

From: [Julie Martzke](#)
To: [Lisa Diesslin](#)
Subject: Lcpr testimony
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My name is Julie Martzke and I am a school psychologist in my 27th year of working in special education. I have been working in Minnesota for 24 years, but will have to work for 16 more years if I want to receive my educator pension without extraordinary penalties. For instance, if I retire at age 60, after serving Minnesota public schools for 35 years, I would lose 35% of my pension based on the current penalty structure for those under 65.

Our current educator pension system is broken. Had I stayed in Wisconsin, where I began my career, I would be eligible for full retirement at age 58 with no penalty. We cannot continue to lose future educators to surrounding states. The youngest generation of teachers is watching and they simply won't choose an education career in Minnesota. They are much more connected and aware of the differences between states than I was at their age.

In addition, many mid-career educators are simply choosing to leave education. A pension with such egregious penalties is simply not worth staying for. I've spoken with several mid-career colleagues who are actively searching for new jobs outside of education. These are talented, veteran teachers who we will lose if they have to work 20 more years to earn the pension they deserve. We also need to consider how retirement ages impact our access to quality substitute teachers. 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 are short substitute teachers on a daily basis.

I am asking you to support immediate steps toward equitable pension reform. These include:

1. Increase TRA funding by the state/employers
2. Reduce penalties to 3%
3. Create a career rule of 60 and 30

Minnesota students deserve stability in their schools, but without your help, staffing shortages won't end anytime soon. They will only get worse unless the Minnesota Legislature acts now. A reliable pension that honors the work of teachers and school staff will help recruit and retain the best educators for our students.

Respectfully,
Julie Martzke
School Psychologist, ISD 196

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