

Dear LCPR Committee Members

You may remember me from the Duluth Informational meeting. My name is Robert Laine and my pronoun is Coach. I have, for 30 years, been a CTE instructor in three different public school districts. Since the Duluth meeting, we have heard many things about our pensions. I will say this without any questions:

1. We have been told about generational equity in our pensions. WE HAVE NONE. It is a sham. As a nonRule of 90 teacher, if I retire when I hit Rule of 90, I will lose 48% of my pension and will not get a cola until I turn 65. A Rule of 90 teacher the same age, would receive 100% of their pension and get a cola immediately.
2. We have been told we are being divisive about Tier 1 and Tier 2 pensions. We didn't create the divisions. We are trying to eliminate them!! We would like equity in the pension system, and to do that, we have to eliminate the Tiers.
3. Non-Rule of 90 Teachers are feeling trapped and no one seems to understand how frustrated those teachers who are going to lose the majority of their pensions if they retire in the next 10 years are feeling right now. I have watched all of our Rule of 90 teachers retire in the last 5 years out of our district. They were 1-3 years older than I am. Please explain to me why they can retire with full benefits at 56-58 while I am forced to accept a "discount" of 52% to have the same rights or work an extra decade to get my full benefits.
4. Did you know(and you should) that Tier 1 teachers can choose between Tier 1 pensions or Tier 2 pensions when they decide to retire and choose the best option that gives them the best result but that is not afforded to Tier 2 teachers? How is that equitable??

The TRA Board refuses to hear our pleas. They claim fiduciary responsibility but every time we ask them to cost out a plan, it is met with scorn. We can't get anything resembling equity if the entity that is supposed to be working for us won't cost out plans or works against it at every turn. We want these plans costed so we can help YOU figure out a way to pay for these plans.

I have heard it from the LCPR committee that we can't overburden new teachers with more contributions. They may be right but if the state is not willing to put new money into the equation, just where is it going to come from??? We have a teacher shortage already in Minnesota and making current teachers work until they are 65 at least is going to do only two things: increase the teacher shortage because teachers will leave the state and teach elsewhere with better pay and better pensions and decrease the number of sub teachers available because no one will sub if they have to work to 65 to get full retirement. Please ask the TRA Board for a full costing of all the plans that were provided at the previous meeting so Minnesota teachers can help you come up with a plan to bring equity to our pension system.

Sincerely

Coach Laine

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Bob Laine

"All that is required for evil to prevail is for good men to do nothing."--Edmund Burke

Lake of the Woods High School

Head Trap Team Coach

Former Head Football, Basketball, and Track Coach