

# **Legislative Commission on Pensions and Retirement**

Representative Kaohly Vang Her, Chair

Monday, March 25, 2024 – 8:30 AM

Capitol Room 120

**HF 3972 (Wolgamott); SF 4196 (Gustafson)  
HF 3808 (Nadeau); SF 4348 (Pratt)**

## **Combined Submitted Testimony**

Because many of the documents submitted contained testimony on both HF3972/SF4196 and HF3808/SF4348, the written testimony for both bills were combined into one document.





## Minnesota Association of Secondary School Principals

2 Pine Tree Drive, Suite 380, Arden Hills, MN 55112, 612-361-1510

## Minnesota Elementary School Principals Association

1970 Oakcrest Avenue, Suite 204, Roseville, MN 55113, 952-297-8670



Rep. Kaohly Vang Her  
Chair, Pension Commission  
359 State Office Building  
St. Paul, MN 55155

March 21, 2023

Re: HF 3972 (Wolgamott) SF 4196 (Gustafson)  
Modification of Early Retirement Reduction Factors

Dear Representative Her:

This letter is written in support of HF 3972 and SF 4196 currently set for hearing before the Pension Commission on Monday March 25<sup>th</sup>. MASSP and MESPA represent over 2,200 principals and assistants throughout Minnesota. These dedicated professionals, along with Minnesota's teachers, dedicate their lives to service of Minnesota's students, parents, and staff. It is essential that reasonable provisions be made for the retirement of all members of our education system. We believe this bill is a positive step in that direction.

Last year you took a key step toward improving the retirements of teachers and administrators in Minnesota. This bill continues that progress with the modification of early retirement reduction factors. We understand that these improvements must be paid for, and we believe the funding mechanism outlined in the bill is the best way to do this.

We appreciate the work of the authors, Representative Wolgamott and Senator Gustafson in bringing this bill forward. We also appreciate the work of Education Minnesota as well as other organizations' support of the bill. We join with the education groups in support of the bill.

Again, thank you for your and the commission's support of the bill.

Michelle Krell, Executive Director, MESPA

Bob Driver, Executive Director, MASSP

LCPR Committee Members

Thank you for your efforts in teacher pension reform. You are considering two bills on Monday and I want to weigh in with my opinion on them.

I would like to consider fully endorsing the Nadeau/Pratt bill for several reasons:

1. It gives Minnesota teachers a career rule. We are one of the few states in the union that does not have one. It is far better than the current legislation and it brings us closer to our neighboring state's rules.
2. It gives help(and hope) to Minnesota's career teachers. These are the folks who have paid the most and will receive the least out of a pension that is supposed to be a promise.
3. It gives you time. Time to work on mid-career rules for teachers and reducing the penalty system that is currently in place. Those career teachers are out of time! I am out of time. There are very few Tier 1 teachers left and the penalties on those that just missed the mark are staggering.

DO NOT trap career teachers by telling us that it is unfair to put this bill, as written, on the backs of teachers(I have heard members of this committee say this in the past). The governor has already said there will be no tails on bills and you have no way to pay for a different bill. Which one of you, if given the opportunity, would not pay one percent more to retire 4 years earlier if YOU were at the end of a long career. You know you would. St. Paul teachers did it last year so let the rest of Minnesota teachers have it this year.

The Wolgamott bill leaves career teachers out of the equation altogether and, for this reason, I can not and will not support it. Career teachers need to be taken care of before it is too late.

I would be more than happy to meet with any of you to discuss the bills at length.

Sincerely

Robert Laine  
30 year CTE Teacher  
Baudette, MN

March 19, 2024

All,

I'm writing in favor of the HF 3808 Nadeau bill in support of Tier 2 teachers receiving their FIRST Career Rule.

I'm 52 years old with 30 years of teaching experience. I started teaching at 23. Minnesota long-career educators deserve a career rule. I support this bill as an important step in rewarding career teachers.

Teaching is 100x harder today than it was in 1994. I've taught English/Language Arts at Roosevelt HS in Minneapolis for 30 years. Under our current Tier II pension, in order to retire with my full SELF-FUNDED pension benefits, I will have to teach for 43 years. 43 years! I don't know how anyone with a rational mind can look at those numbers and turn a blind eye. Only YOU can fix this!

Your Minnesota public school teachers are drowning. We're exhausted. We're beaten down. We DESERVE to enjoy our retirement well before Minnesota's current pension "Rule of Death."

Please make HF 3808 for hundreds of teachers who have given everything to Minnesota's students.

Best,

Mollie Haspert

30 year educator

Minneapolis Public Schools

Hello LCPR Members,

I am writing to ask you to support a 62/30 rule for Tier 2 teachers this legislative session. Teachers that would benefit from this rule have put in their time and commitment to education. These teachers are slowly losing the spark and ambition to teach like they did when they were younger. The students in Minnesota deserve fresh, 100% committed teachers to guide them to their highest potential. Retired teachers will help with the substitute teacher shortage in Minnesota. The time is now.

Thank you in advance for the support of a 62/30 rule for teachers this legislative session.

Robyn Smith

30+ years teaching special education

St. Francis School District

Good Morning

It's time again to consider the best course of action to take concerning educator pensions in Minnesota. You've heard every argument many times and in many, different ways. HF 3803 and SF 4348 establish a career rule at 62 for educators who have completed at least 30 years of service. I've been in support of anything akin to this from the beginning. Like you I've listened to all the arguments around reducing penalties as well. I agree that the penalties we incur from 62 on down are difficult to say the least. The EDMN bill that addresses this does not include a reduction at 62. If the goal is truly to reward educators for their service and encourage young folks to teach while also encouraging longevity, a career rule carries more weight than slightly reduced penalties in one's later 50s.

Another argument I hear is that members are asked to pay an extra percentage to bring about a 62/30 rule and there are of course many mixed feelings about this. The reality is that we have been down this pension reform road time and time again with minimal action and been told multiple times that the money just isn't there. Well begrudgingly many of us are willing to put up our own money then to make this happen. We simply want the highest percentage of the money we were required to contribute prior to 65 as 30+ years in the classroom is more than enough to be considered a career.

You've heard our pleas and testimony accounting for all the changes in curriculum, discipline, funding, etc. that are constantly placed on us with little to no support with regard to how we are supposed to handle it. The decisions made at the legislative level that affect us most rarely consider the impact it will have on the majority of teachers and especially small districts in the outstate. We all wear multiple hats within our schools and communities and burn out due to workload, stress, and lack of proper compensation are alone reasons to reward those teachers who've been determined to make this literally their lives well into their 60s. The time is past that we throw a crumb to tier 2 educators and allow them the dignity to retire after they've contributed 30 years and more to the profession. Especially when we're asking to help fund it with more of our own money.

Sincerely,

Shane A. Lee  
Wheaton Area Schools 803

Hello,

I am a 25 year teaching veteran and I support the Nadeau/Pratt bills. It brings more equity between Tier I and Tier II teachers. Educators who begin at 22 and teach for 40 years should not be penalized for retiring at 62 as colleagues in Tier 1 retired at 56-58. Only 5% of Tier II teachers are expected to receive what we are mandated by law to contribute from each check in penalties upon retirement if we cannot teach until 65. Thank you for your consideration in working towards fixing teacher pensions.

Anna Teeple



Dear LCPR,

As a 33 year teacher in Minnesota, I am hoping you will support a new rule for retirement for those of us who got left behind on the Rule of 90. Please support the Nadeau bill HF 3808 62/30 bill that is being offered this year. If St. Paul was afforded the opportunity for 62/30 last year, and took it, let's level the playing field for all MN educators.

As a Tier 2 teacher, there are only five states with a worse pension for teachers than ours.

It is pretty sad that MN has done nothing for 35 years to address this issue. I could retire next January, but now I have to wait another 9 years to get a full pension.

Thank you,

--

Bryan Sherva

4th Grade Humanities

Oxbow Creek Elementary

763-506-8351

Mar. 25, 2024

Dear LCPR,

I am writing in support of HF 3808 (Nadeau); SF 4348 (Pratt), and I ask that you all work together to find a way to be in favor of this bill (treating as one) and put it forward.

Why do I support this bill?

- Minnesota TRA lacks career rules/promises
- NRA is not the problem (this bill ignores that)
- Movement for all not behind rules is expensive (this bill removes that)
- This bill has been costed and has a method for payment
- This bill restores some equity for the longest serving teachers
- This bill is something districts can plan around - and although there may be a teaching shortages, there are also times when districts need to exit teachers to not only help the fund balance but to also open new positions for those trying to get into the district

I am writing no-support for HF3972 (Wolgamott); SF4196 (Gustafson)

Why do I not support this bill on its own?

- There are no service thresholds making the improvements more expensive than they need to be (are we trying to help people that start teaching at 50-53 the most to retire by 58?)
- The bill does not have any funding mechanisms
- This bill ignores teachers that have contributed the most and worked the longest in Minnesota by not adjusting penalties and thus not changing the psychology of their retirement date except for in extreme circumstances, and thus leaving them no improvement at age 62 over current law
- This bill has no protections and just changes the penalties which the legislature has already changed for tier 2 in 2013 and again in 2018 for the worse - they will be made worse again.

With that said I am hopeful for two things:

- You can find a better funding source than employee contributions if not right away sometime in the future after the 62/30 benefit is in place
- You combine with the EdMN bill to take care of two birds with one stone (early desperation and a career rule) although I stand firm that the EdMN bill should indeed have service thresholds and be better 58+ (e.g. at least 20 years of service this, at least 30 years of service this - and remove the for all option, it should be a reward and something that can actually be funded by investment growth over a career)

Thank you,

Paul Peterson

International Falls, Minnesota

Special Education Teacher

Dear Madam Chair Her and the LCPR Board Members,

My name is Diana Regis and I am a career teacher with 33+ years.

I'm tired, I'm stressed and I would like to retire like my predecessors did with the rule of 90 at my age and younger. Unfortunately, I do not have that privilege because I missed the Rule of 90 and we currently do not have a career rule, which is why I am writing to you.

The proposed bill by **Nadeau/Pratt** provides a career rule! I am asking you to **endorse this bill**.

Currently, Minnesota teachers do not have a career rule and this bill will FINALLY give us a career rule for those of us hired after July 1, 1989.

The **Nadeau/Pratt bill HELPS** career teachers which the Wolgamott does NOT HELP career teachers.

The **Nadeau/Pratt bill** will provide the legislature with a start to continue to work on the mid career options and reducing penalties.

The **Nadeau/Pratt bill** does require increased employee contributions which **I endorse**. It's no different than contributing to my 403b. I would be contributing more to my pension in order to get my pension.

I would appreciate for the proposed Governor's allocated \$15 million one time money for pensions to also help pay for the **Nadeau/Pratt bill**.

Please keep in mind that the **Wolgamott bill DOES NOT help career teachers nor does it help ALL teachers**.

The **Wolgamott bill is generationally inequitable** by only helping teachers under the age of 62 by reducing the penalties. However, **the penalties stay the same for teachers who retire between ages 62-65. There is no penalty reduction for the career teacher who has paid more into the pension fund and who has worked longer ~ generational inequity.**

Respectfully, I ask you to please endorse the bill that is **EQUITABLE FOR ALL TEACHERS...the Nadeau/Pratt bill**.

Sincerely,

Diana Regis  
Career Teacher 33+ years

3/19/24

Dear Chair Her and Members of the LCPR-

My name is Holly Paschke. I am 57 years old and in my 33<sup>rd</sup> year of teaching in Minnesota's public school system. I am writing to give my full support to two bills addressing Tier II pension reform. These bills bring more equity between Tier I and Tier II teachers. I am also asking you to fully support these bills.

Representative Nadeau: (HF 3808)

Senator Pratt: (SF 4348)

Both bills address the unfair, over-penalizing system that currently affects Tier II teachers like me who are near the end of our careers. These bills create a **career rule**, which is needed! A career rule such as 62/30 is a step in the right direction that I am willing to pay for. In the future, the state can and should work on lowering what teachers pay for the rule, in addition to looking at options before 62. For now, please support these bills and a career rule of 62/30. This would help those of us who need the reform sooner rather than later.

Also, please take the \$15 million one-time money the governor is proposing for pensions and help pay for the 62/30 bill!!! PLEASE!

These are the right things to do for teachers who have been educating Minnesota's children for decades. Personally, I have spent my entire career paying the same as my peers for a benefit that is worth half the value. It's not right and it needs to change.

Thank you for your time. I am hopeful that you will find a way to support the Nadeau and Pratt bills for pension reform.

Sincerely-

Holly Paschke

March 19, 2024

Dear Members of the LCPR,

I am writing to you today as a 36 year educator who missed the “Rule of 90” by days. I have written to you many times in the past highlighting the hits I continue to take as a career teacher in Minnesota including legislative actions and TRA decisions that make Tier 2 teachers unequal to our Tier 1 colleagues. Today I am writing to you asking you to please endorse the Nadeau/Pratt bills this legislative session.

First, Tier 2 teachers have been existing behind an arbitrary line drawn in the sand in 1989. Unlike Tier 1 teachers, we have not had a rule to work towards with clear boundaries and expectations our entire careers. The Nadeau/Pratt bills will put a rule back in place for MN teachers at 62/30t thereby getting us closer to equal footing with Tier 1.

Next, for those of us who have spent our entire careers in Minnesota, the Nadeau/Pratt bills help us as we are the ones who have taken the biggest brunt of the penalties. We have worked the longest, contributed the most and are the ones who are closest to that 1989 line in the sand. This is a good starting place and gives the legislature a start to keep working on mid-career options and reducing penalties to more fair levels.

Thank you for considering my written testimony,

Belinda Stutzman  
Wayzata

Written testimony pertaining to

HF3808 authors Nadeau; Bakerberg; Myers; Witte; Zeleznikar; Urdahl; David's; Bliss; Burkel; Wiens; Knudsen; Hudson; Backer

and

SF4348 authors Pratt; Hoffman; Duckworth; Nelson; Rest

My name is Kristy Streveler. This is my 22nd year of teaching in Minnesota. All of those years have been at Esko Public Schools which is one of the lowest funded schools in the state. It is the state's responsibility and duty to fulfill the promise of adequate pensions for teachers. This needs to be done without causing further burden to our schools and to our teachers.

