

From: [Lisa Jepson](#)
To: [Lisa Diesslin](#)
Subject: Testimony for LCPR meeting
Date: Tuesday, May 2, 2023 9:51:21 AM

Representative Her and Members of the LCPR committee,

Please allow this testimony be shared as a show of support of HF 3294 and SF3314.

I am a career, tier II teacher which means that I started at age 22 and was hired after July 1, 1989. I am now almost 50 years old with 28 years of experience. When I had started in 1995, I was told not to worry as the Rule of 90 will return. Unfortunately, since then, the pension package has only went downhill, while I am mandated into paying a higher percentage of my pay into TRA. I am sure that you are aware of the egregious inequities between Tier I and Tier II educators' pensions. If you don't find the predicament anything but insulting and unfair to Tier II teachers, you may need to look into the current pension and its history, to get a bigger picture of what has been stripped away from us.

The proposed legislation is a step in the right direction. However, it does very little to reward CAREER educators like myself. I will still need to work until age 62 to avoid harsh penalties (albeit reduced by this legislation). That potentially means 40 years in the classroom. Yet, 39 years in the classroom at age 59, would incur a 28% penalty. That is ridiculous and too much to ask by a state that has underfunded our pension for decades.

I implore you to include in this legislation a provision for career teachers like myself. Please push for the current penalties that are provided under the 62/30 rule, down to a new 60/30 rule. Then, everyone in tier II can feel as though they have won. Without that provision, I really don't think the small reduction in penalties at age 62 with 30 plus years of service matters much when I will have to pay an increased percentage of my paycheck until retirement to get the fractional benefit. Another idea, is full, unreduced benefits after 35 years of service. 35 years should be enough, right?

Please restore Tier II pension. Think about those career educators who have devoted their life's work to students and families. We need a light at the end of the tunnel to continue to have hope as we teach into our fifties!

Respectfully,

Lisa Jepson
Moorhead High Math Teacher