". This is a semester long course in which high school students are placed in a field study experience with teachers. I see the juxtapose between the passion and love that develops for a career in education and the reality of investing in a career that is not financially feasible. It is very difficult to encourage our youth to obtain a four year degree and earn a wage that is not comparable to other professions. In addition I have to discuss with them the fact that retirement without penalty will not happen until they are 66 year old which is much older than most of their retired grandparents. We want the best and brightest of this generation to be educators! This is not today's reality. Let make a change to help the career of education be a career that is sought after and will appeal to this generation's leaders!

-Monique Sabby, Elk River High School- ISD 728, 31B

I've worked as a school social worker for the last 28 years in the public school system. As a social worker I've been forced to pay into my TRA pension. It wasn't until the last couple of years that I realized the disparity between my pension and my colleagues in Tier I. The large disparity in penalties is not only unfair but changes my ability to retire when I am ready to go. Tier II educators pay in more than their Tier I colleagues and receive significantly less money if retiring before the NRA of 66. As a school social worker I have had to deal with the ever increasing behavior and mental health issues, substance use, abuse, neglect, pregnancy, suicide, murder and lack of resources to help our students get an education. Getting hit, kicked and injured by the students I care so much about while helping them to develop appropriate skills to function with other students and staff. The cost of hearing the trauma our students deal with has taken its toll. I've watched my colleagues reach out more needing resources for themselves, especially their mental health. The increased anxiety, depression and stress related to their profession have significantly increased. The demands for educators have increased while resources have decreased. I've had staff who has talked about or attempted suicide in part due to the ever increasing demands in their profession. You know, a profession society says is valued and important but the actions and demands on educators shows a different story. We have settled our entire careers for less, and accepted it because we love our students and our profession. I am asking you all to PLEASE fix the disparity with our pensions. We need your support with HF3294/SF3314 but also to reduce penalties for the current 62/30 by 2 years (60/30) and grandfathering in every Tier II teacher who retired to get their penalties reduced. NOW is the time to show us we are valued and deserve the pension we funded like our Tier I colleagues.

-Amy Johnson, White Bear Lake Area Schools, 32A

I love being a teacher. I love my job. I want to be excited about retiring and being able to reflect on a fruitful career. I have been a teacher for 28 years. I am excited about being able to retire at age 60, but not excited about retiring at age 65 or age 66. Please choose to support pension fund reform today! Funding teacher pensions will attract and retain future teachers to continue educating students and creating a strong workforce in Minnesota!

-Kim Hannan, Edinbrook, 32A

It would allow me to retire at a respectable age similar to professionals in other sectors and teachers that came before me! Why would I be penalized \$ for retiring after 30 years in the profession...

-Dustin Dobitz, Robbinsdale Schools-Highview Alternative, 32B

This new bill put forth (HF3294/SF3314) is better than the existing pension requirements that we currently live under, but it does not do enough to support Minnesota's hard working educators. I would like to see the NRA reduced to at least 62 (to account for those coming in as a second career and/or those taking time off for various life events), along with a 60/30 for those of us who have been in this profession for the long-haul and don't see ourselves able to do 42 years like the NRA 64 expects (without penalty). I should not have to take a hit on my pension, especially when you are asking for me to put even more into it, much more than those who have/had Rule of 90. I am not asking for equality, I'm asking for equity for ALL educators. We were told how great and special we were during Covid. Was that just lip service? Put your money where your mouth is and show us that gratitude. This may not sound humble, like we usually try to be, but I am tired of putting others first and not advocating for ourselves because of possible negative public perception. Thank you for hearing our call to support our schools with more money on the formula and mandates that will ensure the money goes directly to the classroom where it is needed. Now, please support those who make public schools possible by taking care of our most precious asset, the children, and the future of Minnesota itself!

-Leila Youakim, Anoka Hennepin Schools, 32B

Having a fair and flexible retirement plan will allow me to retire when I am ready, rather than being forced to teach until I'm 66 (in order to avoid the steep penalties that are currently in place). I love my job, but there will come a time when I am ready to retire. Minnesota needs to support its current teachers, as well as attract new teachers, by offering a fair pension plan. Please show your support for teachers by supporting and voting for this bill. Thank you for your consideration.

-Shaun Hocking, Otter Lake Elementary, 33A

Hello, I hope to still be in love with teaching and as passionate as I am now at age 49, but if I am not or not physically able, retirement without penalty should be an option before 66. I was not aware that we have one of the worst retirement plans in the country in MN! Please support teachers who have given a life of service. At age 62, I will have given forty years of my energy, heart and soul to thousands of students, often at the expense of time with my own

kids. It's not unreasonable to ask to retire earlier with my full pension if that is the best path. At age 66, I will have given 44 years which makes me Rule of 110- a far stretch from teachers in Tier 1 at Rule of 90. Asking for a couple of years earlier with my very hard-earned pension still puts me at Rule of 106. Can I do this at age 66? I don't know. It's hard to imagine managing my 145-170 student in the same capacity that I do now. The roles and responsibilities of a teacher now are tremendously more demanding, exhausting and time consuming than my early years. I have seen countless colleagues leave teaching due to the daily demands of students' needs, initiatives, and the difficulty of finding enough time in the day to best serve students. MN needs to support educators better, including pensions. Third worst in the nation is an embarrassment for a state that prides itself in education.

-Kirsten Carter, Stillwater Area High School, 33A

A fair and flexible retirement plan would drastically change my life. During the 32 years I have been teaching, I have taught through many life changing events including cancer and heart issues. While I may have had to take days away from the classroom at times, I have always spent hours creating detailed plans to make each minute count for my students every day I was away from the them. My husband and I are blessed to be having grandchild #3 and #4 within the next year. We want to spend as much time as we can with them. With my past and current health issues, I don't know if I will be able to teach until 66 to get my full pension and move on to a new chapter in our lives. The current system is concerning in many ways, but especially because of the penalties incurred should a Tier II teacher retire before 66. One of my colleagues is retiring under the Rule of 90 this year with her full pension. She will have taught for 31 years. At the end of the year, I will have taught for 32 years. I will have to work 12 more years to get my full pension without a penalty. Even at 60 years old my combined age and total years of teaching will equal 97. That is a far cry from the Rule of 90, and I still wouldn't be able to retire without a penalty. What happened to 60/30 or 35 years? While I am thankful some changes are being discussed, please consider those teachers who have already been teaching 30+ years as well. Thank you for your time and consideration.

-Laurie Bednarczyk, Sunrise River Elementary School North Branch Public Schools, 33A

I am a Kindergarten teacher from the Stillwater Area Public Schools District. I have taught 30 years(my whole career so far) in this district meeting the youngest of our learners each year. My passions are for helping these little friends grow in their academic skills and social skills throughout the year. Teaching has been my "dream" since I was a little girl. There is nothing more fulfilling than to have one of these friends return their senior year to say thank you. Now it is time for our state to say thank you to our teachers through our pensions. My husband and I have made a plan to retire to our "dream" home in the northwoods. Knowing that I have put into TRA from the beginning and won't get all in return is very disheartening. It breaks my heart to look back and see how many students I have helped instill the knowledge and love of reading, a God given right to every child. It is my right to receive my pension, my retirement that I have put into. Lowering the penalties would be a big benefit to me. Thank you for your time.

-Kim Schneider, Afton Lakeland Elementary , Stillwater Area Public Schools, 33A

I started paying into TRA in January of 1990. That was 6 months after the "Rule of 90" was eliminated for newly hired teachers. If I would have started teaching 6 months earlier, I would've qualified for a full retirement pension at the age of 58. Because of that 6 month delay, now I have to teach until I am 66 to receive the same retirement benefit as colleagues that were hired less than a year before me. It is a shame that a 6 month discrepancy can cause one teacher to have to delay retirement 8 years to earn the same retirement benefit as someone retiring in their mid 50's under the rule of 90. In calculated loss of retirement benefits during that 8 year period, my colleague that was hired just 6 months before me will have drawn over \$500,000 more from TRA than I will! That seems unjust to me and all other tier 2 teachers regardless of their hire date. Teaching is a rewarding job, but teaching is a tough job. In order to recruit more teachers into the profession, it seems to me that offering them a competitive retirement package at a suitable age would be one thing that would get more young people interested in teaching. Lowering the retirement age for full pension benefits would also reward those that have dedicated their entire working career to education.

-Doug Long, Stillwater Area High School, 33B

As a teacher in my late 50s, with some significant physical and medical issues related to long COVID, lowering the normal retirement age (and penalties for Uber 66) allows the flexibility I need to retire earlier than 66. Teaching (especially at the the elementary level) can be a physically demanding job, which becomes more challenging with each passing year. Please consider these factors and teacher burnout in your decision making!

-Brenda Begley, Hamilton Elementary, 33B

I have been Teaching for 32 years. I am 59 years old. I am Struggling physically to continue to work. But I am unable to retire because I would get a 45% penalty on my pension. We need to lower the penalty for younger retirees that have served the school system for more than 30 years.

-DeWayne Combs, Murray Middle School, 33B

A fair and flexible retirement plan would help ensure I have a financially secure plan in place for my later years.

-Jennifer O'Hara, Stillwater ECFC, 33B

Teaching is a 2nd career for me. I have 8 years teaching experience. Four of those years were done out of state. I'm 48. Do the math. I will have to teach as long as I'm physically capable of doing the job effectively. The less penalties, the better for teachers like me. Please do better for teachers. Without them, there is no public education.

-Carrie KD Yates, Stillwater Area Public Schools/834 ISD, 33B

A fair and flexible retirement plan is a dream of my future. Educators give all of themselves. I give all my focus and energy each day to ensure kids get a quality education. Having a fair retirement plan increases my desire to do well now.