I fully support HF3808 (Nadeau) and SF4348 (Pratt) because they finally establish a career rule of 62/30 for Tier 2 teachers.

When I began teaching, I learned about the Rule of 90 through teachers who were getting ready to retire. They told me to pay attention to this rule because there was legislation in the works to take it away. At that time in my life, I was paying attention to establishing my career and not to the end of my career. When the Rule of 90 was taken away, I faced an addition of seven years to my career.

I love teaching in Minnesota. I am a product of the Minnesota public education system. I believe in the important work that we do. I also know that great teachers cannot teach forever. I am a great teacher. I cannot teach forever.

Please work to support and bring about the passing of these bills [HF3808 (Nadeau) and SF4348 (Pratt)] that establish the rule of 62/30 for Tier 2 teachers.

Kristy Streveler  
Esko High School

Esko, MN 55733

Dear Pension Commission Members,

I am writing in support of the HF 3808 Nadeua Bill and asking you to endorse this bill as well. I am an educator with over 30 years of experience. This bill will greatly impact myself and all future educators.

Why this bill:

- 1) It provides a rule. Minnesota has not had this for teachers hired after 1989.
- 2) It helps career teachers who have invested the most in time/money. (The other bill does not!)
- 3) It gives us a starting point and will allow the legislature time to continue working on improvements and options for mid-career teachers.

I started my teaching career 1991 and by the age of 65 I will have 42 years in the classroom. My predecessors were allowed to retire using the "Rule of 90." Under this former practice I would have been able to retire at the age of 56. Under current options, I will be required to teach almost 10 years longer and will receive an amount significantly less than those before me.

I am not asking to retire at 56. Under HF3808 I would be allowed to retire at 62/30 years of service. This is reasonable and fair.

Sincerely,

Sue Helberg  
3rd Grade Teacher



Dear Pension Commission members,

I support the two bills for 62/30, HF 3808 (Nadeau); SF 4348 (Pratt).

This is a step in the right direction for Minnesota teachers that need or want to retire before they are 65 years old.

Karin Bartness  
5<sup>th</sup> grade Teacher  
School Store Advisor  
Student Council Advisor  
Royal Oaks Elementary  
Woodbury, MN 55125

Good Afternoon:

3-19-24

I am writing to strongly urge you all to recommend taking the necessary action to help solve the ongoing Tier II TRA pension inequities that are negatively affecting countless public educators ready to retire with 3+ decades of dedicated service in Minnesota classrooms and communities! Meaningful pension reform can be the difference between Minnesota educators being able to retire with dignity (without outrageous penalties) and/or being held hostage by the current trap our previous legislators created within the TRA Tier II pension system.

In addition to the bills still active from last session, we have two new bills authored by Rep. Wolgamott (HF3972/SF4196) and Rep. Nadeau (HF 3808). Standing alone, both bills have positives and flaws, but if they are combined to include the best of both, they can create a positive outcome that all of our public educators so desperately need and deserve! If I were to personally choose one over the other as written, **I would vote for Rep. Nadeau's bill as it contains a much needed career rule for our long-time teachers (that have invested the most in their careers as well as into TRA) who are firmly trapped by our current pension system and need a way out NOW, because there really is no...later for the 30-40 year veterans.** In addition to providing a career rule (something Minnesota hasn't had for teachers hired after 1989), it helps *current career teachers* which the Wolgamott bill does not, it gives the legislature a start and buys them time to keep working on mid-career options and reducing penalties to more equitable levels for those who are not at the cusp of retirement right now.

Yes, we know money is tight, but I truly believe the goals below are achievable and all are written within current bills still active in our legislature. For instance, lowering penalties at ages 63 and 64 for the 30% of teachers who reach 30+ years of service is less than a percent difference from the current 3.18% (-3% = .18%) at age 64 and 6.64% (-6% = .64%) at age 63. Why wouldn't we lower the penalties for this small group of educators who have given the greatest amount of time and contributions while keeping the EdMN/Walgamott-proposed 3% penalties for all between 58-62?

Similarly, moving the 62/30 career rule provision to 60/30 is a low cost and achievable goal that allows greater inclusion of people who started teaching between the ages of 22-30 or who, perhaps, took off a few years or moved to MN after teaching several years in another state. These NEED to be our priorities and they need to happen THIS YEAR! The Nadeau bill is set to go into effect in 2024 which is crucial. The people retiring this year need reform NOW! Relief in 2025 or beyond does not help the educators so firmly caught in the pension trap that they are literally gnawing at their own legs (i.e. suffering undeserved penalties) to free themselves as I write this!

The Tier II pension equity issue will not go away by itself and, for the sake of public education in Minnesota moving forward, it cannot be kicked any further down the road. You all have the means to make a meaningful difference for our public educators...to "**show**" us we are valued as all the hollow words of the past have gotten us nowhere.

Please, take meaningful action NOW! The bills are in place, we have bi-partisan support, and the only thing missing is a financial commitment from our state leaders. We're down, but we're not out! At the very least, grandfather or hold harmless those who started teaching in the early 1990's (just missing the arbitrary deadline separating Tier I & Tier II) to buy time to craft a more long-term solution for the rest of the pool moving forward. Thanks in advance for your time and attention to this critical issue facing Minnesota public educators.

Sincerely,

William R. Schultz  
PEM High School (34 years)  
Plainview, MN  
507 259 4585

**I am writing in support of HF 3808 (Nadeau); SF 4348 (Pratt)**

**I am writing no-support for HF3972 (Wolgamott); SF4196 (Gustafson)**

**Unless it is combined with the Nadeau Bill.**

Last session, EDMN championed the NRA of 65, which gave Career Educators a **4%** reduction in penalties and it gave those who joined the profession late or decided to leave the profession early a **7%** reduction

In this session, EDMN is championing a Bill that again favors those who joined the profession late or left the profession early. There will be a **4%-24% reduction in Penalties for non-career educators** depending on the age at which they leave the profession. **Career Educators will receive NO REDUCTION 0%.**

The Bill will help those who cannot reach 30 years of service but does nothing to reward those who have given the most to their profession. Minnesota is one of the very few states with a severely penalized career threshold. Do you want to make Education a viable career? Is it currently worth the cost of college to become an educator in Minnesota?

If you combine the EDMN Bill with the Nadeau Bill  
You have made a significant step forward for ALL MN educators.

Why do I support HF 3808 (Nadeau); SF 4348 (Pratt), and I ask that you all work together to find a way to be in favor of this bill (treating as one) and put it forward.

- **Minnesota TRA lacks career rules/promises**
- **NRA is not the problem (this bill ignores that)**
- **Movement for all not behind rules is expensive (this bill removes that)**
- **This bill has been costed and has a method for payment**
- **This bill restores some equity for the longest serving teachers**
- **This bill is something districts can plan around - and although there may be a teaching shortages, there are also times when districts need to exit teachers to not only help the fund balance but to also open new positions for those trying to get into the district**

Why do I not support HF3972 (Wolgamott); SF4196 (Gustafson)

- **There are no service thresholds making the improvements more expensive than they need to be (are we trying to help people that start teaching at 50-53 the most to retire by 58?)**
- **The bill does not have any funding mechanisms**
- **This bill ignores teachers that have contributed the most and worked the longest in Minnesota by not adjusting penalties and thus not changing the psychology of their retirement date except for in extreme circumstances, and thus leaving them no improvement at age 62 over current law**

- **This bill has no protections and just changes the penalties which the legislature has already changed for tier 2 in 2013 and again in 2018 for the worse - they will be made worse again.**

I am hopeful for two things:

- You can find a better funding source than employee contributions if not right away sometime in the future after the 62/30 benefit is in place
- You combine with the EdMN bill to deal with early desperation and a career rule. Although I stand firm that the EdMN bill should indeed have service thresholds and be better 58+ (e.g. at least 20 years of service this, at least 30 years of service this - and remove the for all option, it should be a reward and something that can actually be funded by investment growth over a career)

Sincerely,

Michael Malmberg  
Superintendent  
Pillager Public School

Hello Ms. Diesslin,

I am writing in support of the HF 3808 Nadeua Bill and asking you to please endorse this bill. I have served my community as an English teacher for 12 nonconsecutive years, and those years were interrupted by a period wherein I worked in private industry. Simply put, I could not afford to teach, and had to make the decision to leave this profession so that I could pay my bills, including my student loans. That said, I am currently worried about my profession's diminishing pension benefits, and am at a professional point where I should consider what my retirement will look like if things don't change.

I hope this bill is approved because:

- 1) It provides a rule. Minnesota has not had this for teachers hired after 1989.
- 2) It helps career teachers who have invested the most in time/money. (The other bill does not!)
- 3) It gives us a starting point and will allow the legislature time to continue working on improvements and options for mid-career teachers.

Under HF3808, I would be allowed to retire at a much more reasonable age. Since I was 30 when I began teaching in public schools, our current system has me kicking around schools until I'm close to kicking the bucket. Nothing about our current system seems fair to educators like me who devote their life's passion into their work.

Sincerely,

Seth Kelly

Lisa Diesslin, Commission Assistant  
Legislative Commission on Pensions and Retirement  
Ph. 651-296-2750  
[lisa.diesslin@lcpr.mn.gov](mailto:lisa.diesslin@lcpr.mn.gov)

Dear Ms. Diesslin,

As a thirty three year educator, Tier 2 teachers needs a career rule. Therefore, I am in full support of HF 3808 (Nadeau's bill) and SF 4348 (Pratt's bill). These bills would be a small stepping stone towards fair and equitable pension reform for Tier 2 educators allowing a 62/30 career rule. I implore you to please support these bills. Thank you.

Michele Van Baak  
Isd317 Educator  
[mmvanbaak@gmail.com](mailto:mmvanbaak@gmail.com)

Hello,

I am a 27 year veteran teacher in district 280 and am asking you to please support the following pension bills:

Nadeau HF 3808

Pratt SF 4348

These bills create a rule of 62/30 retirement as St. Paul Public School Teachers received last year. This will support current and future teaches. It also has its own funding so if other sources cannot be found then this is funded by teachers. Please help support pension reform for our hard-working teachers. Thank you.

Sincerely,

Lori Voigt

LCPR Committee Members:

If there is no funding source for pension reform, I ask that you endorse the Nadeau/Pratt Bill HF3808/SF4348. If there is funding (such as an earmarked fifteen million), I ask that you endorse the Nadeau/Pratt bill first and then seek a combination Nadeau/Pratt and Wolgamott/Gustafson HF3972/SF4196 Bills.

Many of our older and sick career teachers retire as indigent because they can't teach for 44 years or until 66 for whatever reason. It is career educators that fund the majority of TRA and see by far the least return. A career rule is needed. Please do not consider further reduction of NRA, as it is the most expensive and least effective penalty reduction method.

Thank you for your service,  
Tom Raymond  
22080 Stratford Place  
Shorewood, MN 55331



Dear Chair Her and LCPR members,

I am asking the commission to support SF4348/HF3808. I began my career in education as a paraprofessional at Bloomington Public Schools in September of 1989. I began my teaching career 33 years ago as a substitute for MPS and for the past 32 years I've been a contracted classroom teacher. As you can see I missed the "Rule of 90" by months.

I have sincerely loved being an educator but at 62, I'm ready to be done and should be able to receive my full pension. Like many of my colleagues, I was busy teaching and it never occurred to me that after all the energy I give every day, I would be expected to use my evenings and weekends to fight for my pension. As fulfilling as teaching 28 third graders every day can be, it is also exhausting. The reserves I have at the end of my day need to be for me to regroup, enjoy my family and mentally prepare for the next day. It is inconceivable that I have to spend it doing this.

The Saint Paul Public Schools educators were able to obtain a 62/30 career rule last session with employee contribution. If the Governor's 15 million in funding for teacher pensions, which is earmarked for a one year .25% reduction of employee contribution, was applied to Representative Nadeau's bill it would help create more equity between Tier I and Tier II members.

As a career teacher, who has supported Minneapolis students and families for over 32 years, I know that the state of Minnesota can find a way to show educators that you value the service we give to the people of this state. I work with amazing educators who range from new teachers to veterans like me. As much as we appreciate the kind words from people who recognize the difficult job that we do, we need to see our pensions funded and like Tier I we need a rule that begins to create equity.

Sincerely,  
Tammy Thelen

Written testimony in support of SF4348/HF3808

March 19, 2024

Dear Pension Committee Members,

My name is Diane Solberg and I have been a teacher in the North Branch Area Public Schools for almost 33 years. When I joined this profession I heard talk among the more “seasoned teachers” about something called Rule of 90. I knew that I missed it by two years, but I had no idea what that would really mean down the road.

Those of us who narrowly missed the Rule of 90 are now nearing retirement. We are looking to our State Leaders to provide pension reform that is in line with our coworkers who started before 1989, those in other public sector pensions, and similar to teachers in our neighboring states.

Teaching has been a rewarding but extremely demanding career. In recent years the additional pressures of staff shortages, Covid, student mental health, etc. have been more than many in our profession can take. As educators we need your support for our mental well being! I want and need to look forward to a retirement similar to those who were hired just two years before me. Although it may not be possible to completely fix this issue in a non-budget year, please consider the steps towards improvement that are being presented.

Support and pass SF4348 / HF3808, Unreduced annuity at age 62 and 30 years of service, which is a step toward the much needed pension reform to MN Tier II teachers. Show the long career educators of this state that you understand the high demands of our jobs and the unfairness of the tiered teacher retirement system that is currently in place. Use any money dedicated toward TRA pensions in the supplemental budget to help offset the costs of this bill to minimize the contribution increase to teacher's.

Thank you for your consideration, support, and action on passing meaningful teacher pension reform to attract and retain teachers in Minnesota this legislative session.

Diane Solberg  
North Branch ISD138

3/19/24

Dear members of the LCPR Committee,

I have been a MN teacher for 35 years. I have worked 50-60 hours per week for my entire career. I am a Band Director, so I have spent countless evenings at concerts, pep band performances, and programs. Saturdays have been spent at Honor Bands, tournaments, Contests, and on band trips. My Sunday afternoons are often spent in my classroom or practicing accompaniments for my student's solos. I stayed behind the curtain, playing in the pit band, as my own children performed in many of our school musicals. I schedule as many of my doctor appointments as possible during vacations from school. It is a rare evening that I can go home and not bring school work, or at the very least, listen to a purposeful recording, or check out a suggested idea for a song or activity. Summers have included classes and camps to improve my skills. I have offered 2-3 weeks of lessons every August to my beginning band students for minimal pay, in order to give them a good start. I have truly devoted 35 years of my life to my profession!

