## Good morning!

First of all, thank you for taking the time to meet and listen to our concerns. I am deeply concerned about our educational system as a whole...at all levels. I grew up in a family of educators as well as healthcare professionals and both disciplines are struggling to fill and refill positions. Young people are not going into the education profession or leaving the profession early because of low wages, discipline issues, lack of support, and poor pension.

My daughter took a teaching position in SD because the salary in MN was comparable but the pension plan was not. In SD, she has the option to retire at 55 or teach until 66 in MN. The key word is option. I have worked in the system 34 years and if I retire at 60, my penalties are ridiculous. So ridiculous that my take home would be only 200 dollars more than my mother's monthly pension from my deceased father. He would have been 84 this July.

We are asking for a fair pension. No one should be penalized that drastically when they have provided 34 plus years of service. All we want is equality. There should not be such a difference between tier 1 and tier 2 retirement plans.

Please help make this right. Thank you