-Chris Warner, Lily, 33B

As a younger teacher, I didn't consider retirement other than to know that I was not one of the fortunate ones who could retire under Rule of 90. Now, with 25 years in my career, I'm considering this more. I have a hard time imagining myself in the profession at 66. I don't think I can sustain this level of workload for 18 more years. A more favorable retirement plan may keep me in the profession up to my retirement age rather than needing to seek other options. That would keep experienced educators like me in the field rather than needing to find alternate employment with a more humane schedule.

-Andrea Schueler Valley, Stillwater Area High School, 33B

A flexible retirement plan would allow me to retire. Yes with dignity and when I no longer feel I'm at the top of my game. I feel that lower the retirement age will increase recruitment of young people and others wanting to teach in the Great State of Minnesota. I Strongly disagree that it will open flood gate to a mass exodus of teachers older teachers. We already have an issue of retention of teacher who are 5-15 years in the field.

-Brad Benson, Stillwater Area High School, 33B

No teacher joins this career for the salary - this has always been clear. But to dedicate years and years of service to this profession and our "bonus" kids and be expected to remain effective and on our feet 8 hours a day performing when we're 66 (or else be penalized) is unreasonable. Teachers all too often have to sacrifice time with our own precious kids and families 9 months of the year in order to do right by our students and show up every day with patience, enthusiasm, energy, and a well crafted set of lesson plans rooted in pedagogical best practices. Everyone knows we spend countless unpaid hours doing this required work, not to mention cheering our students on in their endeavors outside the classroom - countless hours are devoted each school year to watch our students exercise their passions onstage, on the track, in the pool, and on the field. This dedication merits the ability to retire when it's the right time for us and at a young enough age where we're able to get back some of that lost time with our families and friends and nurture our own passions that we've so often neglected during the decades of school years. That should not be punished. And as a state that (rightfully) takes pride in having one of the most outstanding education systems in the nation, to have one of the worst teacher retirement systems is pretty awful. People love to say they support teachers, but our retirement doesn't show it. We're even worse than WI in that regard.. eww. We deserve better, and while not equitable yet, this would be a step in the right direction for Minnesota's teachers.

-Becky Skogen, Stillwater Area School District 834, 33B

Do the right thing! We have earned it and don't want to keep losing new teachers to states that offer a better pension.

-Janet Parent, Stillwater Schools- Andersen Elementary, 33B

A decent pension has been one of the few financial perks of education. I didn't go into this job knowing I would become a millionaire but I did go into this VERY difficult job knowing (at the time) I would end my career with a fair pension. Some of the items that have been suggested are not fair. Some of the items that had been suggested as

changes are going to pull people even further away from this important career choice. We are already struggling with keeping educators in schools and getting young adults to choose education as a career path. Teachers need fair pension reform now!!

-Corrie Christensen, Stillwater Area School District, 33B

A fair and flexible retirement plan would allow me to help out my grown children with their families and better prepare the next generation for school and life goals.

-Claire Turro, Stillwater Area High School, 33B

My Dad was a negotiator for a large metro school district from the 1970's to the 1990's. He fought hard for pay and insurance equity for both current and retired teachers. He dedicated his life fighting for what teachers deserve. This is about legacy- what those negotiators fought for in the past and what teachers continue to deserve. Educating children and young adults is a profession that leads to the future of all of society. It starts with those working in the field and continues with those supporting students and teachers at the legislative level. We need their support!

-Ann Gross, #834, 33B

I have been in the education field for over 20 years. The changes in teaching, students, expectations, and parent demands have changed beyond measure. This field is extremely challenging and yet is one of the most important one EVER. Not only are we "teaching," we are supporting students with varying issues such as poverty, hunger, homelessness, along with the spread of gun violence. Students need professionals that love them. Not just a "teacher." This field DESERVES to have a retirement plan that allows for time with out own family, benefits that reflect the hours put in each day, and a the right to living a life of retirement without fear of income restrictions and unfair rights. Education is always put last and times are not reflective of our current state. It is time for a change.

-Megan Neely, Stillwater Area High School, 33B

A fair and flexible retirement plan would encourage me to stay in this career that I love but that is very taxing. As educators we are up against impossible odds. In a single day as a middle school choir teacher, I am coach, mediator, logistics expert, bandaid-giver, disciplinarian, counselor, encourager, motivator, manager, and so much more. I give it my all because I care deeply about students. Despite difficult conditions I keep going even though I have many transferrable skills that I could take elsewhere and get paid more. Knowing that I will be able to retire and be treated with dignity at the end of my career is crucial when the overwhelming demands of the job feel large. Please go farther in your demands. I appreciate 66 to 64, but please go to 60 without penalty. MN has some of the best teachers in the nation but we have the third worst retirement age in the nation. Make it right.

-Rachel Schmeltzer, Oak-Land Middle School, Stillwater Area Public Schools, 33B

Teachers need Fair Pension Reform Now!

-Marin Ball, Afton Lakeland Elementary School, 33B

I feel that having a fair and flexible retirement plan is the culmination of a career spent in the service of others. We are currently celebrating teacher appreciation week and I am thrilled with the outpouring of support for teachers in my school and district. Education is the cornerstone of our society. I want everyone to know that they can be a lifelong learner no matter what their career path looks like. In order to ensure that we have educators who are not impacted by worries for own financial security we need to ensure that our retirement plan is fair and flexible. I moved to Minnesota from Illinois in order to be closer to family while raising a family. I cannot describe the amount of happiness and fulfillment this move has made for my family. The only concern that has been generated is the difference in retirement benefits between Illinois and Minnesota. The inconsistency is discouraging. It is the only regret that I have with moving to Minnesota. I don't feel as secure in my financial future.

-Jennie Lee, Lily Lake Elementary School, 33B

My husband is a Commander for St. Paul Police and a military intelligence officer in the National Guard. I am teacher. We both work very hard in our professions because we are dedicated civil servants. However, raising our four children on our salaries is challenging, especially in these current economic times. We are depending on our retirement funds to support us in our older years.

-Elizabeth Anderson, Rutherford Elementary School, 33B

My parents were both elementary educators. I watched them work hard, do what they loved, and retire with the pension they were promised. I have been a teacher in Stillwater, MN for 34 years. I was always told to work hard and you'll retire at the Rule of 90 and feel very proud of a life of service. Now, 34 years into my career, Minnesota feels it's morally and ethically okay to make me work 10 more years before I retire compared to friends who started 2 years before me. There is NO WAY this is equitable! I should be able to retire, as promised, after next year! Minnesota MUST do better! This is a tragedy!

-Julie Mock, Lake Elmo Elementary School, 33B

Life is too short and we don't know what tomorrow is going to bring. My husband passed away at 55, way too young, and he never got to enjoy being retired. We all have worked very hard and deserve the opportunity to retire at an age where we can still, hopefully, get around and enjoy it.

-Paula Roberge, Meadow Lake Elementary, 34A

I will be able to retire more comfortably at a reasonable age!!!

-Sandy Zaic, Anoka Hennepin ISD #11, 34A

As a teacher that came from ND in the 1990s, I am currently wondering if I made the right decision to take my career to MN. Although this bill is a small drop in the bucket (it was reported that money is literally being pulled from scraps of other spending items which makes us teachers truly feel like an afterthought), it is the start that is needed to not only put us on track to make future revisions. Teachers need help now! More money for schools is awesome, but if we don't have the dedicated staff to make them succeed, our schools are rudderless. With huge class sizes, my personal workload this year has been exhausting & I am not alone. I come home daily & sleep and work on the weekend to stay afloat. As a veteran teacher over 50 & not new to this, I know that burnout could hit at any time, leaving me unable to continue working or rendering me an ineffective teacher. Full retirement at 66, if my body even allows me as I suffer from a chronic health condition (& I am certainly not alone in this aspect), honestly seems untenable.... Not to mention what this does to the learning environment for our students as well as the districts needing to sustain teachers at the higher end of the salary for a significantly longer time than previously. My colleagues & I overwhelmingly value more TIME in retirement & rightfully deserve equitable pension options that can make that affordable! If Minnesota wants to keep excellent teachers while also recruiting new ones, we need to pass equitable and fair teacher pension reform starting now. I have already seen my school lose some fabulous teachers for other professions. It's not too late, you can still be part of the solution! We simply must offer our teachers options now! Please support this bill!

-Carmen Briceno, St. Francis High, 34A

Needly to say, teaching is very hard right now. The children are in crisis mode and the teachers are exhausted. Online and hybrid teaching added years to how I feel. Many teachers are leaving the profession early because they can't see making it to retirement age. I'm 57 and ready to be done, but because mine is a one-income family, I can't afford to leave, even if someone with less experience and more energy could take my place! I am so tired at the end of the school day, I couldn't possibly take another job and I spend most of my weekends planning for the next week's lessons. I've been pushed, slapped and kicked by elementary students this year and the things that have been said to me by students is beyond rude. I've been at this for 34 years and that really should be enough!

-Deborah Dille, Champlin Brooklyn Park Academy for Mathematics and Environmental Sciences, 34B

I began teaching in 1989 however I am not eligible for the "rule of 90". I am physically and mentally ready to retire but finically I can not. To have 15% of my pension taken from me is not right. Please put all your effort in making the teachers retirement/pension fair and equitable for all teachers. Thank You ---- Bill Maresh

-William Maresh, Champlin Park, 34B

A fair and flexible retirement plan would allow me to collect the retirement dollars I have invested and earned over the course of a 30+ year career. Investing over three decades of my life only to face severe income penalties during retirement is not acceptable. A fair and flexible retirement plan not only treats current educators with dignity, but it also shows young and future educators that Minnesota values as teachers. Our current plan does just the opposite, it shows very little value to careers they were spent working with our youth.