Now it is time for me to step aside. 35 years is enough. The ringing of tinnitus is my constant companion and my joints and gut have their own issues. I no longer have the patience to deal with some of the behaviors, and I do not have the energy to give my students the experience that they deserve.

I deserve to begin collecting from 100% of the money that I and my employers have put into my TRA pension fund. If I had finished college in 4 years instead of 5, which was very common for instrumental music majors at the time, I could be collecting that now. Instead I qualify for less than half of my money. The level of injustice is ridiculous!

While a 62 and 30 bill is not nearly good enough, I have to put my support behind it, because it is a start, and it is a "rule." Please support the Nadeau bill. Also, please take the small amount of money that the Governor is offering to reduce NRA payments for one year, and apply it to making this bill happen.

Thank you!

Sincerely,

JoAnn Orpen  
Battle Lake School 5-12 Band, and 4-8 General Music Teacher  
10050 St. Hwy. 78  
Ashby, MN 56309

March 25, 2024

Dear Honorable Chairperson Rep. Her and Pension Committee Members,

My name is Julie Seiler. I am in my 34th year of teaching band to middle school kids. I began teaching right out of college at age 22 and have never taken time off. I sincerely hope my written testimony is read by all those on the LCPR committee.

I am an Education Minnesota member and have served in union roles at all levels of the organization, from local President to Member Rights to Part time Field Staff at the state level. I was extremely active last legislative session in both the 20K member Grassroots teacher pension reform group and Education Minnesota movement for teacher pension reform. You may remember my face and name, as I testified in-person last year on this topic.

I have met the Rule of 90. Except I don't receive any benefits from that Rule, as I started on the "wrong side of the dateline" (July 1, 1989). Instead, I am subjected to outrageous penalties, not discounts as TRA refers to them - please - a person is not "getting" anything, but instead "giving up". This forces me into working longer, at least 9 to 10 more years longer than peers my age that started "on the right side of the dateline". If I were to retire now, I would lose over half of my "promised" pension. I am one of the teachers at the "tip of the spear", those that are being affected NOW by this horrible legislation of the poor decisions of the past.

If I had a choice, and qualified for the Rule of 90, I would retire now. I have created a thriving, growing business outside of my work day and pretty much work every day of the week, weeknights and weekends. I am ready to switch into my home grown business full time, but those god-awful, horribly high penalties keep me stuck without a choice. Don't get me wrong, I still love teaching kids and music, but I am ready to make the move and grow my businesses even more.

I've been paying close attention to the two bills being heard today, the Penalty Reduction Bill (HF3972/SF4196) and the 62/30 Career Rule Bill (HF3808/SF4348). I would like to see both parties come together and merge the best of the two bills, to help educators NOW, not in five, six or nine years or never. What a pleasant surprise it would be to have the Democratic and Republican parties work together for a cause they say they both believe in - helping teachers, building a better society through public education.

In addition to the penalty reductions, a career rule is necessary. We are the only state in our region that does not have a career educator rule for Tier 2 educators. Please work together and make history. I personally would pay more for a career rule. I realize this is a hot button topic, and that it should be funded by the state, since Minnesota has chronically underfunded teacher pensions for decades. However, here we are, with educators like myself being affected by the "35+ years legislators' past" of doing nothing to change the law. SOMETHING needs to be course-corrected and the time is NOW.

By making Pension reform RIGHT for Tier 2, you will be attracting and retaining much needed educators to stay in our state, instead of choosing a neighboring state, one where they can have a career at 30 years instead of 40+ years. If nothing is done and the can is kicked down the road (again), you will see many mid-career educators leave the profession - guaranteed. THIS IS A BIG DEAL. MANY, MANY, MANY educators are watching to see what happens and how valued we are from those that run the state government and are in power.

Thank you for allowing my written testimony and reading it. Thank you for taking action NOW, this legislative session.

Julie A. Seiler

Minnesota Public Educator, Year 34 who Met the Rule of 90, but doesn't qualify for it because of an arbitrary date

5601 149th Lane NW

Ramsey, MN 55303

763.257.9355

Dear LCPR Committee Members,

March 19, 2024

My name is Dianne Johanson. I have been teaching here in Minnesota since 1990. I began teaching in the Robbinsdale Area Schools. Then I switched to Hopkins. Now I am teaching Kinder in ECCS, Chaska. I have taught grades K, 1, 2, 3, 4 and 5. I have also been a specialist, teaching Spanish to grades K - 6. I am writing this letter to ask you to endorse the Nadeau/Pratt Bill. If there is no funding source for pension reform, then I ask that you endorse the above bill. If such funding comes through, like our Governor Walz made reference to (\$15M) if that were to happen, I ask that seek a combination Nadeua/Pratt and Wolgamott/Gufstason Bills. Many of our career teachers who are now past age 60, retire as indigent because they can't teach for 44 years for many obvious reasons. They are burnt out, overworked and underpaid. It is career educators that fund the majority of TRA and see by far the least return. A career rule is needed. Please do not consider further reduction of NRA, as it is the most expensive and least effective penalty reduction method.

Thank you for reading my letter and for your service.

Kind Regards,

Dianne Johanson

[diannejohansonmn@gmail.com](mailto:diannejohansonmn@gmail.com)

612-227-8914

March 25, 2024

Dear Honorable Chairperson Rep. Her and Pension Committee Members,

My name is Ann Millan and I have been teaching since August of 1989. My husband, Luis Millan, has also been teaching since August of 19. We began teaching directly out of college and are career public school teachers. All of our years have been in the state of Minnesota.

Because of an arbitrary date, we are considered “Tier II” teachers and do not fall under the “Rule of 90” because we started teaching weeks after the June 30, 1989 date. Being Tier II teachers, we are subjected to outrageous penalties if we cannot keep teaching into our 60s. This is forcing us to work years longer than colleagues our age who started teaching before June 30, 1989. If we need to retire we would lose over half of our “promised” pension. We are being affected by poor decisions of the past.

There are two bills being heard today, the Penalty Reduction Bill (HF3972/SF4196) and the 62/30 Career Rule Bill (HF3808/SF4348). We would like to see both parties come together and merge the best of the two bills, to help educators **NOW**, not years from now. It is time for Minnesota to have a career rule **AND** reduced penalties for educators retiring before age 62.

We are the only state in our region that does not have a career educator rule for Tier 2 educators. Please work together and make this a priority. Minnesota has chronically underfunded teacher pensions for **decades**. This situation has been ignored for too long and the time is **NOW** to make changes for career public educators who have been serving Minnesota students for decades.

Fixing pensions for Minnesota Tier II educators will help to attract educators to our state and future students to the field of education. If we continue to ignore pension reform, including the penalties for “early” retirement, many educators will continue to leave the profession. Actions speak louder than words. Show Minnesota educators that their work is truly valued.

Thank you for your time. We respectfully ask that you take action **NOW**, this legislative session.

Ann Millan

Luis Millan

Minnesota Public Educators since 1989

17020 25th Ave N

Plymouth, MN 55447

763-442-0864

Dear LCPR Committee:

Thank you once again for all you do and your servant's heart. You are part of this committee because you are stewards of our tax dollars and want to be fiscally responsible. The general public doesn't understand pensions and are naive to the amount of money educators are forced to take out of their own checks to fund our TRA pensions. There has never been a group of educators who have put a greater portion of their own income into this fund than the career teachers who missed Rule of 90 by days or a few years. Please honor us in our later years with a pension without penalties. We have been told for 30 years not to worry; this will be fixed.

Please support the bills for 62/30: HF 3808 (Nadeau); SF 4348 (Pratt). Yes, I would rather have the state honor its obligations to fund this out of their budget, so we can move from one of the lowest states funded for career educators to at least average. However, in the short run this bill does address the urgency for career educators who have taught at least 30 years and are already 62 years old with a limited budget from the state. I don't want to be asked to pay more, but we are in a position that we can not wait for a long-term solution to fix this fiasco that was created years ago. As St. Paul decided last year, it seems like a very achievable goal this session.

I know it took a grassroots group of educators to put this in the forefront - please honor us with at least this small step as you look for other avenues to help all educators. To think that an educator who has taught 30+ years and is already 62 years old would be penalized for retiring is shameful. I would love to spend these years with my grandchildren - one already in his teens - and still be young enough to give back to education by subbing or volunteering in the classroom.

Thank You,  
Steven Bliven "Grandpa"  
*Minnesota Teacher of the Year finalist*

Greetings LCPR committee,

I began teaching in MN in September 1991. I am currently 55 years old and in my 31st year of teaching. Throughout my career, I have been told that the teacher pension system would be “fixed” since TRA removed the Rule of 90. Instead of being fixed, changes have been made that only made it worse, leaving me with several poor choices. I can either teach until I am 65 to receive my full pension or leave teaching now after a full career and incur severe penalties. Neither option is ideal and leaves me questioning why the state does not recognize the professional contributions I have made to the field of education or the financial contributions both I and my employer have made for over 30 years into the TRA pension system.

You have the chance to finally make a fix to the MN TRA Pension system for those of us who have dedicated our careers to education in Minnesota yet, due to an arbitrate day in 1989, just missed being eligible for the Rule of 90. **Please support 3808 (Nadeau) and SF 4348 (Pratt): and take the 15 million one-time money the governor is proposing for pensions to help pay for it.**

I know you have difficult decisions to make and that these bills are not ideal for all educators. But it is the only one that addresses career teachers nearing or at retirement and can be accomplished for the lowest cost to taxpayers.

Thank you for your service to the state and for the time you have spent researching this topic and reading my letter.

Sincerely,

*Leah Bott*

lbott@isd381.org

AFNR Instructor

Lake Superior School District



LCPR Members~

I am writing in support of HF 3808 (Nadeau); SF 4348 (Pratt)

I am writing no-support for HF3972 (Wolgamott); SF4196 (Gustafson), unless it is combined with the Nadeau Bill.

Last session, EDMN championed the NRA of 65, which gave Career Educators a **4%** reduction in penalties and it gave those who joined the profession late or decided to leave the profession early a **7%** reduction

In this session, EDMN is championing a Bill that again favors those who joined the profession late or left the profession early. There will be a **4%-24% reduction in Penalties for non-career educators** depending on the age at which they leave the profession. **Career Educators will receive NO REDUCTION 0%.**

The Bill will help those who cannot reach 30 years of service but does nothing to reward those who have given the most to their profession. Minnesota is one of the few states with a severely penalized career threshold.

In education, we always try to reward the behaviors we want to see in our students because we know that what you reward is what you will see more of. What are you rewarding with this Bill? Do you want to make education a viable career in MN? Is it currently worth the cost of college to become an educator in Minnesota?

If you combine the EDMN Bill with the Nadeau Bill  
You have made a significant step forward for ALL MN educators.

**Jason Savage**  
High School Principal  
Pillager Schools ISD #116  
218-746-2117

25 MAR 2024

Dear LCPR,

I am writing in support of HF 3808 (Nadeau); SF 4348 (Pratt), and I ask that you all work together to find a way to be in favor of this bill (treating as one) and put it forward.

I am writing no-support for HF3972 (Wolgamott); SF4196 (Gustafson)  
Unless it is combined with the Nadeau Bill.

Why do I support this bill?

- Minnesota TRA lacks career rules/promises
- NRA is not the problem (this bill ignores that)
- Movement for all not behind rules is expensive (this bill removes that)
- This bill has been costed and has a method for payment
- This bill restores some equity for the longest serving teachers
- This bill is something districts can plan around - and although there may be a teaching shortages, there are also times when districts need to exit teachers to not only help the fund balance but to also open new positions for those trying to get into the district

I am writing no-support for HF3972 (Wolgamott); SF4196 (Gustafson)

Why do I not support this bill on its own?

- There are no service thresholds making the improvements more expensive than they need to be (are we trying to help people that start teaching at 50-53 the most to retire by 58?)
- The bill does not have any funding mechanisms
- This bill ignores teachers that have contributed the most and worked the longest in Minnesota by not adjusting penalties and thus not changing the psychology of their retirement date except for in extreme circumstances, and thus leaving them no improvement at age 62 over current law
- This bill has no protections and just changes the penalties which the legislature has already changed for tier 2 in 2013 and again in 2018 for the worse - they will be made worse again.

With that said I am hopeful for two things:

- You can find a better funding source than employee contributions if not right away sometime in the future after the 62/30 benefit is in place
- You combine with the EdMN bill to take care of two birds with one stone (early desperation and a career rule) although I stand firm that the EdMN bill should indeed have service thresholds and be better 58+ (e.g. at least 20 years of service this, at least 30 years of service this - and remove the for all option, it should be a reward and something that can actually be funded by investment growth over a career)

March 20, 2024

Dear Chair Her and Esteemed LCPR,

My name is Nancy Christiansen and I am a twenty-nine year veteran educator in the great state of Minnesota. I'm submitting this written testimony in full support of the Nadeau (HF 3808) and Pratt (SF 4348) bill on a career rule of 62 and 30.

I strongly believe that this bill takes a step in the right direction for bringing equity between teachers hired before July 1 1989 (Tier I) and those teachers hired after that date (Tier II). An arbitrary date was drawn in the sand which created two classes of teachers, those with an amazing pension and those who have to work longer, put in more money, and get hit by stiffer penalties if they are unable to work to the age of 65. If I would have been hired early in 1989 I personally would have been able to retire at the age of 58 with full benefits. Under the current system, I have to work an additional 7 years to be able to retire without severe penalties.

Let's be honest, teacher pay simply does not stand up in our society to the salary paid to those with similar levels of education in other professions. Teacher pensions bridge that gap. Currently, we face enormous penalties if we retire before age 65. Keep in mind these are penalties on money that we are forced to contribute. We do not have a choice. Most of the money contributed by our employers does not go to fund our pensions but the pensions of our Tier 1 counterparts.

