

**From:** [Osborne, Elizabeth](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Request to testify, March 22 LCPR meeting  
**Date:** Tuesday, May 2, 2023 6:55:37 PM

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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.

Sincerely,  
Elizabeth Osborne

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**Elizabeth Osborne**

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