

**From:** [Julie Martzke](#)  
**To:** [Lisa Diesslin](#)  
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I am a school psychologist in District 196, currently in my 27th year of working in education, 23 of those years in Minnesota. I was 22 when I started my career in Wisconsin and moved to Minnesota after three years. At that time, I had no idea that I was going to be giving away a huge proportion of my retirement benefits by moving to Minnesota rather than staying in Wisconsin. While I have loved the life I have built in Minnesota, I am devastated to realize that in Wisconsin I could have retired at age 57 with full benefits, while in MN I would only receive 50% of my full pension if I worked the same number of years.

In addition to my full time career in the public schools, I taught at Hamline University for 15 years as an adjunct professor in their Masters of Arts in Teaching program. During the last several years it was getting difficult to encourage young people to go into education, given the decreasing respect, support, and the unfathomable stress that the pandemic and post-pandemic teaching have added to an already difficult job. I am passionate about public education and I want our children in Minnesota to have the best of the best. However, knowing what I know now, I not only discourage young people from entering education, but counsel them to choose jobs in Iowa, Wisconsin, or North Dakota over Minnesota. It's simply the wise decision to make; one that I wish I had made myself.

We also need to consider how retirement ages impact our current system. Many of the best substitutes are retired teachers. In my 27 years in education, I have never experienced a substitute shortage like we have currently. It is crushing staff who are constantly filling in for colleagues, using their prep time to do so. If current teachers were able to retire a few years earlier, many more would be willing to work as substitutes. They are simply not doing so when they retire at 65 or later. We need them desperately.

We desperately need a strong pension to attract young people to the profession. They are much more connected than I was at their age and they are paying attention to the long term financial impact of choosing education as a career. They also have a great awareness of mental wellness and work life balance and the current compensation and retirement prospects for educators is simply not attractive to the next generation.

Please support the TRA proposal for equitable pension reform for Tier II educators. It is essential to keep Minnesota a quality education state and retain educators for decades to come.

Sincerely,

Julie Martzke

Nationally Certified School Psychologist

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