Although the rule of 90 is not destined to return, at least the rule of 62 and 30 provides long-term career educators with the dignity to retire at age 62 with their full pension intact. Thank you for your consideration in working towards fixing teacher pensions!

Sincerely,

Nancy Christiansen, Ed.S., NCSP  
Minnesota Valley Education District

Good afternoon,

I am writing today in support of these two bills: HF3808(Nadeau) and SF 4348 (Pratt). As a 32 year public educator, I believe the two "tier" system is unfair to all educators. While this rule doesn't fix everything, it is a step in the right direction. It is important to at least start with this 62/30 career rule for retirement eligibility without having to pay an unfair amount in penalties.

Teacher pensions used to be the tradeoff for low salaries. Without these bills in place, fewer and fewer young people will even consider going into education. Ideally, eventually the State of MN and its legislative bodies would address any and all penalties for teacher pensions.

I hope you consider this start to making things right for the many dedicated educators in MN.

Sincerely,  
Shelly Clausen  
5605 11th Avenue S.  
Minneapolis, MN 55417

Plea: Add Covid Exemption Pension Relief Amendment for Career Teachers to HF 3808 & SF 4348

CDC Data: 84% of the 1.1 million US Covid deaths are age 60+ WITH a comorbidity.

I am asking for an amendment that going forward, that adjusts the pensions of career, pre-1994 hired Tier 2 teachers, who obtained the 60/30 benchmark, but were unable to remain in their classrooms during the COVID Pandemic until age 62+ to the .73395 multiplier and COLA eligibility 60/30 career teachers were promised for a quarter century of our careers prior to the 2013 implementation of the extreme, outside the norm, current "reduction" schedule that so drastically destroyed their earned pensions.

Is \$1800 a month pension at age 60 for three decade long careers really what Minnesota intended for teachers who gave so much for so long?

When Policy Makers lifted the requirement for schools to follow MN Dept of Health & CDC safety guidelines in spring of 2021, a return to teaching face to face and the daily level of exposure a crowded classroom brings without safety protocols, presented a very real health risk for teachers like myself who have a comorbidity. In my case, I have non ischemic cardiomyopathy, a true risk factor.

So in the spring of 2021, rather than return for a third year of Covid teaching, I retired to protect my health at age 60 & 30 years of award winning service.

I was penalized an out of the norm extreme, non actuarially equivalent 42% of my pension, dropping my benefit to near poverty level (\$1800 a month for 30 years and an advanced degree). As a further punishment for an outstanding career, I DO NOT receive a COLA raise until January 1, 2027.

No other MN Public Pension or neighboring state has so dramatically changed its conditions so late in employees careers. Additionally, the extreme level of pension reduction before age 62 is far outside the norm of any other comparable neighboring state's or pension group's.

- In EVERY neighboring state, my age and level of service would've resulted in a FULL unreduced pension, AND the exact same age & service resulted in a FULL pensions of twice the monthly amount for my Tier 1 colleagues I taught along side for three decades.

Again, NONE of these conditions existed when I was hired. NONE of these conditions existed for 23 of my 30 year career. NONE of these conditions were implemented by negotiations. NONE of the current conditions were the same as what the state offered and promised me.

With a 20 billion dollar surplus over a two year biennium, shouldn't the "Education State" be able to keep its promises to those who served it so well for so long?

Please consider these facts:

It is Tier 2 Pre 1994 hires who've contributed the most, AND are being penalized the most with the greatest generational inequity.

1. We were already working and EXCLUDED when the Legislature granted 'Rule of 90' to all pre July 1, 1989 teachers in 1993.
2. We had been teaching for nearly 25 years when the 2013 Legislation changed the early retirement pension reduction of 3%~4.5% into a non actuarial pension penalty of 7% per year. (42% at 60/30 and No COLAs) Thus literally breaking promised fair pension conditions without any negotiations or consent.
3. I made major life decisions for nearly a quarter of a century like: teaching IN MN vs. elsewhere, turning down more lucrative private sector opportunities, to invest significant amounts of money, time and energy obtaining advanced degrees, all based on the PROMISED conditions that DID NOT INCLUDE having your pension destroyed if you were unable to stay in your classroom until age 62.
4. There was not a 403b matching option available to pre 1994 teachers when they started their careers for nearly the first decade of our careers.
5. Instituting a no COLAs until age 66 literally drives the pension amount to poverty levels with recent inflation.
6. No other teachers in Minnesota's history have contributed as much into the pension fund, fulfilled this much age and service requirements and received so little of their EARNED pension.

IF there is truly a need for Pension Reform, shouldn't that relief start with those CAREER teachers most affected first?

Adding a Covid Exemption Amendment to either HF 3808 & SF 4348 is a reasonable and affordable ask. I would truly be interested in testifying or talking with you personally about this issue.

I look forward to your reply.

Respectfully,

Karl Kaufmann

icanskate1735@gmail.com

218-820-3660

Former:

MN Teacher of the Year Semi-finalist

MAEE Environmental Educator of the Year

MFI MN Forest Educator of the Year

U of M Outstanding Science Teacher Award

Sourcewell Educator of Excellence

Governor's Cooperative Public Service Award with Camp Ripley for 53,000 acre classroom

MN Dept ED Legislative Environmental & Outdoor Education Committee Member

March 20<sup>th</sup>. 2024

Dear Chair Her and Esteemed LCPR,

My name is Jennifer Rothe and I am a veteran teacher with over 20 years teaching in the Minnesota Public School System. I currently teach in South Washington County School District. I offer this written testimony of my support for the two separate bills the Wogamott-Gustafson Bills on penalty reduction and the Nadeau-Pratt Bill on a career rule of 62 and 30.

Pension reform is critical right now because we are losing more and more educators each year. If we want to remain competitive with states like Wisconsin and Illinois, we need reform NOW. Our pension is one of the worst pension systems in the nation. We have had 30 years to fix it and nothing has changed. We need that change now or you will continue to see quality educators leave the profession with no one to replace us.

Opponents may say that don't want teachers to have to contribute more money but I will tell that if we don't pass a bill to reduce the retirement age; schools, our state, and our students will suffer. Class sizes will increase and staff will be even more burnt out.

St. Paul Schools has a separate pension program and they got 62 and 30 passed last year. We need the same in our pension in this state. We know we already pay more than surrounding areas for our pension yet we don't reap any of the same benefit as Tier 2 teachers because we do not have Rule of 90 like other states that surround us. We should not be trapped into teaching to 65. It is not equitable.

Be proactive and support this bill. We need reform now. We aren't attracting new teachers and most new teachers will not stay in this profession more than a few years because there is no reform. Please support these bills!

Thank you,

Jennifer Rothe MA.Ed  
Cottage Grove, MN  
South Washington County Schools



**I am writing in favor of HF 3808 Nadeau bill in support of Tier 2 teachers receiving their first career rule!**

**I am 56 years old with 28 years of teacher experience and a Masters in Education plus 60 credits. Minnesota long career educators deserve a career rule. I support this bill as a significant step in rewarding career teachers.**

**Teaching is so much harder today than it was in 1996! I have taught in Minneapolis Public Schools my entire career – at Southwest and Roosevelt High Schools. Under our current Tier II pension, in order to retire with my full self-funded pension benefits, I will have to teach for 37 years. Teaching is a rewarding career, but it is also an exhausting job both physically and mentally. **YOU** can fix this!**

**Your Minnesota public school teachers are drowning. We are worn out and beaten down. MANY are working second jobs and most pick up work in the summers. We deserve to enjoy our retirement well before Minnesota's current pension plan.**

**Please make HF 3808 for hundreds of teachers who have given everything to Minnesota's youth.**

**Sincerely,**

**Teresa Kiedrowski**

**MPS educator**

Hello Ms. Diesslin,

I am writing to you, asking for your support with the Pension Bills, HF3808 and SF4348. The passing of either of these bills would help restore the pension inequality between the two existing tiers in the Minnesota teacher's pension plan. The proposed 62/30 plan is fair and rewards career teachers for years of service to the school system. I have taught in Minneapolis Public Schools for 34 years and am currently 61 years old. I do hope to retire soon, and the thought of not receiving my full pension after 34 years is insulting and wrong. This is money I have been required to pay, and in theory, it is a great plan, however Minnesota's penalties have cast a very negative shadow on the teachers' pension plan. Pensions should be an incentive, and in many states they are. I truly hope we can get legislation passed to help restore what was once a great pension plan. Thank you for your time and consideration.

Sincerely,

Jennifer Delveaux  
Minneapolis Public Schools, Keewaydin

Dear LCPR,

My name is Anne Klug, and I am a thirty-seven-year teaching veteran in Minnesota public schools. I offer this written testimony in support of the Nadeau-Pratt bill on a career rule of 62 and 30.

Pension reform is critical if Minnesota is to remain competitive with surrounding states. Presently, our state has one of the worst pension systems in the nation.

Career teachers don't have time to wait for more legislation. They are already retiring by the thousands and Tier 2 retirees are outnumbering Tier 1 now. The Wolgamott/EdMN bill does NOTHING to help 62/30 teachers.

The responsibility for fixing the teacher pension system cannot be put off any longer. I trust you to follow through on your responsibility to do what is right for career teachers who have dedicated their careers to the people of Minnesota.

Sincerely,

Anne Klug, M.Ed  
Plymouth, MN  
Robbinsdale Area Schools

March 20, 2024

Dear Chair Herr and Esteemed LCPR:

My name is An'drea McClure and I have been teaching for 22 years. I offer this written testimony in support of the Nadeau-Pratt bill on the career rule of 62 and 30.

Pension reform is critical to recruit and retain excellence in our educators in MN. We currently have one of the worst pensions in the United States looking at Tier II compared to Tier I counterparts.

I support creating a rule for MN teachers in Tier II as the changes in 2013 and 2018 have only further divided those that have a great pension plan in Tier I and those that are sentenced to pay for it by working longer and contributing more in Tier II. Having a rule offers a promise to teachers after working for 30-40 years they can retire at 62 and not pay penalties or discounts as TRA language describes keeping teacher contributions and employer matches. Unlike other professions teachers do not get to choose where their money goes for retirement as it is mandated and given to TRA automatically.

Young teachers are not staying long in the profession of teaching with 30% leaving in the first 5 years and less than 10% of my district currently has new teachers and they are looking for ways to recruit and hire. Please support those who have stuck with this career and dedicated their life's work to educating our future. Teaching is harder now than ever and staying until 65/66 for physical/mental health many just cannot and surrender a large portion of their pension to TRA as a punishment for not being able to continue when their neighbor retired without penalty next door at 58. I believe both parties can work together with educators to correct the pension system that is broken.

Who is funding school districts' general fund as they will have more teachers in the top steps/lanes for 6-10 years longer for their high five and it will make balancing budgets even harder. As you see the precipice of the cliff coming nearer please do not kick this problem further down the road and be proactive in being part of the solution, today not at a TBD date in the future. Education is our future and we need to make the necessary steps in correcting the course now. Thank you for your consideration.

Sincerely,

An'drea McClure

Pension Committee:

I am writing in support of the HF 3808 Nadeua Bill and asking you to endorse this bill as well. I am an educator with over 25 years of experience. This bill will greatly impact myself and all future educators.

Why this bill:

- 1) It provides a rule. Minnesota has not had this for teachers hired after 1989.
- 2) It helps career teachers who have invested the most in time/money. (The other bill does not!)
- 3) It gives us a starting point and will allow the legislature time to continue working on improvements and options for mid-career teachers.

I started my teaching career 1997 and by the age of 65 I will have 37 years in the classroom. My predecessors were allowed to retire using the "Rule of 90." Under this former practice I would have been able to retire at the age of 59. Under current options, I will be required to teach almost 6 years longer and will receive an amount significantly less than those before me.

I am not asking to retire at 59. Under HF3808 I would be allowed to retire at 62/30 years of service. This is reasonable and fair.

Sincerely,

Kimberly Erdahl

Dear Chair Her and Esteemed LCPR:

My name is DaNae Klimek and I am a 28-year teaching veteran in Minnesota public schools. I offer this written testimony in support of two separate bills; the Wogamott-Gustafson bills on penalty reduction and the Nadeau-Pratt bill on a career rule of 62 and 30.

Pension reform is CRITICAL if Minnesota is to remain competitive with surrounding states. Presently, our state has one of the WORST pension systems in the NATION. A combination of BOTH bills would offer the MOST benefits and options to the greatest number of educators.

We need a Career Rule for teachers!!! Did you know that nearly 30% of new teachers leave the classroom within the first 5 years (PELSB, 2021). The average career length for teachers is less than 15 years. (NEA).

I am asking that you support those of us who HAVE stayed and Dedicated our lives to this profession. PLEASE support veteran teachers!

We don't have time to waste. We have kicked the can down the road for FAR too long. This problem will self-correct. Minnesota won't have enough teachers moving forward. Let's be proactive in resolving this issue!!!

Thank you!

DaNae Klimek, M.Ed.

Oakdale, MN

Mounds View Public Schools

To: Lisa Diesslin

From: Steve Clouse

Date: March 20, 2024

Written Testimony for the March 25, 2024, LCPR committee hearing.

Dear Chair Her, LCPR committee members:

My name is Steve Clouse, and I am a High School Career and Technical Education teacher with the Nashwauk-Keewatin school district. I am asking for you to support HF 3808 and SF 4348, to create a legislative retirement rule for Tier II teachers at age 62 with 30 years of service credits for an unreduced retirement benefit.

HF 3808 and SF 4348 gives Minnesota TRA Tier II teachers hired after 1989 a career rule. This career rule gives the legislature a starting point to keep working on mid-career options and reducing retirement penalties to fairer levels. I am also asking that the fifteen million one-time money the Governor is proposing for Minnesota TRA pensions be used to help pay for this bill.

Tier II Teachers work 10 years longer than Tier I teachers who can retire under the rule of ninety to receive their unreduced retirement benefit. Tier I and Tier II teachers have contributed the same amounts to their TRA pension plan and have the same teaching responsibilities and roles, yet Tier I benefits are greater than Tier II and their penalties are lower or eliminated altogether.