-Tom Bruggers, Coon Rapids High School, 34B

The egregious penalties to retire prior to 62 are not right. A person should be able to leave teaching before 62 with a reasonable penalty. As it stands, I as a teacher with 32 years of experience currently, will need to teach another 7 years for a total of 39 before being able to retire without significant penalty. Their needs to be more money towards lowering the penalty for someone with that many years. 62 and 39 years, Rule of 101. Not right. There are people getting 200K-300K more in retirement for doing the same job, same years. We non rule of 90 teachers should not be paying for the sins of the past. Fair pensions please. Before I have to make a choice to either stay and work longer than my Rule of 90 peers while paying for their retirement, or leave and suffer a huge financial penalty.

-Dan Foss, Champlin Park High School, 34B

I am currently completing my 29th year as an educator in Minnesota, and my retirement prospects are bleak. Despite teaching at the same high school every year since I graduated from college at age 22, if I would choose to retire at a reasonable age of 60, after 37 years of full-time service, I would sacrifice 42% of my pension. This is criminal and must be changed. I implore you to advocate for career educators: those who reach 35 years of service should receive a penalty-free full pension.

-Colleen Neary, Anoka High School, 35A

I am a veteran educator and someone who chose the right profession; I am lucky. I am 50 years old with 28 years of experience in both ND (first 6 years) and MN (22 at Blaine High School). I am still thoroughly enjoying all the best parts of helping kids discover insights about themselves and the world. I am still delighted and amazed that my students teach me more than I teach them some days. I consider myself in the golden and best years in my career. I want to retire still feeling that way. There is a psychological and physical aspect of teaching. Psychologically, we set our minds to short-term and long-term goals; like when I turned 50, I knew I was in the last third of my teaching career as our system is set up by age (18, 21, SS age, NRA and so forth). I can set my mind to weather the difficult parts of this career as long as I know there are rewards at the end, namely a retirement that recognizes and honors this challenging emotional work of managing all the messy aspects of educating America's children. Physically, there are multiple things I can do to remain capable of the demands of an active classroom. None of us can predict what and when something will physically limit us, but the chances get greater as we age. I know statistically in our 60's things can change dramatically no matter what kinds of precautions and preparations we choose to take care of ourselves. I have watched colleagues before me suffer physical limitations such as major back problems, surgeries, cancers, etc. and their teaching suffers as well. When someone is in pain, they have less patience, less time they can dedicate to planning, prep, assessing, caring for students. The kids suffer in those classrooms. These reasons, along with many others, are why I am asking for a normal full retirement age of 60. Everyone wants to feel respected and valued; I want to walk, not limp, out of the classroom at a point where I am still respected and valued and where I can still respect myself.

-Ericka Ableiter, Blaine High School, 35B

Hello! Thanks for hearing my story! I started teaching in 1988. I wasn't able to secure a job in Minnesota at that time, so I crossed the border and worked in Grand Forks, ND for 2 years. I applied to grad school at the U of M and made the move back to Minnesota in the fall of 1990. Gratefully, I was hired in Stillwater that year and began teaching and going to grad school. I have been in Stillwater now for 33 years, but 35 total years of teaching. When I was hired, it was just a given that the Rule of 90 or something equivalent would return before the time came for me to retire. I was always under the impression that I just needed to work an additional 2 years to make up those years in ND. When I met with TRA a few years ago I was shocked at how poor the return on my TRA would be if I retired earlier than 66. I always wanted to be a teacher, but knew I would not make as much money over my career as my peers working in other areas with my equal education level. My Mom, who was a Tier 1 Rule of 90 teacher, convinced me to stick with my dream to be a teacher. She assured me that having a secure retirement was just as important as making a better salary in the short term. I've enjoyed my teaching career immensely, but I am getting close to my burn-out stage. I hope to be able to retire by the time I am 62 with no penalties. Thanks for listening!

-Elizabeth Peloquin, Stillwater Area High School, 36A

I'm 10 years into education and am very passionate about this career; I consider it my lifelong calling. If a bill like this doesn't go through, I am actively considering and looking at another career. I've spoken with quite a few teachers under the 10 year mark and there is a huge risk in losing the majority of us. We are a savvy generation that brings a lot of skill to the profession, but many of us aren't willing to spend our lives serving in a profession that doesn't give back on the tail end of our career. It's tragic and unfortunate; PLEASE consider us young teaching staff.

-Chelsea Dodds, Oak-Land Middle School, 36A

I missed rule if ninty by one month. We need a fair plan so teachers like me don't have to work ten more years for the same benefit. To lose 50 percent of my pension after teaching for 34 years is unjust. To lose 15 percent at age 62 after working for 39 years is unjust. We will not be able to get people go into education with this pension. We need to lower the penalties for retirement younger than 66. It is terrible that we have the worst pension in the five state area and we are in the bottom six of the nation as well. I can hang on and survive to age 60 which is three more years for me. Please make this system more equalible for all teachers.

-Colleen Callander, Meadow Lake, 36B

Allowing retirement with fewer penalties would allow me to open a space for new teachers to join the profession. I teach Physics, and when I was looking for a job, they were few and far between, because Physics teachers usually stay put for a long time. Fewer penalties is always good. Fewer penalties would allow me to purchase the healthcare we would need until Medicare kicks in.

-Doug Petty, 36B

Teaching requires energy, enthusiasm, strength, and passion. A fair and flexible retirement plan will ensure that teachers remain in the profession because they possess these important qualities, not because they are forced to remain until the age of 66 when they may or not be healthy or passionate enough to give their all. As a 25 year educator, I have dedicated my life to teaching. There is no profession more rewarding or more demanding. I want to continue to work, to give my all to students, and to be the best I can be for many years to come! Thank you for supporting educators!

-Kristy Nelson, Eisenhower Elementary, 37A

A fair and flexible retirement plan would allow my husband (also a teacher) and I to retire without needing additional jobs once we have left the teaching profession. We have both spent over 30+ years in the classroom. This plan would partially reward our career choice of education. We just missed rule of 90.

-Julie Nistler, Plymouth Middle School, 37B

I have been teaching for 14 years and it is not the same as it was when I started the profession. I have known that I wanted to teach before I was in kindergarten so this is it for me. The increase in demands from year to year has grown exponentially, especially after the pandemic. This job is stressful and taxing emotionally and physically. There are many teachers burning out and quick. You need to find a reason to keep teachers. A fair retirement plan would go far in improving that. As of now, I will be teaching for 40 years by the time I am able to retire. I am a proud teacher who does what is right for kids day in and day out. I also need to be able to retire at a fair age. If I made rule of 90 I would be able to retire at 57. That is fair for a teacher who has devoted their life to education.

-Sara Doheny, ISD 728 Prairie View Middle School, 38A

Teaching is hard. Covid changed the game and we didn't change with it. Students are more mentally challenging and physically/verbally harmful. It's hard for me to imagine making it to the age of 60 let alone 66 in this profession. I invite law makers to do my job for 1 week and then commit to doing this for 17more years. The situation is not sustainable. I've worked hard all my life so I could have a nice retirement. As of late, I have had too many injuries and scary students to consider teaching until the age of 66. There is no light at the end of the tunnel for me. Tier 2 members need something to strive for in the after life of teaching. I am advocating for fair teacher pension reform!

-DJ, 38A

I'd like to be able to retire before age 66 without having over 40% of my pension taken away from me as a penalty.

-Brittany McDonald, Meadow Lake Elementary, 39B

I am a single mom with two kids in college currently. I've been teaching since 1993 in Minnesota. I have paid in to TRA with the assurance that we would get a fair retirement. This is our money we have paid in along with our districts match. It's ridiculous that these issues are going on. We did not have a choice to opt out of this and invest ourselves. I'm expecting the state of MN to do the right thing and take care of its teachers.

-Kristin Larson, Stonebridge Elementary, 39B

I taught in Colorado for almost 8 years. After the unexpected death of my father, I moved home to Minnesota to be closer to family. Being only 30 at the time, retirement didn't factor into the decision. I assumed the retirement pensions would be similar. Boy, was I ever wrong! Had I remained in Colorado, I would be retired under the rule of 80. I am able to begin collecting from Colorado when I turn 60. As the plan stands now, my pension if I retire at 62 (with 40 years of teaching-no maternity, personal or professional leaves) will only be double of what I will receive from Colorado. That is 8 years vs 32 years. As a teacher, my raises average 0% for the first year and 2-4% for the second year. My last contract's raise for 2 years was about \$1000 after taxes. We are told the trade off is that we have a great pension. Not really. Friends are retiring before me. They are financially able due to receiving consistent raises throughout their professional careers. What would this mean to me? It means that I would be able to enjoy time off. Currently, I am always "on". Between planning for the upcoming year, finishing up the previous year, communicating with parents, professional development, curriculum development, making materials, planning units, preparing the room...it is difficult to truly escape from school. It means that I would be able to wake up in the morning without my first thought being about the difficult parent, meetings for the day, paperwork, if my plans were ready to go, what I needed to do when I arrive at school, who I need to email/call...and the list goes on. Although 64 is an improvement over 66, it is hardly significant. If I retire at the age of 64, I will have met the rule of 106. How is teaching for 16 additional years for the same retirement equitable? As the profession becomes more and more difficult and dangerous, please take into account the toll that the rule of 106 has on teachers. Thank you for your time.

-Naomi Skalbeck Lueth, Stillwater Area Schools, 40A

I am really concerned about the burn out that educators are experiencing. I hear everyday how exhausted teachers are feeling at the end of the day, me included. There should be some light at the end of the tunnel. If the retirement benefits were changed to lower the NRA to 60/62 I feel it would help everyone. We need to support all in education young and old. I have a grandson and I worry about the future of his education if good teachers leave.

-Corinne Tuominen, Isd 196, 41A

The changes proposed would not only directly affect me, but would have an obvious impact on the future of attracting and retaining future teachers. Are we not already facing a teacher shortage? How would a cavalier move like a severe change to retirement age and benefits be favorable to our profession?

-Claudia Stannard, Rutherford Elementary School, 41A

A fair and flexible retirement plan gives options and opportunities to make the best choices that make sense for individual situations. Nobody should feel stuck in a place where they have to work when other life importances should take precedent. Having worked in education and ending your career with penalties is offensive.

