My name is JoAnn Orpen and I am the Band Director and 4-8th grade General Music teacher in Battle Lake. This is my 35th year as a teacher. Yes, that means that I started teaching in 1989 and just missed the Rule of 90. Many of my friends from college are now retired and drawing from 100% of their TRA pension funds. If I begin drawing this year, I will get less than half. I did not have any options regarding how much money I had to invest, or where my money would be invested. It was withheld and I trusted that it would be there for me when I was ready to retire. Instead, much of my money is going to fund Tier I retirements, and I am supposed to grin and bear it. Under the current system, a high percentage of teachers will never even recoup the money that they invested, besides having to work a decade longer, and enjoying a decade less of retired life. The difference is criminal!

I have come to realize that most U.S. states have a Rule of 90, Rule of 85, or consider 30 years to be a complete career for a reason. After 30 years in the classroom, many teachers Need to retire. This is not a job for those with health issues, or those who have used up their lifetime supply of patience. The extra hours that I have put in add up to literal years of my life beyond my contracted time - giving up family time, personal time, and sleep, to give my all to my students. That really takes its toll on the body and mind after a while.

While I have been busy doing my job, I thought that the TRA board, Education Minnesota, and our state legislators would be doing theirs to keep Minnesota's education system at the top in the nation. MN can no longer claim that status. While more and more is asked of us, each of those entities has ignored us. Every change made to the TRA plan seems to have made things worse for Tier II teachers.

Many Tier I teachers continue to teach due to the cost of living and insurance, or simply because they want to. They however, have the option to retire with a reasonable monthly check. Many of those who did retire are on the sub lists for their area schools. Substitutes are in short supply and teachers are often asked to cover for other teachers, adding another duty to their plates. This will only help to drive more and more teachers out of the profession. I cannot in good conscience recommend that any of my students go into the education field. At least not in MN. Do you want young, energetic teachers for the children of Minnesota? I know that I want them for my Grandchildren.

I am not a numbers person, but I know that making Tier II pensions equitable with those before us, or even matching the national average will be expensive. If more time is needed to figure it all out, then extend the Rule of 90 by a few years while you figure out the funding. Convince Governor Walz of the serious predicament that our schools are in. The legislators of the past have put us in this bind. You are going to have to come up with funds and a plan to turn it around.

Make it happen before MN schools enter crisis mode. Treat all of Minnesota's teachers with respect and give them the fair pension that they have earned and deserve!

Thank you.

JoAnn Orpen

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