When I am 60 years old, I will have 31.5 years of service credits in Minnesota. If I retire then, I will still have a 42% penalty, while a Tier I teacher would have 0% penalties. At 62 years old with 33.5 years of service credits I have 14% penalties, while a Tier I teacher would have 0% penalties. Please support HF 3808 and SF 4348, to create a legislative retirement rule for Tier II teachers at age 62 with 30 years of service credits for an unreduced retirement benefit.

Sincerely,

Steve Clouse

Nashwauk-Keewatin ISD 319

Nashwauk, Minnesota 55769

sclouse@isd319.org

We all have a beginning to our career. Some people change careers for several reasons throughout their lifetime. In fact, the average number of jobs in a lifetime is 12. I am proud to say I have had a few jobs before the age of 23 but have had only one career. The career I chose was to be a teacher in the State of Minnesota. At the time in 1991, I could have very easily had a teaching job in North Dakota as I graduated from Moorhead State University (Now Minnesota State University, Moorhead). Everyone and I mean everyone, even my professors told me to teach in Minnesota. The reason: It is the best state for teaching salaries, retirement, and support. I chose to stay in Minnesota. I have been teaching, coaching, and counseling in Blooming Prairie Minnesota since August of 1991 which makes me a Tier II career teacher.

Thirty-three years later, are Minnesota professors still telling their students to stay in Minnesota to teach, particularly for being the best state for teacher retirement? I do not think so because teacher retirement is full of penalties for early retirement before the age of 65, whereas Tier I teachers were able to retire under the Rule of 90. Tier II career teachers in Minnesota are being left out. Tier II career teachers in Minnesota are donating to TRA while being penalized if they want to retire as their Tier I predecessors did. Tier II career teachers have worked the longest in the profession (sorry to all Tier I teachers who may still be teaching), contributed the most to TRA and have fought hard to improve retirement pensions. Tier II career teachers have paid into TRA for a benefit that is worth half the value compared to Tier I retired teachers.

With all of this said, I am endorsing the Nadeau and Pratt Bills. I am endorsing these bills because they bring more equity between Tier I and Tier II teachers. I have loved teaching, coaching, and counseling in Blooming Prairie. However, after 33 years in the education field, it makes me worried to retire before the age of 65 due to the penalties. Tier II career teachers should not lose money or be penalized when they retire early, especially since it is money they have already paid in for retirement.

I'd like you to do one last thing for me. Think of someone you know who is 65 years old. Don't envision them, think of a real person who is 65 years old. Now visualize them teaching kids who are ages 4-18. Please put 24 or so of those kids into a classroom. Every day Monday through Friday from 8:00 – 3:00 being taught by the real life 65-year old you know. Let's add extra duties to that 65-year-old. Coaching something. Advising something. Monitoring hallways or lunch duty. It can be whatever you want. You also need to add some out of school time for prepping, answering emails, parent meetings, discipline issues. Whatever else you can think of that could possibly arise in a school day. How does this school year go if you are the parent or grandparent of the child in the classroom? What if you are the 65-year-old teacher? Does this make a difference for how you feel about this scenario? How about if you are the student? What problems do you see arising in this scenario if any?

Thank you for taking the time to work towards equity between Tier I and Tier II career teachers' pensions.

Sincerely,

Mary Worke

Blooming Prairie High School

School Counselor



LPCR Members:

I am asking you to support the HF 3808 (Nadeau) and SF 4348 (Pratt) bills for pension reform. My teaching colleagues and I see this as a first step in pension reform. Thank you for your time and energy in fixing Minnesota's broken teacher's pension system.

The bills for 62/30 that you would be supporting are both:

[HF 3808 (Nadeau)](<https://www.revisor.mn.gov/bills/bill.php?b=house&f=HF3808&ssn=0&y=2024>);

[SF 4348 (Pratt)](<https://www.revisor.mn.gov/bills/bill.php?b=senate&f=SF4348&ssn=0&y=2024>):

I am about to enter my 20th year of teaching Special Education students on the Emotional and Behavioral Disorder spectrum... This has been a very hard journey, and so many times I've thought about leaving the profession and taking a job at Walmart or another job that doesn't require work to be taken home with me everyday. Having a pension, having the ability to retire and live is what keeps me going.... teaching is hard, please don't continue to subject us to feeling uncompensated for all of the work and hours that I (we) put in.

Thank you for helping your future and others' futures.

Sincerely,

Amy Crusoe

Litchfield Public Schools

3-20-24

To Members of the LCPR Board:

My name is Julie Renaud-Resch. I am a mother, daughter, sister and friend. In my professional life I am a Dean of Students at the Discovery Middle School in Alexandria. In addition, being a single adult, I also have several part-time jobs which help me to make ends meet. I am a Mental Health Crisis Team member, who works on-call at local emergency rooms to assist individuals in a mental health crisis. (30-40 hours a week on-call) I also bartend and serve at 2 different establishments in Alexandria. (20+ hours a week) It is disheartening that at the age of 59, with 35 years working in education and a Masters' degree plus 40 credits, I still need to work extra jobs to make ends meet.

I was highered by the Minnewaska Schools in July of 1989 missing the Rule of 90. I worked as a School Social Worker for 25 years in Glenwood, Minnesota and now 10 years for the Alexandria Schools as a Dean of Students in the middle school. My job has always been dealing with at-risk children and families, supporting students in crisis, supporting students with extreme behavior challenges and working with school intervention teams to support students, families and teachers. My job has never been easy and I am constantly putting out fires. I supported students and families through the pandemic and now am continuing to support the fallout from COVID as we have more students and families with less, not to mention the academic struggles students are having due to missing 2 years of in person instruction.

In my 35 years in education, I have witnessed a steady decline in respect for educators by parents, students and the community at large. This decline in respect goes all the way up the line to the Minnesota legislature and Governor.

Colleagues who started 1 year ahead of me have retired over 2 years ago and are enjoying a retirement without any penalties. They put in their time and are deserving of this pension.

I will need to work at least 9 additional years to receive the same benefit. How can this be fair in any circumstance?

With the continued stress of behaviors, negative parent interactions, cutting of staff and programs, at the age of 59, I am not sure how much longer I can hang in there.

We are losing young teachers in droves. Young people in college are veering away from the profession of education. Our state is nearing an educational crisis and no one at the state level seems to see it coming!!

When I started my career in education, being an educator in Minnesota was a proud and respected profession. Minnesota was looked at as a place to go for an amazing education for your children. Minnesota can NO LONGER use this as an incentive to encourage families to move to this state. Very sad, but true. (Believe me, I live in the trenches and would not encourage college students to go into this profession or encourage young families to move to Minnesota)

**To improve the reputation of education in Minnesota, the Legislature, the Governor, LCPR, TRA and ED Mimmesota need to support changes to Teacher Pensions. As a career teacher I am urging you to support the Naduau/Pratt bill for the following reasons:**

- 1. This bill sets a "RULE". We have not had a rule since June of 1989. ( Most States around us have a "rule" for educators.)**
- 2. It is PAID for. Yes, we pay for it. The Wolgamott/EdMN bill has NO funding source and the Governor has said that he will veto any bill with tails. There currently is NO current bill that will totally fix our pension in one year, but we are willing to pay more to get this bill passed. St Paul teachers received a 62 and 30 career rule, why can't the rest of us if we are willing to pay an increase in our contribution?**
- 3. Career teachers such as myself DO NOT HAVE TIME TO WAIT for more legislation. If I were to retire this year at the age of 59 with 35 years in the profession, 49% of the money I put into MY pension would be penalized. (How can that even be possible???)**
- 4. The Naudeau/Pratt bill gives time for teachers and the legislature to continue to fix our pensions with reduced penalties and lowering the NRA. Career teachers such as myself have paid the most into the TRA fund and are set to receive the worst benefit if nothing is done for us NOW.**

How many other public employees have SO many entities making decisions on their pensions?? Teacher pension is held captive to recommendations by: Teacher Retirement Association (TRA), Education Minnesota, Legislative Commission on Pension and Retirement(LCPR), the Senate, the House and the Governor.

Those of us who have given our entire professional career to educating children in Minnesota deserve better.

During this legislative session, please consider providing a respectable, flexible pension benefit to attract and retain educators.

I deserve a reduction in penalties and increased flexibility for retirement before age 62, so I can choose when I am ready to retire without losing a significant amount of my pension.

Thank you in advance for fighting for Teacher Pension Reform.

Julie Renaud-Resch  
8th Grade Dean of Students  
Discovery Middle School  
Alexandria Public Schools  
Alexandria, MN  
320-766-4773  
jbk1616@hotmail.com

Lisa,

I am writing in support of the Nadeau Bill on teacher pensions. This bill is all costed out and would be easy to implement. Opponents of this bill will tell you that the teachers are paying for it and they don't want to pay for it. There are a few teachers that think the state should be paying for this pension reform, but the majority of the teachers that I know would be happy to pay in a little extra to have a solid pension when they retire. Opponents will also tell you that there is already a teacher shortage and this will make it worse. I teach in a small district and there are multiple teachers in my district that are thinking about getting out of teaching in the next year or two due to the stress of the job. If they had a rule in place like the Nadeau Bill is proposing, I think that they would try harder to continue teaching until they reached 62.

The Nadeau Bill doesn't put any burden on the state and tax payers, so please support this bill.

Thanks,

Chad Suter

BHS Ind. Tech.

March 20<sup>th</sup>, 2024

Dear Chair Her and Esteemed LCPR:

My name is Christine Lackas and I am a 25th year veteran teacher in Wayzata Public Schools. I offer this written testimony in support of two separate bills: the Wogamott-Gustafson bills on penalty reduction and the Nadeau-Pratt bill on a career rule of 62 and 30.

Pension reform is critical if Minnesota is to remain competitive with surrounding states. **Presently, our state has one of the worst pension systems in the nation.** A combination of both bills would offer the most benefit and options to the greatest number of educators.

Opponents of the Nadeau-Pratt bill will claim that Minnesota teachers shouldn't have to contribute more money. However, increased contributions haven't been a significant concern since 2013 when excessive early retirement penalties were legislated. Increased contributions weren't an issue last year when St. Paul teachers got a 62 and 30 career rule. Increased contributions aren't an issue when we compare ourselves to surrounding states and we know Minnesota teachers already pay more. Increased contributions certainly aren't a problem for TRA who actively thwarts any Tier II pension reform so they can trap us into teaching until the age of sixty-five.

For those that argue young teachers will be strapped with the additional expense, I have a hard truth to tell: **young teachers AREN'T staying in the profession.** Nearly 30% of new teachers leave the classroom within the first five years (PELSB, 2021). The average career length for teachers is less than fifteen years. (NEA). So, I am asking you to support those of us who HAVE stayed and dedicated our lives to this profession. Please support veteran teachers.

Our legislature may shrug off the responsibility of fixing this problem right now. In the end, this problem WILL self-correct; Minnesota won't have enough teachers. Let's be proactive in resolving this issue.

Thank you.

**Christine Lackas**

Wayzata School District

March 20<sup>th</sup>, 2024

Dear Chair Her and Esteemed LCPR:

My name is Kari Dorsey and I am a 24th year veteran teacher in Wayzata Public Schools. I offer this written testimony in support of two separate bills: the Wogamott-Gustafson bills on penalty reduction and the Nadeau-Pratt bill on a career rule of 62 and 30.

Pension reform is critical if Minnesota is to remain competitive with surrounding states. **Presently, our state has one of the worst pension systems in the nation.** A combination of both bills would offer the most benefit and options to the greatest number of educators.

Opponents of the Nadeau-Pratt bill will claim that Minnesota teachers shouldn't have to contribute more money. However, increased contributions haven't been a significant concern since 2013 when excessive early retirement penalties were legislated. Increased contributions weren't an issue last year when St. Paul teachers got a 62 and 30 career rule. Increased contributions aren't an issue when we compare ourselves to surrounding states and we know Minnesota teachers already pay more. Increased contributions certainly aren't a problem for TRA who actively thwarts any Tier II pension reform so they can trap us into teaching until the age of sixty-five.

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Our legislature may shrug off the responsibility of fixing this problem right now. In the end, this problem WILL self-correct; Minnesota won't have enough teachers. Let's be proactive in resolving this issue.

Thank you.

**Kari Dorsey**

Wayzata School District

LCPR Members~

I'm testifying in favor of HF 3808 (Nadeau); SF 4348 (Pratt). Minnesota lacks an unpenalized career threshold for teachers and this bill addresses that need. EDMN Employees and Officials have an unpenalized career threshold, Tier I Educators have an unpenalized career threshold, St. Paul Educators have an unpenalized career threshold, and educators in MN Corrections have an unpenalized career threshold. MN Tier II educators would finally have an unpenalized career threshold.

The best possible outcome would be if you would work together to pass both Nadeau's Bill and EDMN's Bill (Wolgammott); SF4196 (Gustafson) but the flaw in this is it has a favorable impact on those that just benefitted the most on last year's NRA change. EDMN needs to focus on career educators or ALL educators; their current proposal does absolutely nothing for a career educator.

Kelly Savage  
Special Education Instructor  
Pillager Public Schools

## Pension Testimony

Re: [HF3972-Wolgamott](#) and [HF3808-Nadeau](#)

My name is Brian Tillmann, and this is my 31st year of teaching in Hutchinson. I am a Tier 2 teacher who has been following pension reform closely for the past two years. I still love my job as a fifth grade teacher tremendously and sincerely hope to still be teaching a decade from now when I am approaching age 65. Throughout this legislative session, it has been my hope that the Nadeau and Wolgamott bills could merge together to offer both relief from the drastic penalties affecting teachers who retire before the age of 62 as well as to give some sense of a reward or rule for career teachers to receive an unreduced pension.

Teaching has only become more difficult over the past several years – increasingly disrespectful classroom behaviors, highly withdrawn and unmotivated students, and sometimes volatile parents. While I aspire to still be teaching in a decade, having a viable exit ramp in my late 50s and early 60s (should physical, emotional, or mental health concerns necessitate a tough decision) would be appreciated without the prospect of losing upwards of half my pension.

If somehow merging these bills is not an option, I would like to offer my support for the Nadeau bill. In the past few years, many of my close colleagues retired under the Rule of 90 with a full pension. Right now, if I make it to age 62, it will be my 38th year of teaching. Under the current system, that math's "Rule of 100" will still have me losing more than 10 percent of my pension. Having to teach those additional five years only to get a *lesser* pension seems overly punitive.