-Kari Pidde, Brookview Elementary, 41A

Minnesota lawmakers the time is NOW to make sure teachers have a fair pension reform. Current Tier II teachers should not have to work 10 MORE YEARS than our Tier I counterparts to receive a FULL retirement. That is unfair to our teachers and makes our teaching profession less desirable than surrounding states that offer a better package. Please make this a TOP priority now!

-Kevin Klancher, Stillwater High School, 41A

It would keep me in teaching. I want to stay, but it is getting hard to justify why I would stay. I will not be able to work until I am 66. I am actively applying to other jobs. I don't want to, but I need to financially.

-Amy Knowlan, Lily Lake Elementary, 41A

A fair flexible retirement plan would allow me to live with less financial stress over my retirement years.

-Rosa E. Rodriguez, Park Spanish Immersion Elementary, St Louis Park School District., 42A

Here is my story: I have been teaching (special ed) in MN for 34 years. I missed the Rule of 90 by 30 days! Up until this year, colleagues could retire at my current age (57) if they started right out of college like I did. Again, I missed it by 30 DAYS! Because of those 30 days, I have to work 9 more YEARS?! Do you really think should be teaching for 43 straight years? Do you know what the burn out rate is for sped teachers in general? Right now, school districts rely, in a large part, on retired teachers for substitute teachers. Do you really think folks are going to sub at age 66? Teachers are going to have more illnesses and injuries simply because of their age. So in effect, the number of available subs goes down while the number needed goes up. Workers' comp and short term disability

claims will probably go up. I really don't understand why we are being penalized like this. I can see raising Rule of 90 to Rule of 95 or changing retirement age to 62 (basically 5 additional years for me). But 66? Oh and by the way, if you have not already been told this, we are in the bottom 10% in the country for pensions for teachers now. Is this something to be proud of? We work our tails off so the state can have educated citizens who have skills beyond just books (i.e., knowing how to get along), and we are punished for it? Good luck recruiting teachers to MN. We will be like the pro-life states for recruiting OB/GYN docs. NO ONE will want to come her to teach if they have to kill themselves for 43 years to retire at an unreasonable age. I can tell you, teaching sped in an inner ring suburb is HARD. I lay it all on the field each and every day. I think about my students non-stop. I worry about my families and the struggles they have. I just cannot do this for 9 more years. It is not right that the state of MN thinks I should.

-Kim Hall, Meadow Lake, Robbinsdale MN, 42A

I feel as if my retirement money is unfairly being held captive for an unreasonably long period of time. Teaching until age 66 will severely lower my quality of life to the point where I am certain it would significantly shorten my life. Teaching in the current American culture is WAY too stressful to continue to that advanced age.

-Anne Klug, Zachary Lane Elementary, 42B

Hello. My name is Elizabeth Osborne and I teach in the Robbinsdale School District. I started teaching in 1991 and am 54 years old. While any improvements are good, they fall FAR short of what is equitable and fair. I have been paying into MY pension for 32 years and am appalled at what my penalties would be if I retire before 66. In addition, if I do retire at 66, I would be making less money than someone who retired 10 years earlier! If I wait until 66, I will have the rule of 107. I am in the trenches every day, so to speak. There is a very scary crisis right now. There are NO subs, very few teachers that are looking for jobs and many of the younger teachers are leaving within 5 years of beginning. What is the incentive to stay teaching?? We know we didn't go into teaching for the pay but we didn't expect our insurance AND pension to be such a great expense for us. People like me will leave and go work somewhere out of education if there's nothing holding them to teach another 5-10 years. Keeping them working until 62 will still give them a poor return on their money so why not get out now and do something way less stressful? And why wouldn't younger teachers get out now when they see the writing on the wall for their future? We are in a crisis. Students will be paying the price. My own three kids have graduated and part of me says, "Who cares if our education goes to hell?" But, I have future grandkids and care way too much about the students of MN. But, I WILL leave before the expected retirement age and do something completely different. I have a spouse who makes good money and has insurance. Many of us do but many of us don't. Either way, it doesn't pay to be in teaching these days.

-Elizabeth Osborne, Meadow Lake Elementary, 42B

It would change my life by allowing me to retire when I can still enjoy a decent quality of life and still be able to travel and do volunteer work in the community. It would also help as my wife won't be retiring for quite a few years after I do at the current rate. If I could retire sooner, she might also be able to do so so that we can begin the last stage of our lives together a little sooner than we can now.

-Arthur O'Brien, Robbinsdale Cooper High School, 42B

I'd like lawmakers to consider the entire breadth of content areas impacted by the need to retire at age 66. Consider the equipment that PE, music, CTE and other teachers must physically move as a part of their job duties. Can you imagine pushing risers around or operating heavy equipment at age 66? As a music teacher who has routinely done this, I cannot imagine doing this at age 66.

-Sarah Prindiville, 42B

I am a 65 year old teacher, and I have seen the the pace of teaching and the expectations only grow in my many years of working with elementary school students. So, please bear in mind...

- Our young ones seem to come to school with greater and greater needs each year as working parents juggle ever increasing demands,

- At all levels our classrooms require more "management" which impinges on our ability to reach all of our students in an equitable way

- All of this makes teaching less satisfying. It's not surprising that fewer and fewer young adults are attracted to this profession.

- A fair and more competitive pension plan is a benefit that will make teaching at public schools a more attractive career choice.

- Let's keep our public education strong in Minnesota. It benefits all of us.

-Harry O'Davis, Otsego Elementary School, 43A

Tremendously, being a single parent since my husband passed. I feel as anyone working in childcare &/or education we over worked , under paid ,under staffed, and need to be on the for front of equality ? stop the short comings.

-Nicole Zegar, Noble Elementary, 43A

As a career teacher who started at age 23, in my 28th year of teaching in Minneapolis, a fair retirement plan would allow me to enjoy the fruits of my labor. I've given everything I have to this profession. I've little left to give. By "fair," I'm inferring that I have THE MOST invested in the pension, and a 28% penalty if I retire before 62, is an insult. An NRA of 64 is a start, but I'd like you to consider a defined career of 35 years OR 30/60. Lastly, a career teacher with at least 30 years of service should not face ANY penalty at age 60. I implore you to take another look. Honor career teachers with more than an NRA of 64. Give us hope.

-Mollie H Olson, Roosevelt HS, Minneapolis, 43B

Reducing the mandatory retirement age for teachers would be a real game changer for many teachers. Our job has grown more complex and exhausting with growing social emotional needs of our students. Along with core subject matter, we are tasked with teaching students basic life skills - how to navigate in the world in a productive way. There is no way teachers can be effective until age 66!

-Paula Wagener-Lutz, Robbinsdale Armstrong High School, 43B

I'm in my 29th year teaching, and am one of many teachers actively exploring other career options because of the current retirement options. Heart disease runs in my family, and I don't believe I can do this job into my mid-60's without the stress causing me to die of a heart attack, likely in front of a classroom of students. Because of the aggressive penalties in the current system for retiring before full retirement age I don't believe I'll be able to afford to retire at an age my health is likely to require. And if I am not going to be able to finish my career in this profession, I feel like it's better to leave before I get any older. I realize it may seem counterintuitive to make it easier for teachers to retire earlier at a time when we are facing a teacher shortage. But you NEED to understand, the current system IS incentivizing many of us to leave the profession entirely, making that shortage worse. Even without penalties, there is still a financial incentive to teach longer if able because the extra years of service credit and higher salaries in later years will result in better retirement benefits. My mother retired at age 65 after 42 years of teaching. She had been eligible to retire without penalties long before she actually did, but held on because of her passion for teaching and to maximize her retirement benefits. I know another teacher who seriously considering retiring by at least age 60, but every year when it came time to decide convinced himself he could make it one more year and wasn't ready to leave yet and taught until age 68. But if we don't believe we can make it to an age where we can afford to retire, (and right now many of us don't under the current options), then the incentive is to get out while we still have time to build retirement accounts in a different profession, and before age discrimination becomes too much of an issue.

-Dorothy Kvittum, Wayzata Central Middle School, 43B

I would be able to retire at a reasonable age after putting 30 years into teaching and spend time with those that are most important to me my family

-Benjamin Roub, Lakeview Elementary School, 43B

I'm a 56 year old teacher that has been teaching for 31 years. I have survived breast cancer twice and had 1 of 2 hips replaced that need replacing. I'm currently going through a divorce that will have a huge negative impact on my retirement benefits. My concerns are real. Given my health and financial situation, the sooner I can retire with benefits the better. I appreciate all that you can do for us.

-Susan Welsh, Otter Lake Elementary, 44A

If I consider my family history, I may not live past 70. That would only give me 4 years to enjoy my retirement that I have worked hard to build. This is money I have invested. Money I have earned and should be entitled to at a reasonable age.

-Nicole Schroeffer, Stillwater Area High School, 44A

I can retire with dignity at a reasonable age. I can't keep doing what I'm doing for another 16 years (I'm 50). I've been teaching since 1996—this is not a career we want older people to be in.

-DaNae Klimek, Mounds View High School, 44B

This change would make early retirement a possibility for me. As I am now 58 years old with over 28 years of service I feel that it is time for me to start a new chapter in my life, but the current pension plan does not make that achievable for me.

-Deb Draeger, Central Middle School in WBL, 44B

I am in support of Pension reform for teachers. For Minnesota to be able to recruit and retain new teachers we need to have incentives to draw them in or keep them here. Too many teachers are leaving the profession because the workload and emotional stress placed on teachers is not commensurate with pay and compensation. I don't know if the offer of a pension will be an incentive to join or stay in the profession. It may be too late. I will turn 64 yrs old in June 2023. I will have completed 28 years teaching in Minnesota and 10 years in Texas. I am more than ready to retire or reduce my hours and workload. I would enjoy retiring from teaching and then volunteer to help with reading or math in schools. I know I could give back as a retiree. I believe working until I am 66 yrs old may burn the volunteerism out of me. I may have given all I can give. It is probably too late for me, but I hope that you will think of the young teachers who may be joining the profession and the even younger people making career decisions. A pension is a tremendous perk many people will not have access to. A good pension could put the career of teaching back up onto the list of desirable careers. A good pension could put the education system in Minnesota back on the map.

