

**From:** [Deb Hart](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Request to testify, March 22 LCPR meeting  
**Date:** Tuesday, May 2, 2023 10:02:35 PM

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Dear LCPR members,

I got into teaching, first and foremost, because I love kids (and still do). I spent 6 1/2 years in college getting a degree in elementary education, kindergarten (that was a separate license at the time) and special education. I had to take out loans to pay for my education and it took me 15 years to pay them back - there was no loan forgiveness programs at the time. I have paid into a MANDATED pension for 28 years. I currently see my Tier 1 counterparts on facebook enjoying their adult children, grandchildren and trips in a well-deserved retirement. I, on the other hand, will have to work FAR longer than any of my Tier 1 friends and miss out on some years of retirement (that I will never get back). I have paid my dues (and continue to pay); yet will have FAR less benefits than my Tier 1 friends. Although I appreciate something being discussed at this point in regards to pension reform, 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). This will at least be a small step in the direction of improving teacher pensions and working towards average. We are not asking for better than tier 1; just AVERAGE. Not one of you can say that you have not heard from teachers about this issue; we have been making noise and trying to be heard for months now. Please do not turn a deaf ear to us. Please don't just hear us, but actually listen to us. The NRA of 64 WITH THE ABOVE ADJUSTMENTS would be a meaningful start to pension reform for MN teachers. It would help us feel heard. Thank you!

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