Again, I urge those involved to please continue working towards a solution that benefits all educators in Minnesota. There must be common ground between these two bills.

Thank you,  
Brian Tillmann



Hello Chair Her and LCPR Members,

I am a 34 year career MN public school teacher. I am writing in support of the Nadeau-Pratt career rule of 62 and 30 bill. Minnesota desperately needs a career rule similar to our surrounding states for teachers. Last session St. Paul teachers got an unreduced career rule of 62 and 30. It is now time for TRA teachers to have the same rule. I understand that teachers will pay a higher percentage into TRA, but since the Minnesota legislatures and Governors have consistently underfunded pensions over the past 35 years it is a way forward.

Regards,  
Jon DeMars

Dear LCPR members,

I am writing as a veteran MN teacher of 25 years & 6 in ND to lend **support to BOTH** [HF 3972 \(Wolgamott\)](#); [SF 4196 \(Gustafson\)](#); & [HF 3808 \(Nadeau\)](#); [SF 4348 \(Pratt\)](#):

For the following reasons:

1. MN TRA pensions for Tier 2 teachers are currently not what they need to be, not even close & the urgent issue is that teachers that started teaching after 1989 are NOW being affected both by penalties that make retiring before 62 uneconomical & penalties before NRA of 64/65 that are unconscionable.
2. Both measures are needed to reach the majority of the teachers that are impacted!

Personally, if I am not able to teach until 62 due to a chronic heart condition which I suffer from, I will need desperately need the help from HF 3972 to lower the draconian non-actuarial penalties that would be afflicted upon my ongoing pension collection, only due to not meeting the age of 62 (+30 years teaching) sweet spot set in 2013. I know teachers that have ALREADY been in this situation unfortunately! We desperately need more state investment.

However, I understand that \$\$\$ are hard to come by and it has become quite clear to many of us that teacher retirement fund improvements have NOT been a priority of most funding in the last sessions. If I or any other dedicated teacher am able to reach both milestones of 62/30, then we should be able to do so without penalty, similar to the rule of 90 which we know has the equivalent in surrounding states. If this needs to be done by raising teacher self-contributions slightly, because unfortunately the governor & leaders are unwilling to truly prioritize education commitments by not understanding the real teacher pension concerns & EDMN has not been able to proactively push adequate reforms in the 30 years since the 1989 bill became law, then we truly cannot JUST rely upon more government funding, but must rely upon ourselves to invest in our fellow teachers, which HF 3808 realistically does, just as this was done with the St. Paul pension system last year. It is the starting point that will allow us to help those teachers that need to retire now & tier teacher our contributions into the system which should also be a win for TRA in enhancing the fund. Right now we are in the REACTIVE stage of TRA changes for Tier 2, so we need to act immediately to invest in our own.

Truly we need both bills to reform our inequitable Tier 2 pension system for the most teachers to benefit. Please be a part of this movement!

Sincerely,

Carmen Briceno

25 years teaching in MN

March 20, 2024

Good afternoon, Chair Her and Esteemed LCPR.

My name is Jane Panning-Miller and I have been a classroom teacher in Wayzata Public Schools since 1996. I'm writing you in support of two separate bills: the Wogamott-Gustafson bill on penalty reduction and the Nadeau-Pratt bill on a career rule of 62 and 30.

Pension reform is critical if Minnesota is to remain competitive with surrounding states. **As you know, our state has one of the worst pension systems in the nation.** A combination of both bills would offer the most benefit and options to the greatest number of educators.

Opponents of the Nadeau-Pratt bill will claim that Minnesota teachers shouldn't have to contribute more money. However, increased contributions haven't been a significant concern since 2013 when excessive early retirement penalties were legislated. Increased contributions weren't an issue last year when St. Paul teachers got a 62 and 30 career rule. Increased contributions aren't an issue when we compare ourselves to surrounding states and we know Minnesota teachers already pay more. Increased contributions certainly aren't a problem for TRA who actively thwarts any Tier II pension reform so they can trap us into teaching until the age of sixty-five.

For those that argue young teachers will be strapped with the additional expense, I have a hard truth to tell: **young teachers AREN'T staying in the profession.** Nearly 30% of new teachers leave the classroom within the first five years (PELSB, 2021). The average career length for teachers is less than fifteen years. (NEA). So, I am asking you to support those of us who HAVE stayed and dedicated our lives to this profession. Please support veteran teachers.

Our legislature may shrug off the responsibility of fixing this problem right now. In the end, this problem WILL self-correct; Minnesota won't have enough teachers. Let's be proactive in resolving this issue.

Thank you.

Jane Panning-Miller

Grade 4  
Wayzata Public Schools #284

March 20, 2024

Dear Chair Her and Esteemed LCPR:

My name is Maggie Temple and I am a thirty-year teaching veteran in Minnesota public schools. I offer this written testimony in support of two separate bills; the Wolgamott-Gustafson bill on penalty reduction and the Nadeau-Pratt bill on a career rule of 62 and 30.

Pension reform is critical if Minnesota is to remain competitive with surrounding states. Presently, our state has one of the worst pension systems in the nation.

A combination of both bills would offer the most benefit and options to the greatest number of educators.

Opponents of the Nadeau-Pratt bill will claim that Minnesota teachers shouldn't have to contribute more money. However, increased contributions haven't been a significant concern since 2013 when excessive early retirement penalties were legislated. Increased contributions weren't an issue last year when St. Paul teachers got a 62 and 30 career rule. Increased contributions aren't an issue when we compare ourselves to surrounding states and we know Minnesota teachers already pay more. Increased contributions certainly aren't a problem for TRA who actively thwarts any Tier II pension reform so they can trap us into teaching until the age of sixty-five.

For those that argue young teachers will be strapped with the additional expense, I have a hard truth to tell: young teachers aren't staying in the profession. Nearly 30% of new teachers leave the classroom within the first five years (PELSB, 2021). The average career length for teachers is less than fifteen years. ([NEA](#)). So, I'm asking you to support those of us who HAVE stayed and dedicated our lives to this profession. Please support veteran teachers.

Our legislature may shrug off the responsibility of fixing this problem right now. In the end, this problem WILL self-correct; Minnesota won't have enough teachers. Let's be proactive in resolving this issue.

Thank you,

Maggie Temple, M.Ed  
Minneapolis, MN  
Hopkins School District

PELSB: Teacher Pipeline Report\_Final\_03012022\_ADA (1).pdf

NEA Source: <https://www.nea.org/nea-today/all-news-articles/who-average-us-teacher>

Dear Ms. Diesslin,

Please support these two bills below which allow for career teachers to have a fair retirement and compensation for dedicating their teaching career (and much of their lives) to the State of Minnesota.

Additionally, the penalties Tier II educators pay at various ages are not comparable to what our neighboring states offer their educators for pensions.

Both bills below support both issues so I hope you will support these two bills.

Lastly, I have no words to express my deep disappointment that these issues have not been addressed for Minnesota's educators long ago. The lack of concern and respect for Tier II educators for a period of 30 YEARS is truly depressing and breaks my heart.

HF 3808 (Nadeau)

SF 4348 (Pratt)

Thank you,

Lisa Storey

March 20, 2024

Dear Chair Her and Esteemed LCPR:

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 and my retirement future would be vastly different had I stayed in Wisconsin where I began my career.

I offer this written testimony in support of two bills; the Wolgamott-Gustafson bill on penalty reduction and the Nadeau-Pratt bill on a career rule of 62 and 30. A combination of both bills would offer the most benefit and options to the greatest number of educators. It is unacceptable to me that the penalty reduction bill makes no improvements for career educators. We have paid the most into TRA and should be a priority; we are the generation of teachers that has committed to a full career. In most other public service professions, lengthy careers are honored and rewarded. Career teachers in Minnesota deserve the same. While penalty reductions are important, equally is establishing a career rule, which is common practice in surrounding states and keeps us competitive. Please support veteran teachers.

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 educators will help recruit and retain the best educators for our students.

Respectfully,

Julie Martzke

School Psychologist, ISD 196

5812 Elliot Ave

Minneapolis, MN 55417

March 20, 2024

Chair Her and Esteemed LCPR,

My name is Dr. Jill M. West, and I am writing to offer written testimony to support the Nadeau-Pratt bill on a career rule of 62 and 30.

It is time we recognize and support those true hero's who have given their entire adult lives to educating our youth, growing our future of this great state of Minnesota. Quality education is what this Minnesota has always bragged about but somehow our state and leaders have lost it way in supporting those who do all the educating.

Those who have worked the longest, contributed the most, fought for improved contracts, pay, working conditions, and pensions the longest are the ones who have been significantly and repeatedly, for lack of more eloquent terms, been given the shaft since 1989. They are ones who JUST missed rule of 90 and have had nothing but broken promises for 33 years that this would be fixed. Only to add insult to injury by adding significant penalties.

How anyone can make this seriously messed up situation, that our most dedicated and loyal educators have been put in, right in their head, in their SOUL, is beyond all logic and comprehension.

You made is work last year for St. Paul Public Schools by increasing teachers' contributions. We are simply asking for the same. The 15 million that the Governor has set aside to delay payments nominally helps no one but him to gather accolades. Give these accolades to those educators who have earned it!

Please search your souls and you will find peace by supporting career rule for educators by supporting the Nadeau-Pratt bill. Tossing in reduction of penalties would make it the most ultimate of bills. Do NOT cave to those who do not care about educators and doing what is right. Time to care for those who have given a lifetime for this great state's future!

Thank you,

Jill M. West,

MPS Occupational Therapist

Minneapolis, MN

**Pension Commission Members,**

**My name is Terrence Schultz, and I am a teacher in the Faribault Public Schools system. I am coming to the end of my 35th year of teaching.**

**I am writing to you regarding the Penalty Reduction Bill (H.F. 3972/S.F. 4196) and the 62/30 Career Rule Bill (H.F. 3808/S.F. 4348).**

**I am considered a Tier II educator due to the fact that I was hired in the middle of July of 1989, missing the deadline to be a Tier I educator by a few weeks. Those few weeks have now extended my earliest possible retirement date (without full benefits still) until the age of 62. To me this seems to be a very unbalanced trade-off.**

**From my personal perspective, I believe I should be able to retire with full benefits, based on my years of service and the fact that when I entered the profession, Rule of 90 was a tangible goal to reach as an educator. It was one of the reasons I chose to become a teacher and stayed in the classroom. I understand the strains that have plagued our teacher retirement system and the need to make some adjustments, but I feel the decision to extend the retirement age too far is going to have an incredibly detrimental impact on bringing newer generations of students into the profession.**

**Teaching until the age of 62 would mean that I have been in the teaching profession for 40 years. While I am very close to the age of 62, I believe this type of plan will not do anything to support the need to bring new educators into the profession. We are at a time when fewer graduates are looking to teaching as a long-term investment in their future. The newer generation of college graduates are not as likely to stay with a pursued career pathway as in generations past. With increased expectations on educators to do even more to foster student growth, many will not be willing to give over half of their life expectancy to being in one profession.**

**I am grateful that you are considering reforms for teacher pensions, and I hope something can be resolved to provide Tier II teachers with a retirement avenue that acknowledges their commitment of 35+ years—especially considering all of the extreme teaching situations caused by the pandemic. Speaking for myself and other educators that went through this period of time in the public school setting, the pandemic took a toll on all of us. We definitely feel we have earned the right to receive at least a comparable pension to what we sought when we first entered classrooms at the start of our careers.**

**Thank you for your time.**

**Terence Schultz  
Faribault, MN**



Dear Members of the Pension Commission,

I am contacting you as a constituent of District 32A and as an educator at Johnsville Elementary School in regards to multiple bills being considered. HF3975 limits schools' ability to send students home for the day for serious behavior issues from Kindergarten to Third Grade. It must be an attempt to strengthen the law that was passed last year banning suspensions. Although this restriction may be well intentioned, the real world ramifications are going to be crippling when students that need to be sent home are not. For example, I have a First Grade student this year that has assaulted me multiple times and brought a knife to school, and, due to the no-suspension law, he was not allowed to be suspended for any of these instances which greatly restricted the amount of time staff had to formulate a plan for this child. With the potential of NO removal from school in instances like this, I greatly fear my safety and the safety of my students. Removals are necessary for many valid reasons and are not being abused. I have not talked with an elementary school teacher that supports this restriction. Please make sure this is NOT passed.

Additionally, I wanted to contact you in regards to TRA pension reforms. I would like you to support improvements to educator pensions for a number of reasons. These include, but are not limited to; teacher recruitment, the need to address the inequities between Tier 1 and Tier 2 teacher pensions, that by allowing teachers to retire at earlier ages would help to alleviate substitute shortages because younger retired teachers would be more willing to return as substitute teachers, and when senior teachers retire additional money is freed up to pay younger teachers at lower costs and/or defray the costs of additional staff. Additionally the rigors of teaching are substantial even for a young person and become exhausting at the current retirement age of 65 years. This pressuring of educators to remain in the profession is not honoring their decades of hard work nor leaves them physically, mentally, and emotionally in a place to be at their best.

The following bills are being debated - HF 3972, HF 3808, HF 3181, HF 3294 and HF 2222. HF 3808 is the one, to which, I would like you to pay close attention and support. This bill lowers retirement age to a reasonable 62 or 30 years of service. The other is HF3972 which lowers the penalties for early retirement. They create some very real funding decisions and compromises, but if action is not taken to improve teacher pensions, the long term consequences for education are going to be dire when increasing numbers of educators leave the profession early or mid-career for better pay and pensions while increasing numbers of young adults don't see teaching as an economically viable career, which will fuel teacher shortages. It is already happening and getting worse so it needs to be addressed now.

I would appreciate learning your thoughts on these bills and thank you for considering my requests.

Regards,

Vanessa Perry

1686 126th Lane NE  
Blaine, MN 55449  
414.331.6065

March 20<sup>th</sup>, 2024

Dear Chair Her and Esteemed LCPR:

My name is Brent Lackas and I am a 30 year teaching veteran in Wayzata Public Schools. I offer this written testimony in support of two separate bills: the Wogamott-Gustafson bills on penalty reduction and the Nadeau-Pratt bill on a career rule of 62 and 30.