-Jill Freshwaters, Plymouth Creek Elementary/Wayzata Public Schools, 45B

I was hired July 2, 1989 and have been teaching in Minnesota since that date. I have devoted my entire career to educating teachers and students in this state and always assumed that I would have a fair and equitable pension. I believed that after 35 years of teaching, I would be able to transition to a retired lifestyle enjoying grandchildren, a new adventure or two and helping care for elderly parents. I believed that I would be able to retire with my full benefits and without penalty. None of this is true for me. While I support the current proposal as a START to a fair retirement, it is by no means done. I encourage you to consider those of us who are taking most of the brunt of the current pension kerfluffle. Career teachers who started in their 20's have the most invested into their pensions and deserve to be able to retire at 60 without penalty. As this legislation has it, all teachers, even a career teacher with between 30 and 38 years of contributions to the pension faces a 28 percent penalty at 60. I implore you to consider a defined plan to honor a career of 30-35 years or 60/30. We can do better for those that have the most invested in the plan.

-Belinda Stutzman, Wayzata Schools, 45B

I have been a teacher since the age of 22. I have given money to my pension for 23 years, as of this year. I love to teach, but I also need to be treated fairly by my choice of career. I have never once objected to giving money towards my retirement. To come to find that not only will my pension not be fully funded (and am funding tier 1 to fullness)...and I am not going to receive the full benefit of the time that money has spent in the money markets, feels like a betrayal. I am already not going to get social security. Some sort of fix needs to occur and to create a reason for young people to stay in this career or start in this career. I know this is not very coherent. I have not sat down and written an essay for you. Just my off the cuff thoughts.

-Desiree Almen, Meadow Lake School, 45B

I started teaching when I was 22. I am currently finishing my 31st year of teaching and I am 53 years old. If we continue to keep the retirement age at 66 (or even lowering it to 64), I will need to teach a minimum of 42 years in order to not incur any penalties. The way education is going and the enormous amount of time, energy, and stress that I have put into my job makes me feel as if I won't be able to do this job that long. It will be a detriment to my

health and to my students, as I will no longer be invested in doing what is required to be an affective teacher. I am being penalized for starting my job right out of college and being a reliable employee, committed to the job.

-Johanna Stout, Armstrong High School, 45B

I have dedicated my entire life to public education. I began teaching at the age of 23 and will just be completing my 29th year. I have enjoyed so much of the journey but it is getting much more difficult to stay positive. The work asked of teachers is outrageous and the load of new initiatives and near impossible situations is draining. I look forward to leaving the career when I know I'm no longer effective but that is no longer a reality either. Sacrificing salary and unhealthy work conditions was only bearable knowing that I would be able to retire and rejuvenate to enjoy the later years. Sadly this is not an option either. I will be stranded in a classroom doing a job that my heart, soul, body and brain can no longer endure because I won't be able to afford to leave without giving up hundreds of thousands of my own invested dollars. Tier 2 teachers have been robbed by a system we were forced to be a part of. Truly a crime!

-Sherrie Gutzman, Stillwater, 47A

I love teaching and get such joy from my students, this has not come without detriment to my health and my family putting students first causes huge stress on us educators. I have worked with the false belief that when I come to the age of being less patient I could retire with what I put in, learning that I was wrong was very disappointing. Please give us no/minimal penalties for the time we need to regrettably pass our beloved and honored classrooms to the more patient teachers who want the wonderful opportunity to teach others. Many of the younger teachers hear that we always give up our nights and weekends to plan, give in to a smaller salary so we can be there for the students, they hear our medical has gotten more and more expensive they hear we teach until we are old and crabby, (if you think this through think of the 65 year olds you know- do you want them teaching your kindergarten kids/grandkids/family members) and younger teachers leave because of the stresses of parents, expectations, planning and of securing a permanent spot and these become less and less ideal to hold out for when you see many of us who hold these spots still have 15 or more years to get to our full pension retirement benefits. These years seem like a lifetime to our younger generation who we need to support and bring in before this is a dying profession. We have taken our beatings from all of our stakeholders over the years and still love what we do daily, please show us your passionate support and honor us as we have so many over our years.

-Shannon Casey, Valley Crossing Elementary School, 47A

It would tell me how I'm valued as an educator. It would help me know that my life's work is important.

-Joel Bryan, Stillwater Area High School, 47A

I've been teaching elementary school for 24 years. Yes, I love my kids. However, the changes and challenges in education over the past 10 years have made it a job that is meant for 3 people, not one. The emotional and behavioral needs of kids (yes even in the 2nd grade) are beyond what even senior teachers can handle. On top of that we have 27-30 kids in our primary, yes PRIMARY, classrooms. This change means we cannot recommend anyone become a teacher. Younger teachers are getting out while they can. There is no incentive like a great pension or early retirement anymore. Why should they work 60 hours a week for less money than they can make working order pickup at Target? (It's true - my 17yo son works there.) One way is to ensure teachers get the pay and pension they deserve and have paid for! At 52 yo I can't do this for 14 more years. I've been punched in the knee by a student, yelled at by multiple parents, and given no support from admin for repeat behavior offenders including kids using racial slurs, physically fighting and bullying so badly that a student had to be removed and placed in another class. The bully remains. Please work with Governor Walz and the legislature to reinstate the rule of 90 (or better) and cancel the penalties on retiring before age 66. It's in the best interest of educators now and in the future. What's best for educators IS what's best for kids!

-Amy Mccaffrey, Brookview Elementary, 47B

I am a single family income home--My income which barely covers my living expenses. I do not have the option to retire early and take the huge penalties that our current pension has. We as teachers deserve a better pension plan. We have put our money in! We deserve to retire at a decent age and not teaching until we are 66! There are hardly any young adults going into education anymore! FIX this problem!

-lynn hanson, Eastern Carver County, 48A

A fair and flexible retirement plan would change my life. Right now, with the high NRA of 66 and harsh penalties for early retirement, I feel trapped by a system that I was forced to contribute my money to. Having to teach until the age of 66 would put me at 41 years of service, and that is much too long in a profession with mounting stresses, demands and responsibilities. A fair and flexible retirement plan would allow me to take control of my future and allow me to make a retirement decision that's best for me, WHEN it's best for me. At this point in my life, I'm feeling tired and overwhelmed by teaching in a post-pandemic environment. I'm feeling undervalued and unheard. The overwhelming needs of students today are unprecedented, and are chipping away at my mental health. Having the ability to retire within the next couple years with reasonable penalties/adjustments, vs. in ten years, gives me hope and a boost of confidence that I can do it. Ten more years is entirely too long. If I could retire when I want to instead of working until age 66 for a full pension, I could spend time with my two living daughters, their husbands and my grandchildren. As I'm writing this, I'm looking at a picture of Jenna, my youngest daughter, who died 4 1/2 years ago unexpectedly of an undiagnosed brain tumor. She was only 13. I'm sure you can imagine how this tragedy weighs on me daily. I carry this pain to school with me every day, and put my smile on for my students. I cannot afford to retire "early" under our current two-tier system to take care of myself. I am encouraged by this new bill that is being introduced. I feel that it's a first step towards real reform for Tier 2 teachers. Reducing the NRA to 64 does reduce penalties, which I am grateful for. I would like to suggest that the current 62/30 penalties be shifted down two years to 60/30 for a 14% penalty instead of a 28% penalty. This provides flexibility. Please support this bill! Tier 2 teachers need you!

-Holly Paschke, Clover Ridge Elementary School, 48B

I would just like to ask lawmakers to fund what they value. High quality public education is the engine that keeps our state a desirable place to live. Good teachers are the backbone of this. Teachers have been funding their pensions, and school districts/state government needs to contribute their fair share. If measures like this do not pass, it demonstrates a lack of values. It hurts me that I have discouraged students and my own children to NOT pursue such an important profession due to legislation like this even being debatable.

-Rachel Harvieux, Chaska High School, 48B

I have been teaching in the MPS district for 32 years. I am 61 and still feel like I have a lot to bring to the 30 third graders in my class and this profession. However, I am ready to pass on the full time commitment of this position. A fair pension would allow me to make some positive changes in the world in a way that is different than as a classroom teacher. I'm ready to become a volunteer and spend more time working with kids one to one to support academic and social emotional growth. If I had my full pension at 62 I could volunteer after next year. Currently, even with an NRA of 64, I won't be able to retire at 62 with the penalties applied to my pension. I think an NRA of 62 is fair for receiving a full pension. 64 benefits all Tier 2 educators and is better than 66 but I really think that the state can and should do better.

-Tamra Thelen, Dowling, 49A

My name is Katie Dickerson and I have been teaching in MN for 29 years and 3 years out of state that did not get transferred in. A fair and flexible retirement plan would change my life by giving me the motivation to keep teaching. It would allow me the dignity to retire when I no longer love what I do. I don't want to be the teacher who doesn't want to be there and dreads going to work everyday. Having a quality pension plan allows those who are ready to leave the classroom with dignity and at the same time be rewarded for their many years of service. Thankfully I still love what I'm doing.

Pensions need to be addressed and this bill in front of you is a good START. Yes I said START. More needs to be done and a commitment needs to be made. Help MN become the leaders in teacher pension reform! Make our state a place parents want to move to because of our educational system and the educators our state clearly values.