Pension reform is critical if Minnesota is to remain competitive with surrounding states. Presently, our state has one of the worst pension systems in the nation. A combination of both bills would offer the most benefit and options to the greatest number of educators.

Opponents of the Nadeau-Pratt bill will claim that Minnesota teachers shouldn't have to contribute more money. However, increased contributions haven't been a significant concern since 2013 when excessive early retirement penalties were legislated. Increased contributions weren't an issue last year when St. Paul teachers got a 62 and 30 career rule. Increased contributions aren't an issue when we compare ourselves to surrounding states and we know Minnesota teachers already pay more. Increased contributions certainly aren't a problem for TRA who actively thwarts any Tier II pension reform so they can trap us into teaching until the age of sixty-five.

For those that argue young teachers will be strapped with the additional expense, I have a hard truth to tell: young teachers AREN'T staying in the profession. Nearly 30% of new teachers leave the classroom within the first five years (PELSB, 2021). The average career length for teachers is less than fifteen years. (NEA). So, I am asking you to support those of us who HAVE stayed and dedicated our lives to this profession. Please support veteran teachers.

Our legislature may shrug off the responsibility of fixing this problem right now. In the end, this problem WILL self-correct; Minnesota won't have enough teachers. Let's be proactive in resolving this issue.

Thank you.

Brent Lackas  
Wayzata School District

Colleen Callander

4309 Bridgewood Terrace

Vadnais Heights, MN 55127

March 20, 2024

Dear Chair Her and the Esteemed LCPR:

I signed my contract as a public school teacher on August 8<sup>th</sup> 1989. It was six weeks too late to qualify for Rule of 90. I have taught full time every year since then. In June, my years of service and age will equal 92. It is unjust that I have to teach **NINE** more years than the people hired six weeks before me just to get the same pension benefits.

I am writing to support creating a career rule for tier two teachers. I support both HF 3808 (Nadeau) and SF 4348 (Pratt). This will help long career teachers like me who have already taught 34 years in Minnesota. I support this because:

1. It gives us a rule. Something Minnesota hasn't had for teachers hired after 1989.
2. It helps career teachers which the Wolgamott bill does not.
3. It gives the legislature a start to then keep working on mid career options and reducing penalties to more fair levels.

It is important to first help those of us who have been teaching more than 30 years already. This will give you time to work on the mid-career options and reducing penalties to more fair levels.

Thank you for helping the long career teachers. This needs to be the first priority.

Thank You!

Colleen Callander

March 25, 2024

Dear Honorable Chairperson Rep. Her and Pension Committee Members,  
My name is Kari Ingemann and I have been teaching since August of 1995. My husband, Brian Ingemann, has also been teaching since August of 1995. We began teaching directly out of college and are career public school teachers. All of our years have been in the state of Minnesota.

Because of an arbitrary date, we are considered “Tier II” teachers and do not fall under the “Rule of 90” because we started teaching after the June 30, 1989 date. Being Tier II teachers, we are subjected to outrageous penalties if we cannot keep teaching into our 60s. This is forcing us to work years longer than colleagues who started teaching before June 30, 1989. If we need to retire before our 60’s we would lose over half of our “promised” pension. We are being affected by poor decisions of the past.

There are two bills being heard today, the Penalty Reduction Bill (HF3972/SF4196) and the 62/30 Career Rule Bill (HF3808/SF4348). We would like to see both parties come together and merge the best of the two bills, to help educators **NOW**, not years from now. It is time for Minnesota to have a **CAREER RULE AND REDUCED PENALTIES** for educators retiring before age 62. We are the only state in our region that does not have a career educator rule for Tier 2 educators. Please work together and make this a priority. Minnesota has chronically underfunded teacher pensions for **decades**. This situation has been ignored for too long and the time is **NOW** to make changes for career public educators who have been serving Minnesota students for decades.

Fixing pensions for Minnesota Tier II educators will help to attract educators to our state and future students to the field of education. If we continue to ignore pension reform, including the penalties for “early” retirement, many educators will continue to leave the profession. Actions speak louder than words. Show Minnesota educators that their work is truly valued.

Thank you for your time. We respectfully ask that you take action **NOW**, this legislative session.

Kari Ingemann

Brian Ingemann

Minnesota Public Educators since 1995

17110 25th Ave N

Plymouth, MN 55447

763-464-3270

Written testimony in support of the Nadeau-Pratt bill with a career rule of 62 and 30 and the Wolgamott-Gustafson bill of penalty reductions.

March 20, 2024

Dear Chair Her and Members of the LCPR,

Thank you for your work on the pension commission and taking time to read my testimony and the testimonies from other educators.

My name is Vickie Penick and I have worked in Minnesota public schools as a speech-language pathologist since 1990. My hire date of July 1990 makes me a Tier two educator. Based on my hire date I have to work eight additional years than a Tier one educator in order to receive my pension without penalty. I am a career educator who has worked hard and contributed to my pension since 1990. Yet I cannot receive that pension without a significant penalty. The discrepancy between Tier one and Tier two educators is unjust and must be fixed.

I advocate for the adoption of a combination of the Nadeau-Pratt bill, incorporating a career rule of 62 and 30, and the Wolgamott-Gustafson bill, which proposes reductions in penalties. This comprehensive approach would offer the most benefit to the greatest number of educators. While I acknowledge the concerns raised by opponents of the Nadeau-Pratt bill regarding increased contributions from Minnesota educators, it's important to note that St. Paul teachers received a 62 and 30 career rule through increased contributions last year. Additionally, I advocate for penalty reductions across all age groups.

The reform of educator pensions is essential, with far-reaching implications for both current and future educators, as well as our students. Failure to address this issue will increase the challenges of recruiting and retaining educators in Minnesota.

Respectfully,

Vickie Penick

TO: Legislative Commission on Pensions & Retirement Committee  
DATE: March 25, 2024  
RE: LCPR Meeting Agenda Items #4 & #5, HF 3972/SF 4196 & HF 3808/SF 4348

Dear Honorable Chairperson Rep. Her and Pension Committee Members,

My name is Monica Schnobrich and I am in my 34th year of educating people of all ages, from Head Start to Adult Basic Education. I'm proud of my career and privileged to be a teacher. My experience has ranged from an urban school in Brooklyn Park to a two-room log school building in Grand Portage. For 34 years I've paid union dues and paycheck deductions to TRA. Last year my dear friend and colleague retired after 32 years of teaching because she met the Rule of 90 and could retire without any "discounts" (penalties) to her pension. This summer I will turn 56 after 34 years of teaching, but I do not meet the Rule of 90 because I began my teaching career in 1990 instead of 1989. If I tried to retire this summer, my penalty would be "discounted" (penalized) approximately 65%. My colleague and I paid the same amount into TRA for the last 30+ years, but I will have to teach another nine years to recognize a similar benefit. Because she subbed one day in 1989, my colleague gets to spend time with her aging mother and young grandchildren for the next nine years while I am teaching and contributing to TRA to supplement her pension and cost-of-living increases.

The children of Minnesota deserve a high-quality education. At the core of this system are its teachers. To ensure that Minnesota schools can compete with neighboring states and attract the most skilled and passionate educators, it is essential to establish a competitive pension system. My youngest son graduated from college two years ago with an elementary education degree, but I could not in good conscience encourage him to pursue a career in education in Minnesota where we do not value or respect our teachers enough to reward them with a decent pension after 34 years in a classroom.

It is encouraging that there are two bills being heard today, the Penalty Reduction Bill (HF3972/SF4196) and the 62/30 Career Rule Bill (HF3808/SF4348). A reduction in penalties as proposed by the Wolgamott-Gustafson bill, and a career rule of 62 and 30 as proposed by the Nadeau-Pratt bill would make meaningful progress toward pension equity for Minnesota educators. Both parties need to come together and merge the best of the two bills to help educators NOW, not somewhere in the distant future. Democrats and Republicans need to work together for a cause they both claim to believe in: helping teachers and building a better society through public education. Please, I urge you to work together for the good of the state of Minnesota.

By enacting pension reform NOW, you will be attracting and retaining much needed educators to stay in our state, instead of choosing a neighboring state, one where they can enjoy a career at 30 years instead of 40+ years. By enacting pension reform NOW, you will ensure that the children of Minnesota continue to have skilled and passionate educators in their classrooms. Thank you for taking action NOW, this legislative session, and thank you for reading my written testimony. I appreciate your time and attention to this matter.

Respectfully submitted,  
Monica Schnobrich  
Grand Marais, MN  
[mschnobrich@isd166.org](mailto:mschnobrich@isd166.org)  
218-370-1244

March 20, 2024

Dear Pension Commission Members,

As a 33 year teacher in the Anoka-Hennepin School District I am writing in regards to TRA pension reforms. I would like you to support improvements to educator pensions for a number of reasons. These include, but are not limited to; teacher recruitment, the need to address the inequities between Tier 1 and Tier 2 teacher pensions, that by allowing teachers to retire at earlier ages would help to alleviate substitute shortages as younger retired teachers would be more willing to return as substitute teachers, and when senior teachers retire additional money is freed up to pay younger teachers at lower costs. Additionally, the rigors of teaching are substantial even for a young person and exhausting at the age of 65. This pressuring of educators to remain in the profession is not honoring their decades of hard work nor leaves them physically, mentally, and emotionally in a place to be at their best.

You have two bills that **start** to address the dire need to make teacher pensions respectable once again in the great state of Minnesota. The **HF3803/SF4348** bill lowers retirement age to a reasonable 62 or 30 years of service, while the **HF3972/SF4196** bill lowers the penalties for early retirement. The two bills in tandem would definitely be a step in the right direction. Every year that goes by without substantial improvements to teacher pensions erodes our profession and the state of education in Minnesota. The teacher shortage is upon us!

When I graduated from the University of Minnesota in 1990 I knew I was entering a profession where I would be honored to serve my community, inspire and educate children, and even though I wouldn't make any big bucks, I would leave at age 58 with a solid pension. Skip ahead to today; I have added a master's degree and 60 additional credits, and saved over 200 sick days all to keep financially above water now and in the future. Unfortunately, I am without the Rule of 90 that I was counting on and am required to work until 65 to get my full pension. I will leave you with a quote I have told my students for years, "A problem is ... a problem to solve!"

Thank you for considering the two bills that will start to solve our pension/education problems.

Sincerely,

Jody Schwab  
157 Yoho Dr  
Anoka, MN 55303  
763.213.2819



Mar 20, 2024

Dear Chair Her and Esteemed LCPR,

My name is Amy Olsen and I am a thirty two year teaching veteran in the state of Minnesota. This is my written testimony in support of two bills being considered: the Wolgamott-Gustafson bill on penalty reduction and the Nadeau-Pratt bill on a career rule of 62 and 30.

Pension reform for Minnesota teachers is critical to continue to attract quality young educators and be competitive with surrounding states. Our present pension system is punitive to educators who have already paid in but will have to teach for more than 40 years in order to retire without penalties.

A combination of the two bills being considered is exactly what this profession needs in order to honor the commitment to current teachers like myself, who have paid into TRA out of every paycheck along with matching from our districts. We deserve to have unpenalized access to this money sooner than age 65 if we so desire. The 62/30 rule would address this issue.

Legislation in 2013 made way for excessive early retirement penalties. Still relatively young in my career, I trusted that by the time I was near retirement that this egregious decision would have been seen for the unfair teacher trap that it is.

Please don't put off fixing this problem in a future session. For those of us nearing the end of our careers there is no time to wait for a future session. Our future is now!

Thank you,

Amy Olsen  
North Mankato, MN  
Mankato Area Public Schools

Dear Chair Her and Esteemed LCPR:

There are two bills for which I offer written testimony and support: the Wolgamott-Gustafson bill on penalty reduction and the Nadeau-Pratt bill on career rule of 62 and 30.

I've been teaching 35 years—30 in Minnesota. Had I started *one year earlier*, I would be enjoying my retirement after this year. Instead, I am looking at almost a decade more.

I know you've heard from plenty of politicians and educational groups, but I'd like you to hear from folks actually IN the classroom doing the work that allows those groups to even exist. I'd like you to consider what current, active teachers are experiencing and how the system has robbed us. I know you've probably read all about it in emails.

So you already know it is an absolute injustice and insult, and, with THIRTY YEARS to fix the inequality problem, we are here now. I personally was told not to worry about it; rule of 90 would come back, I was told. And —here I am. Here we are.

I'm an old woman now, so I'm just going to keep it real: if no one in the legislature takes on the responsibility of fixing the pension inequity NOW, Minnesota is going to have a big problem with its educational system anyway, and it will be far more costly than helping teachers like me make it another three years, or giving mid-career teachers some hope of retiring before their health is gone, or new teachers some reason to come and teach in this state.

Kicking the can down the road got us here, but teachers are more informed, involved, and concerned than ever before. There is a danger of losing cans and the road itself.

Thanks for your time and effort,

Bethany Ocar, M.Ed.  
Hopkins School District

March 21, 2024

Dear Chair Her and LCPR Members:

My name is Lora Larson, and I am a teacher writing to ask you to seriously consider a way to combine the 2 bills that will be presented to the committee on Monday, March 25, 2024. Each bill provides some relief for some of the current educators, but both of them leave a portion of us with no help at all! I am extremely disappointed that Education MN did not put together a bill that would reduce the penalties for ALL Tier 2 educators, and specifically left off those closest to retirement age, who may not be able to continue working till age 65, and will then be forced to suffer extreme unfair penalties and manage to live with a reduced pension for the rest of their lives! This proposal sacrifices those who have worked the longest and watched their slightly older peers retire with full pensions at age 57-60 with NO Penalties, while they must work till age 65 for this same benefit! That is so unfair and should be unacceptable to all of us!

While I am not happy that Nadeau's bill requires educators to fully pay for this plan completely without any state or employer contributions toward it, at least it does immediately offer some relief from the extreme penalties, and lets those educators who reach age 62 with 30+ years of service retire with their full earned pension. That is the just reward for their years of service, and is absolutely necessary to give those teachers at the edge of the cliff, a somewhat reasonable pension, after working 5 years longer than their rule of 90 peers! I feel this bill is needed more right now than the EdMN Wolgamott bill, and if you have to choose only one, this one is more urgent for these senior teachers. If you decide on one bill, you can always put the amount offered by the state toward this plan to reduce the cost to teachers, but I would prefer to see both bills joined to offer relief and reform for ALL Tier 2 educators! Please do your best to do what is right for us!