-Katie Dickerson, Eisenhower Elementary (Hopkins), 49A

A fair and flexible retirement plan would really change my life! I would be able to retire with dignity before having to burden my district and colleagues with long leaves of absence for knee replacements! At my age (61), the physical nature of teaching science at the middle level is taking a toll. I love it, but it's exhausting. I always wanted to be a teacher, but was talked out of it as a college-bound high school student, and spent the first half of my adult working life in business, which I hated. I was THRILLED to enter the profession I always felt was my calling when I was 41. But when I started working as a teacher, my salary was far less than it had been - AFTER investing time and money in obtaining another degree and license. Subsequently, I invested in earning a masters and an educational

leadership degree, which enabled me to earn a better salary. PLEASE lower the normal retirement age, grant us 2 years of service for each of the years we taught during COVID, and reduce or remove the penalties.

-Mary Jo Nairn, Chaska Middle School West, 49A

I am currently 63 years old and have been working as a special education teacher in the state of MN since August 1990, missing the Rule of 90 by 1 year. I worked in the state of Iowa for 7 years before coming to MN so I have dedicated 39 years of my life to public education. Lowering the full retirement age to 64 would allow me to retire in one year with no penalties as opposed to working to age 66 to get a full retirement without penalties. I have been paying into TRA for 33 years and have given my heart and soul to my job and my students. I deserve to retire with dignity and the respect that public education teachers deserve. I support this new legislation 100% as it is a start in getting teacher pensions where they need to be. Passing this legislation gives teachers some indication that they are being heard and respected which is very needed. However, teacher pensions in the state of MN need to change so that they are competitive with surrounding states and the country as a whole. If you want quality education in MN, we absolutely need quality educators. Without competitive pensions (and adequate pay), teachers will look for work elsewhere or even worse, young adults will choose a more lucrative career. This is already happening and the time for improvement in teacher pensions and pay is NOW! Thank you for your investment in the education of MN students.

-Cathy Kirchoff, Intermediate District 287, 49B

While this change is a drop in the bucket and merely a much needed step in the right direction, it approaches parity with other states and Tier 1 TRA members. I am grateful to see some progress after so many disappointments. It shows that perhaps we Tier 2 teachers are not second class members after all, and that Minnesota values the people who educate the state's children. For a long time a lot has been asked of us and we've consistently given. Now we are asking only for what is fair, and what is comparable and AVERAGE based on surrounding states. Please send the message that Minnesota teachers deserve at least that. I also hope that you have seen the importance of continuing this reform. The changes proposed here are appreciated, but more will be needed to fix this crisis.

-Jennifer McLeod, Robbinsdale Armstrong High School, 49B

Thank you for meeting to discuss this legislation. I was hired to teach in Lakeville in 1991 as a 21 year old. I have been teaching every year since, even as I raised twin sons as a single mom. At this point I have taught over 30 years in Minnesota schools and have contributed to the TRA pension for over 30 years. Under this bill, if I retire at 60 years of age (36 years of contributions to the TRA pension), I will lose 28% of my retirement every year for the rest of my life. Please look at my financial loss and understand that it isn't equitable for me to contribute money for 36 years and take a 28% loss. The amount of money a person contributes needs to figure into the equation. To be clear, a career teacher with at least 30 years of service should face a much less severe penalty at age 60. As this legislation has it, all teachers, even a career teacher with between 30 and 38 years of contributions to the pension faces a 28 percent penalty at age 60. Please include in the legislation an equitable penalty or no penalty for 30+ years of contribution/age 60. Thank you again for meeting. NRA 64 including equitable penalties for career teachers is a big step in the right direction. I speak for thousands of teachers when I say that we are grateful you are seeing, understanding and rectifying the inequities in MN teacher pensions. Thank you for hearing my story and for working hard for MN students, families and teachers.

-Jayme Pelerine, Falcon Ridge Middle School, 50A

I work with the most challenging children in two elementary schools, in one of the largest districts in the state. I cannot imagine having the physical and mental state to be able to work until the age of 66 to get the full benefits of my pension. We need to find/return some relief for teachers who have devoted their lives to educating children, rather than having them work to the point where they have to resign due to exhaustion.

-Rob Honerman, Bloomington Public Schools, 50B

Raising the Employee contribution by 0.5%: While I understand that this may be a difficult change for some Tier 2 teachers, I believe that it is necessary in order to ensure the long-term viability of the retirement system. I am willing to make this sacrifice in order to secure a more stable retirement future. Amortization date of 2053: This change will help ensure that the retirement system is able to fully fund its obligations over the long-term. It is important that the state take a responsible and forward-looking approach to retirement funding, and this amortization date is an important step in that direction. As the bill is written, Tier 1 teachers would see no change to their benefits. This is a

fair and appropriate approach, as Tier 1 teachers have already made significant contributions to the retirement system and should not be penalized for the financial challenges facing the system. I want to emphasize that without these measures in place, I and other Tier 2 teachers will be forced to consider other options for our careers. Retirement security is a critical issue for teachers, and it is essential that the state take strong action to support our financial well-being. Thank you for your attention to this important matter, and I urge you to support bill HF3294/SF3314.

-Emily Voelker, Valley View Middle School, 50B

As a person who started at age 22 in my first year of teaching, without pension reform I will need to teach 44 years to reach the benefits my colleagues only needed 34-35 years to reach. Not only that, I will be contributing to their retirements during my 44 years at a higher rate of my salary than they contributed. Many teachers in their 50s should consider retirement for the good of the students, but financially it isn't viable to retire early. Right now, I am a good teacher. When I am 65 I am concerned I won't be but I will be stuck being the highest paid worst teacher in the building because I am 15 years past my prime. My wife is a teacher from New York. We are giving honest thought to going to New York simply because the pension situation and parental leave situation are that much better in New York.

-Joseph Wollersheim, Eastview High School, 51B

Greetings -My name is Corey Shilson and I am a 5th grade teacher with Eastern Carver County Public Schools. This year marks my 30th year that I have been an elementary school teacher. Currently, I am 54 years of age. It is very important to me that there is an increase to the funding for pensions to lower the TRA retirement age to 60 (and if not, lower!). It would be so nice to be able to retire with my body (and mind!) still intact while enjoying time with my family and friends. After 30+ years of public education, I think I deserve it. And, I don't think there would be too many people arguing with that. Also, don't forget that former educators make outstanding substitutes! Thanks.

-Corey Shilson, Carver Elementary (Eastern Carver County Schools), 51B

I would have the option to be able to join my husband in retirement or continue teaching, knowing that I was supported by my state (which would be a HUGE boost to morale and not only be good for me, but also for all the students I encounter)

-Sue Keller, Pinewood Community School, 53A

I have been teaching for 35 years. Even though I started in 1988, I am not under the rule of 90 because I started in Michigan. After teaching there for 1 year I moved here and began my teaching career. I have a co-worker who also started in 1988, but took some time away from teaching. Since she started in MN, she is under the rule of 90. She will be retiring this year, as I could if I was in the rule of 90. If I choose to retire after more years of teaching, than my colleague, she would get \$250,000 more in our first 10 years of retirement than I would. A fair and flexible retirement plan would allow me to retire at a similar time as my colleagues and get similar benefits. The proposal of moving the retirement age down from 66 to 64 is an insult. MN is currently one of the worst states in the nation for teacher retirement and it still would be! Please at least put us in line with our neighbors. Teaching has not gotten easier. Teachers are not able to go longer. It is hard and has a high rate of burn out. Please use this moment to through some encouragement to those of us at the end of our careers.

-Jim M Bussa, Roosevelt High School Minneapolis, 54A

Did you know? 95% of current teachers are facing a worse retirement than Minnesota teachers in the past. Past lawmakers made decisions that hurt future teachers, and the profession is facing this reality now. Minnesota now has the third worst retirement age for teachers for a state in the nation, and Minnesota teachers face some of the worst penalties in the nation if they retire before age 66. Teaching has only gotten harder - teacher support should be get better. Thank you for your time and work.

-Alexis, Easter Carver County Schools, 54A

I started teaching in Texas. I taught there for 9 years and then came back to MN. If I stayed in Texas, I could have retired at age 55. I will have to teach 10 more years here...

-Jodi McBride, Mankato Area Public Schools, 54B

Please add an "OR 35 years of service with unreduced benefits" to bills HF3294/SF3314. It's not as good as Rule of 90. However, it will provide more equity to the career educators who have poured their hearts and souls into this profession. You will also free up funding by getting rid of the expensive teachers. It will attract and especially retain educators, and at the same time be adding to the substitute pool. The state has chronically underfunded educators' pensions for the past several decades, not to mention the salary freeze years educators sacrificed for Minnesota in bad times. It is essential that we reform the pension system to ensure that educators receive the benefits they were promised and that the system is sustainable for future generations. We must ensure that the pension system is adequately funded and that educators have access to retirement benefits that will provide them with financial security. I urge you to take action on educator pension reform in Minnesota by making the tiers more equitable. This is a crucial issue that affects the lives of educators throughout the state, and it is essential that we take steps to address it. By working together, we can ensure that educators in Minnesota receive the retirement benefits they deserve and that the state budget remains sustainable."

-Lisa Menke Johnson, Roosevelt High School Minneapolis Public Schools, 55B

The time is now to give teachers respect. We want to encourage teachers to teach in MN. This won't affect me because I came to Education later in life. BUT it's imperative that teachers feel valued.

-Lori Wilson, ISD 917, 56A

It would allow me to leave this high stress career and enjoy my life. We dedicate our lives to our students and schools and that's something that needs to be considered.

-Natalie Giese, Cedar Park Apple Valley, 56B

When I chose to go into teaching 23 years ago, I was told that the pay would be low to start with, but would improve with time. In addition, I was told that other benefits would be worth any pay inequities. That is no longer true. Currently, the following apply to me: 1. We use my husband's health benefits. He works for a large MN corporation, and their benefits are much better than my district's. At his previous job, his health benefits were basically the same. Our insurance benefits no longer exceed the private sector's. 2. Our pension plans are terrible. Each year, they get worse. Few teachers can go into this career the way that it is now and stay for 45 years. And why would they? Private sector 401k plans now exceed the pension benefits that we will supposedly even get. And every year, more penalties and higher payments are applied to current teachers. Our district wants more students, and especially students from underserved or underrepresented communities, to join teaching. When I've spoken to different students about going into teaching, here are their responses: 1. From a young Somali teen, who is a huge district advocate of getting more Somali representation in teaching: "Ms. A, there is NO WAY I'd go into teaching. The pay is bad and there is no respect. I'm going to be a doctor or a lawyer." 2. From a young Latina teen, who said she IS going into teaching, in response to my enthusiasm when she told me and asked if she'd teach here at our school: "Ms. A, there is no WAY I'd teach in the U.S. I'm going to go teach in Mexico. They respect teachers there." 3. From a young male student, "I would never teach. I love history. I love the humanities. But I can't make a living off of it." Every year, I witness us hemorrhage new teachers. What is the incentive to teach? We no longer have strong benefits that outpace the private sector (not even the State of MN's). I feel betrayed, and I worry for our schools.

-Kristina Aars, 57A

It's important for Minnesota schools to recruit and retain teachers. Teacher pensions in Minnesota are way below the national average. Let's fix this now so our kids don't suffer later!

-Cary Zahn, Lakeville North High School, 57A

My name is Sara Strege, and I have taught high school English for 28 years. There was never a question as to what I wanted my life's work to look like. You see, I have 22 living relatives, 18 of whom are teachers in Minnesota. Our family deals in futures. I've always believed in the power of education and watched as my parents, aunts, uncle, cousins, and older siblings improved the lives of their students in both big and small ways. My parents and older relatives all retired under the Rule of 90 and have enjoyed the benefits of a reasonable retirement age buoyed by financial security. I am now faced with a career whose playing field has shifted seemingly overnight, requiring me to work 10-12 years longer than my retired family members. I honestly don't think I can do this job justice well into my sixties, but I don't have a choice if I want financial security via a non-penalized pension. Teachers don't make enough annual income to create robust financial portfolios in anticipation of retirement. Pensions are historically one of the only financial benefits to a career educator. Now that is being taken away. My daughter is a junior in college and

plans to graduate as a third-generation secondary English teacher. My two nephews are graduating this year, both also looking for jobs in secondary education. My family cannot, in good conscience, encourage these young people, full of passion and hope, to pursue employment in Minnesota. What an absolute shame and loss for this great State that was once touted "The Education State."

-Sara Strege, Isd 719, 57A

I would like to retire at 62 w/ 30 years and enjoy the same benefits as my rule of 90 educators.

-Mike Brown, Henry HS, 57A

Full, unreduced retirement benefits for members who are at least age 60 with at least 30 years of service,

-Mike Brown, Henry HS, 57A

As educators, we work hard every single day to support student learning and outcomes. Since the pandemic, student and family needs have increased significantly. As a school psychologist, I spend increased time supporting social, emotional, and behavioral needs and constantly battle decreased funding every single year, especially for our neediest students in special education. This job is exhausting, and at this point in my early 40s it feels unsustainable working 50 to 60 hours weekly just to keep up with the job demands. Lowering the retirement age and reducing penalties for early retirement will encourage educators to remain in the field of teaching and to help recognize and validate the hard work of educators every single day. I urge you to please the fair and flexible retirement plan for educators in MN.

-Amy Lindahl, Cornelia Elementary School, 57B

Why do career teachers have such harsh penalties? I will have taught for 37 years on my 60th birthday yet the penalty to retire at age 60 is 42%. I ask you, is that fair? Teachers make far less during their careers than someone in the corporate world with the same amount of education. I personally have invested over \$160,000 of my paychecks in a pension fund that is penalized! Why are we penalizing teachers for working 40 years? Let's fix this PLEASE!!!

-Cary Zahn, Lakeville North High School, 57B

It feels like we have been in a battle over so many things these last 4 or 5 years. I don't know if I can possibly continue until age 60 even. This start on pension reform would be a first step in trying to restore the dignity and respect that educators deserve. Please do all you can to help public education. Showing appreciation to educators by lowering the retirement age is a great place to start. Thank you.

-Dwayne Johnson, Eastern Carver County Schools, 57B

My coworker and I have identical situations and plan on retiring at the end of this school year. We have the same formula total of 91 when you add our ages to our years of teaching. She was hired before July 1989 giving her the Rule of 90. I was hired after July 1989 giving me really large penalties. What does that look like? Because of all the penalties, the pension I receive is 50% less than the pension she receives. We are equal on everything. We have taught together for 33+ years and our careers have been virtually identical. However, when she retires she will receive \$4,000 each month. I will receive \$2,000. This is unacceptable. Establishing a new Rule of 90 for teachers hired after July 1989 would fix this issue. Getting rid of the penalties when a teacher's age and years taught equal 90. It is objective,. It has been the standard for all teachers hired up until July 1989. Fix it now so all teachers can retire with dignity.

-Cindy Gilchrist, Hanover Elementary, 59B

The best part about lowering the age and lessening the financial impact of retiring from teaching for me is that I would feel I could get out of the way of the younger generation of teachers coming in BEFORE I lose my drive and love for the career. I honestly think the first seven years were learning, the next fourteen were growing and thriving, and this fourth set of seven years has been about sustaining. I don't want to teach if I'm not engaging in the work. Being able to retire sooner without losing so much of my pension would mean I could pursue a different career before I burn out in the field.

-Kate Fuller, Robbinsdale Middle School, 59B

The longer I teach the faster I'm seeing people leave the profession. If we don't put conditions into place that reward and benefit teachers we will see this happening even faster. Teachers who have spent their lives working for children should be allowed to retire at 64 after a lifetime of service. We are constantly asked to give and give to benefit the students. We always do it but you can only push people so far before they can no longer justify staying in the profession. Now is the time for legislatures to show teachers that we matter.

-Catherine Roath, 5Rivers Online, 61A

Thank you for consideration of HF3294/SF3314. Lowering retirement age by even two years and removing penalties for retiring early, would make a world of difference to me personally. It could be an incentive to draw younger teachers into the profession, a drastic needs as our schools are chronically understaffed and those of us who are supposed to be in teacher leadership roles are constantly called for subbing. At 60 years old, I teach in a dual language school in Northeast Minneapolis. All of the challenges that hit everyone in education hard during the pandemic, hit schools serving large percentages of newcomers to the country and students living below the poverty line worse. For those of us teaching in two languages, our difficulties multiplied. Teaching a class of students with high needs is exhausting and we are not provided the support, the curriculum or the pay to keep teachers in the field. On bad days I click into my retirement account at TRA and do the estimates to try and pace myself about how much longer I can physically sustain the stress and overwork. Some days the 6 years to 66 seems close and others it seems a world away. Due to the penalties imposed on Tier 2 teachers (those who joined the workforce after 1989) these last years are incredibly impactful on the monthly payments we would receive. If it were not for the penalties I would be able to retire at 62. These years would be a gift to my life and my community when I could channel my teaching skills into volunteering and tutoring without the need of doing the 24/7 work of managing a classroom. The current retirement rates are not competitive with nearby states. They are grossly inequitable with our own colleagues who started work before 1989. We need to work years longer to obtain the same financial security that is available to them. Thank you for doing the right thing and passing HF3294/SF3314 now.

-Annika Fjellstad, Las Estrellas/ Minneapolis Public Schools, 61B

Teaching the past few years has been a very demanding job, like many others. However, seeing the energy and dedication that is needed, it is hard to believe this job will be sustainable if I am working into my sixties. Please take care of your educators and do what is right to ensure our students are receiving the best instruction and care they deserve.

-Kristy Ardinger, Countryside Elementary School - Edina, 61B

My wife and I are teachers, and have been our entire professional careers. While I started teaching and qualified as a Tier 1, my wife took off a few years so we could start our family. She is looking at working until 66, while I can retire now. We have the same teaching years and experience, and the only difference is when she returned to the classroom, it was past the cut off for the rule of 90. She has health issues that may preclude her from working until 66, and that could be easily addressed with this legislation.

-Edward Barlow, Anwatin Middle School, 62B

I love teaching, with all of my heart. I also want teaching to continue to be a viable profession. I want to encourage my little son, Ronan, to teach--but I also want him to have a happy and fulfilling life, not a life where he has to keep working just to pay the bills later in life. At 42, I feel energetic and able to do my job to the best of my ability. Will I be as effective at 66? Absolutely not. Will kids be getting the best teacher at that point? No. My grandparents passed away when they were both 70. After serving my community for 30 years, I want to be able to retire from my full time position, give younger folks a chance, and help my community in other ways before I am too old or ill to do so. I also want to get a chance to enjoy the last years of my life. It's a small reward. The fact is most teachers will not work full-time until they are 66, or may not be able to. So most of us will not even get our full pension, even after decades of faithful service. This small reform would mean I could have a slightly happier retirement and a level of financial security I would not have otherwise; it means that I would not have to keep working when I am no longer able to give students my all. It means that more young people may decide to make teaching their profession. Don't we want the best teachers for our children? I certainly do, and I want to tell my three year-old son that he should be a teacher. It really is a wonderful job.

-Lissi Corbett, EHS, 62B

As a millennial who graduated into one of the worst recessions of this century, I am already far behind my parents and grandparents in terms of saving for retirement and my future. For 3 years I struggled below the poverty line after graduation as jobs were scarce and my bachelors degree, which I went into debt to receive, meant nothing in that job market. In order to move up in the pay scale as a teacher, I needed to go back for a masters degree and administrative license, together which cost me \$25,000 in additional student debt. Now, I am faced with worst years of inflation we have seen since the 90s, on a teachers salary that is far below market value for the amount of education I needed to work for. Having a fair and flexible retirement plan will help me achieve a peaceful retirement after years of teaching through covid, online learning, the continued threat of school shootings and the burden of supporting students and families who are emotionally destroyed from years of lockdowns. As a young teacher, I have very little to look forward to in my "golden years", allowing me the opportunity for a flexible retirement will incentivize teachers like myself to stay in this profession and continue fighting to fix our broken educational system and communities.

-Caitlin Percy, Charter school in St. Paul, 63A

I have been teaching in my home community, where my own kids go to school, for 15 years. I would like to have an option to retire in 15 years, if I am ready, instead of having to teach for 25+ more years minimum. When people are done teaching we want them to be able to be done, and not stay so long that it is painful for all of us. Is the true measurement of our contribution between the ages of 62 to 66? Or is the true measure our 20-30 years of service, not just the final years.

-Kate Rosok, South High, 63B

Eight years ago, I sustained an injury that left me partially physically disabled. The chance of me teaching until I am 66 years old is zero. I cannot afford to retire early. Doesn't seem fair that a teacher who dedicated her entire career to MN families and their children will have to move out of MN just so I can afford to live on my harshly penalized, small retirement. I also want lawmakers to know that if they want to attract capable teachers, they need to make pensions as attractive as surrounding states. Minnesota is already experiencing a teacher shortage and it will get worse if this situation isn't rectified.

-Maggie Temple, Hopkins High School, 63B

I just want lawmakers to know this: an educated public is the foundation of our democracy, and teachers have been betrayed, used, and abused by systems and pawns in a political culture war for so long that the mass exodus is imminent. The fact that anyone even needs to ASK what a "fair" pension plan (THAT WE'VE BEEN FORCED TO PAY INTO) might mean to teachers so they can convince their elected officials to do the right thing is... just beyond.

-Beth Ocar, Hopkins High School, 63B

It would allow me to finish my career being the best vs finish my career being tired and worn out. I started teaching when I was 21. I am 25 years in and am being told that I have another 20 years to go so I can retire with my full benefits and use the money that I have put away my entire career. Teaching is not the same as it was. And I encourage everyone of you who says that you were a teacher to come back to the classroom for a day and teach now. If you can't lower the retirement age then get rid of the penalties. We just take less.

-Maribeth suter, 63B

I am 26 years into my career as a school psychologist, 23 of which I have served schools in Minnesota. With the current Tier II plan I would need to work 15 more years, for 41 total years in Minnesota, to earn full benefits on the pension that I have been required to pay into. Had I stayed in Wisconsin, where I started my career, I would be eligible for full retirement in 9.5 years. My decision to move to Minnesota at age 25 has had devastating consequences, which greatly impact my ability to retire at a healthy age and provide support and care for aging family members, as many retirees are able to do for their families. Being an educator is more difficult than ever and we are now subject to unacceptable penalties on our own required investments. These penalties prevent us from retiring when we choose to do so after a very lengthy career in education. It is difficult to encourage any young person to go into education, but especially in Minnesota given these circumstances. Please support the new bill which lowers the NRA to 64. I am in support of this bill as a first step in righting a completely equitable system. However, the bill states that shifting the NRA to 64 means members have the same retirement benefit at 60 instead of 62, UNLESS they have contributed to the plan for at least 30 years. Therefore, career teachers such as myself, who started in their 20s and have the most invested in the pension receive a 28 percent penalty if we retire at age 60. We deserve to have the current 62/30 reduced penalties shifted two years to 60/30 for a 14 percent penalty instead of a 28 percent penalty. To

be clear, a career teacher with at least 30 years of service should not face any penalty at age 60. The bill currently states that all teachers, even a career teacher with between 30 and 38 years faces a 28 percent penalty at age 60. Please honor the longevity of our service by reducing penalties for those of us choosing to retire at age 60. We have earned this benefit.

-Julie Martzke, ISD 196, 63B

As a teacher in her 30's, a fair and flexible retirement plan would feel like respect and sustainability. Schools ask so much of teachers: we work nights and weekends and watch our peers in other fields out-earn us. We do this work because we are committed to our students, schools and communities. Please don't ask us to work until we are 67. This job takes so much emotional, spiritual, and physical labor. I just don't know if I will have enough gas in the tank to do this job WELL until I am 67. Being able to retire at 64 would be reasonable and respectful. Teachers who give so much of themselves to their students and communities; we deserve to spend the last 6 years of our 60's in retirement.

-Erin Thompson, Eagan High School, 63B

Education is really hard these days. I am a 56 year old educator with 31 years of service to the state of Minnesota. For decades I have watched colleagues retire gracefully before they are burned out and have nothing left to give students and families. I hope I have that same opportunity. I recognize that this bill is a step in the right direction and represents movement that has not happened before. This provides some hope for Tier 2 late career educators. There is still so much work to do around pension reform for Tier 2 educators. Reducing the penalties/deductions for retiring before the NRA would be the thing that would help career educators the most. No one should incur such hefty penalties where one forfeits 25-50% of the pension that they have primarily funded. We all need to be on the same page and working to correct the failures of the past.

-Todd Richter, Roseville Area Middle School #623, 64B

A fair and flexible retirement plan would allow me to retire when I am ready instead of forcing me to continue to work for years beyond what is best for the kids I serve and myself.

-Katie Sytniak, District 196 Early Childhood Special Education, 64B

My story? I have been a single mother since 2006. I raised three children while working. Their father withdrew all the money we had saved for their college because he was in financial dire. Without any support and on an educator's low salary, I moved three times. Each time I bought a home in worse shape than the previous one. I took it upon myself to put my own creativity, labor, and time to restore the homes for a profit- living in each home for a minimum of five years to avoid the taxes of flipping the houses. The money I made is what allowed me to cloth, house, feed and provide whatever else I could for my kids. It is unfortunate that working 60 hours or more for other people's children isn't enough for an educator to provide for his/ her own children. In addition to that, I knew that the only way to make an increase in my salary was to get my Masters, but that needed to be on hold until I made sure my children were able to make it through college. At 55, I began my Master's program in education. I graduated in 2020 and added in 26 credits since then. Why? I feel I need to make the lane changes due to the TRA basing my pay out on my last five years of teaching. The irony is that I have student loans to pay back now. Educators are in the only profession that need to continue their education to increase their salary - which still does not compare to other professions and their yearly increases plus bonuses. Even with a Masters, many educators are working two jobs to make ends meet. We live a modest and humble life, giving all we have to our students and their families, sacrificing a balanced life for ourselves. Since the compensation of our worth is not "available" while we are teaching, the very least the government can do is show appreciation and acknowledgment of our work by providing a pension that is sustainable with the increase of living- which our salaries are not and never have been. My story is not uncommon. Teachers deserve so much more.

-Theresa Bechay, Pine Bend Elementary, 64B

I have been teaching for 24 years, and am 53. As a classroom teacher, I know I won't be able to keep up a high quality of teaching for 13 more years. I can barely keep up with all of the responsibilities an educator is tasked with now. My students deserve someone with new ideas, and the ability to sustain high expectations for learning and behavior. I want what is best for the upcoming generation of learners, but also want to be able to retire at a reasonable age. It is my belief that a classroom teacher who is 66 years old won't be serving their learners with a high quality of teaching.

-Jennifer Bursell, Lakeview Elementary Robbinsdale, MN, 64B

I'm a licensed librarian at a St. Paul High School, as well as a single parent with a 21-year-old son in college and raising a 10-year-old daughter. In June of 2019, my ex-husband experienced a mental health crisis that resulted in his losing parenting time through court proceedings, and as a result, I've been left at a significant financial disadvantage. I'm 46 years old and concerned about my retirement prospects, both how long I'll need to work to support myself and what my income will be in retirement. This bill would make a significant impact on my retirement as well as on my current stress around the future.

-Rachel Osborne, Johnson High School, 66A

Even retiring at 64 is older than my siblings in the private sector. If I could retire earlier, I would have time to travel with my siblings before they get to old to do so.

-Noel AnderJohn, White Bear Lake, 66A

Being able to access my pension penalty-free should be the case whenever I'm ready to retire. I'm currently 31, and about to be married this summer. I hope to have a family. I'm saving money in my 403-B, and pulling money from my pension should be no different. I've worked for it, and I should be able to access it when I'm ready. I do this job because I'm passionate about the students. This work has a lot of rewarding elements. That said, I work hard and want to retire when I'm ready so I can spend as much time with my family and loved ones as possible. I should be allowed to access my pension with no penalty when I'm ready to retire.

-Grant Brakob, Armstrong High School, 67A

Fewer people are entering the teaching field because of the demands that educators face today. A supportive pension law is one incentive Minnesota could offer to encourage individuals to enter the teaching profession in Minnesota. Allowing teachers to retire earlier will also benefit districts by allowing them to replace one relatively expensive teacher with two new hires for similar money. Not only would there be a financial benefit to districts, but it would bring in younger and possibly more energetic teachers!

-David Norby, St. Paul Johnson Senior High, 67B

I can't begin to tell you how important this reform is. I was hired in 94 and next year will be thirty years teaching. I love my job but with stress and mental health issues I am certain I will not last until 66. I would like to enjoy retirement. I am living as a breast cancer survivor and with Multiple Sclerosis. If either disease forces me to retire early, I don't think it is fair to lose some of my pension. The state caused this and it is time for the state to fix this. Failure to fix the pension issue is like spitting on the teachers. Our job is more important than that.

-Kari Aanenson, SSP Secondary, 67B

As a second career MN educator, I would like to further request that our legislature also considers lowering the current career teacher rule for lower penalties/reductions to age 60 and 30 years of service. The penalties for retirement prior to NRA are extremely inequitable to our Tier 1 colleagues, who have penalties of 3% per year. A 28% penalty at age 62 for a retiring career educator (30+ years of service) is simply not reasonable, not to mention, inequitable in a state mandated pension plan.

-Jessica Frisco, East Ridge High School, 67B