Thank you all for your work on this committee!

Sincerely,

Lora Larson

Dear Chair Her and Members of the LCPR,

Thank you for your continued efforts to try to navigate the pension equity topic and for trying to create a viable and supported solution for what has been a very complex problem. Having been in an elementary classroom my entire career of 35 years, this issue is obviously important to me and my family.

I am writing because I support many of the points in the HF3808-SF4348 Nadeau-Pratt bill. I and many of my peers are greatly affected by the outcome of this legislation. If it passes, the obvious inequity between me and the teachers that were hired just months before me in 1989 will be greatly reduced. I support the bill because it is a realistic solution that is connected to a viable funding mechanism. A lot of thought went into the ideas and I respect Danny Nadeau for having the courage to connect with teachers and apply his fiscal expertise. If it doesn't pass, I will continue to be affected by penalties or reductions to my pension. If I were to ever want to retire before 65, the reduced pension is absolutely disheartening, and honestly not fair.

I teach students every day to put aside differences, listen and work together to find a solution. I'm asking the Commission today to stay focused and work together to find a solution that supports the career teachers in the near term while continuing to solve the longer-term challenges on the horizon with mid-career and young teachers too.

At this point in the process no one will have all the answers. It is your job as a Commission to extract the viable ideas from any of the relevant bills and compose a proposal that best achieves what is needed at this time. Thank you for all that you have done, and I look forward to watching the topic continue to evolve into a real solution.

Respectfully,

Angela Paige  
2<sup>nd</sup> Grade Teacher (since 1989)  
Elm Creek Elementary  
9830 Revere Lane N.  
Maple Grove, MN 55369

Please support the proposed Nadeau-Pratt 62/30 plan for teacher retirement. As a 33 year veteran teacher that missed the rule of 90 by 1 yr, me and those other career teachers in the same situation, we need a fair pension plan to compensate for those who have contributed the most to TRA over the course of our careers. My career teacher group is now at the point where we need a plan that doesn't force us to teach to 65 or take severe penalties that wreck our pension. Please make this a starting point and a priority for improving the current Tier 1 vs Tier 2 discrepancies that are so unfair to Tier 2 teachers. Doing nothing continues the career of teaching in our state down a grim path with teacher retention and recruitment.

Sincerely,  
Dave Wik

Dear LCPR Committee Members,

I have been a school psychologist in MN for the past 23 years. Prior to that, I was a school psychologist in Wisconsin. When looking back over my decision to move to MN and leave WI, I am slapping my own hand for the decision I made. Had I known that the forced pension retirement system in MN was INFINITELY WORSE than Wisconsin, I may not have moved. I do blame myself for this by assuming ALL government systems respect their teachers and offer a fair pension. MN has not offered a fair pension for its members since 1989. This needs to change now!

I am writing in support of HF3808/SF4348 as this is the only bill that is being presented today that supports career educator pensions in the state of MN. Unfortunately, this bill requires teachers to pay for this. However, I do feel that a pension system that rewards teachers for long-term teaching is one which will keep people in the teaching profession. The other bill being presented today DOES NOT reward long-term teachers, nor does it keep people in the teaching profession. Isn't our goal to hire and retain high-quality teachers for the long-term? At least HF3808/SF4348 gives all teachers the opportunity to make teaching a life-long career in the state of MN and reward them for this decision.

Thank you for listening to my thoughts!

Sincerely,  
Kimberly Husfeldt  
MN School Psychologist

Dear LCPR Committee:

Thank you for all you do. You are part of this committee because you are stewards of our tax dollars and want to be fiscally responsible. The general public doesn't understand pensions and are naive to the amount of money educators are forced to take out of their own checks to fund our TRA pensions. There has never been a group of educators who have put a greater portion of their own income into this fund than the career teachers who missed Rule of 90 by days or a few years. This group of educators is approaching retirement and will still be required to pay a 10.4% penalty at the age of 62.

Please honor us in our later years with a pension without penalties. We have been told for 30 years not to worry; this will be fixed. There are many reasons of which all will ultimately benefit our number one commodity, which are Minnesota's children.

Please support the bills for **62/30: HF 3808 (Nadeau); SF 4348 (Pratt)**. I would rather have the state fund this out of their budget. But until that occurs, it is in the best interest for those who need to retire as this bill does address the urgency for career educators who have taught at least 30 years and are already 62 years old. With a limited budget from the state, I don't want to be asked to pay more, but we are in a position that we can not wait for another session to fix. As St. Paul decided last year, it seems like a very achievable goal this session.

I know it took a grassroots group of educators to put this in the forefront - please honor us with at least this small step as you look for other avenues to help all educators. To think that an educator who has taught 30+ years and is already 62 years old would be penalized for retiring is not competitive with neighboring states.

Thank You for Considering,

Wade Amundson  
Minnewaska Area Schools

Written Testimony of Jeffery Ross-LCPR Committee Meeting on Monday, March 25th, 2024

Good day,

My name is Jeffery Ross.

I've taught 7-12 Social Studies in Sauk Centre, MN, for the past 31+ years.

I am now 55 years old.

I was diagnosed with cancer in 2021 and again in December of 2023. A cancer that I am still fighting as we speak.

Today, I write in support of the Nadeau bill that is currently under consideration.

Why, you might ask?

It gives us a rule. Something Minnesota hasn't had for teachers hired after 1989.

It helps career teachers which the Wolgamott bill does not.

It gives the legislature a start to then keep working on mid career options and reducing penalties to more fair levels.

If I were to retire right now, my TRA pension would be decimated by the "discounts" etc...because I have not reached the normal age of retirement.

Seriously, with my diagnosis, I don't know if I'll still be alive at 65 to collect my full TRA pension.

I believe being in the classroom for almost 32 years, and currently planning to come back for a 33rd, that I've earned a full TRA pension. I certainly know I have funded it.

Under the old rule of 90, I'd only have two years left in the classroom with the ability to retire with a full TRA pension.

While the Nadeau bill isn't perfect, it is better than what we (I) have now!

It'll also give me a greater ability to potentially retire when I want to (Or have to due to health reasons) rather than having to wait to the current normal retirement age in order to avoid "draconian" discounts (penalties) to my TRA pension.

Please support the Nadeau pension bill.

Thank you for your consideration,

Jeffery Ross  
Sauk Centre, MN



Dear Chair Her and LCPR members:

My name is Kelly Jensen and I have been a school social worker in Minnesota public education for 36 years. I have also been a paying member of TRA for 36 years. This was not by choice. This was automatically deducted from my paycheck. Historically low salaries for a Master's Education level employee of the Public Education system didn't allow me to contribute in a meaningful way to other retirement plans. So, TRA was my plan for retirement income.

I was hired 5 days after the Rule of 90 was discontinued. Five days. I am not arguing for the return of Rule of 90. What I am asking for is that I receive the retirement benefits that I have earned and paid into for 36 years. It is imperative that career teachers NOT be penalized for working until 62 with at least 30 years of service. In my case, it will be 37 years of service. As a personal example, my husband started teaching one year before me. He retired under rule of 90. He will receive almost \$1000 more than me for the rest of his life for working less years with a Bachelor's degree. A simple hire date stands between an equitable, respectable pension.

Please support HF3808-SF4348 Nadeau-Pratt bill on a career rule of 62 and 30. Teachers who dedicate their entire careers and lives to education and children should be REWARDED for this, not penalized! Please remove all penalties for those who can retire at 62/30.

Thank you for taking the time to read my personal request.

Sincerely,

Kelly Jensen, LICSW  
Proud Career Public Educator

Dear Honorable Representative ,

I am contacting you as a constituent of District 32A and as an educator at Johnsville Elementary School in regards to TRA pension reforms. I would like you to support improvements to educator pensions for a number of reasons. These include, but are not limited to; teacher recruitment, the need to address the inequities between Tier 1 and Tier 2 teacher pensions, that by allowing teachers to retire at earlier ages would help to alleviate substitute shortages because younger retired teachers would be more willing to return as substitute teachers, and when senior teachers retire additional money is freed up to pay younger teachers at lower costs and/or defray the costs of additional staff. Additionally the rigors of teaching are substantial even for a young person and become exhausting at the current retirement age of 65 years. This pressuring of educators to remain in the profession is not honoring their decades of hard work nor leaves them physically, mentally, and emotionally in a place to be at their best.

The following bills are being debated - HF 3972, HF 3808, HF 3181, HF 3294 and HF 2222. HF 3808 is the one, to which, I would like you to pay close attention and support. This bill lowers retirement age to a reasonable 62 or 30 years of service. The other is HF3972 which lowers the penalties for early retirement. They creates some very real funding decisions and compromises, but if action is not taken to improve teacher pensions, the long term consequences for education are going to be dire when increasing numbers of educators leave the profession early or mid-career for better pay and pensions while increasing numbers of young adults don't see teaching as an economically viable career, which will fuel teacher shortages. It is already happening and getting worse so needs to be addressed now.

Additionally, HF3975 limits schools' ability to send students home for the day for serious behavior issues from Kindergarten to Third Grade. It must be an attempt to strengthen the law that was passed last year banning suspensions. Although this restriction may be well intentioned, the real world ramifications are going to be crippling when students that need to be sent home are not. Removals are necessary for many valid reasons and are not being abused. School districts have safeguards in place already because suspensions are well researched and it is common sense that students who are not in school do not learn so are used judiciously. I have not talked with an elementary school teacher that supports this restriction. Please make sure this is not passed.

I would appreciate learning your thoughts on these bills and thank you for considering my requests.

Regards,

Brett Chesness  
1319 131st Ave NE  
Blaine, MN 55434  
612.270.4755

March 21, 2024

Dear Chair Her and Esteemed LCPR:

My name is Jeff Nowak and I am a 16-year teaching veteran in Minnesota public schools. I offer this written testimony in support of two separate bills; the Wogamott-Gustafson bills on penalty reduction and the Nadeau-Pratt bill on a career rule of 62 and 30.

Pension reform is CRITICAL if Minnesota is to remain competitive with surrounding states. Presently, our state has one of the WORST pension systems in the NATION. A combination of BOTH bills would offer the MOST benefits and options to the greatest number of educators.

We need a Career Rule for teachers!!! Did you know that nearly 30% of new teachers leave the classroom within the first 5 years (PELSB, 2021). The average career length for teachers is less than 15 years. (NEA).

I am asking that you support those of us who HAVE stayed and Dedicated our lives to this profession. PLEASE support veteran teachers!

We don't have time to waste. We have kicked the can down the road for FAR too long. This problem will self-correct. Minnesota won't have enough teachers moving forward. Let's be proactive in resolving this issue!!!

Thank you!  
Jeffrey Nowak  
Minneapolis, MN  
Mounds View Public Schools

Hello LCPR members,

In February, I wrote asking to reduce the TRA penalties by lowering the reduction factors as defined in Minnesota Statute 354.44 subdivision 6(e)2(i)(ii). Since that time, Representative Wolgamott and Senator Gustafson have authored HF3972 and SF4196. These bills directly address the problem with the penalty structure in the statute. While they do not create equity for Minnesota educators when compared to educators in neighboring states, they are a meaningful step in the right direction.

Other legislation that addresses the inequity of Minnesota educators are bills HF3808 (Nadeau) and SF4348 (Pratt). This legislation provides a career rule for Minnesota Educators. Having a career rule is the industry standard and Minnesota educators hired after June 1989 do not have a career rule. We are the only state in the region that does not have one. While this legislation does not have the equity compared to our neighboring states, it would also be a meaningful step in the right direction. My only concern is that the funding of this bill falls solely on the educators. According to [equable.org](http://equable.org), as of 2022 Minnesota educators pay the 10th highest rate in the nation into their pensions. According to TRA, Minnesota educators are set to pay 8% of their income into their pensions, while the national average is 6.43%. The burden of pension equity should not fall on educators' shoulders.

I ask you to do everything you can to improve educator pensions. Supporting the legislation above, would make meaningful steps in pension reform.

Thank you for your time and service,

Jim Olson

506 W 5th St.

Duluth, MN 55806

[James.Olson@ISD709.org](mailto:James.Olson@ISD709.org)

218-576-7602

March 21, 2024

Dear Chair Her and Esteemed LCPR,

My name is Stephanie Kahlert and I have the privilege of being an educator in Minnesota for 27 years! I send this written testimony in support of two separate bills; the Wolgamott-Gustafson bill on penalty reduction and Nadeau-Pratt bill on a career rule of 62 and 30.

Pension reform in Minnesota is vital if we want to keep young teachers and others in the service of education while keeping competitive with surrounding states.

A combination of both of these bills would offer the most benefit and options to the biggest numbers of educators right here in Minnesota.

So many penalties and cuts have been built into the teacher retirement system in the last 20 years. This is an opportunity like no other to fix this pension issue so that more people will think about becoming teachers or will consider staying in education as a career profession. Please don't let this amazing opportunity to do some real reform pass by. I know too many young and career teachers who are leaving to go into other professions and fixing this pension issue is one step in the right direction to retain educators that Minnesota can't afford to lose right now. I know that these teachers love their students but that the work load or conditions have become so unsustainable that they simply can't stay in education.

Do you know personally know an educator? I have coworkers that amaze me every day! They are spectacular at both teaching a concept and managing complex student relationships! To do this takes commitment and incredible resources. Please support Minnesota educators to have a respectable pension. This is one way we can do something to support teachers!

Thank you for your time!

Sincerely,  
Stephanie Kahlert  
ELL Teacher  
ISD 194 Lakeville

Dear Chair Her and LCPR members,

3-21-24

My name is Katie Dickerson. I am 55 years old and an art educator working for the Hopkins School District. This year is my 28th year teaching in MN. I taught for 3 years prior in NH where I grew up so I have been teaching for a total of 31 years.

This state has let educators down. When I moved here in 1995 I knew I had missed the rule of 90 but was told my pension would be fixed by the time it came for me to retire. Here I am almost 30 years later and barely any improvements have been made. I am struggling to see myself lasting another 10 years, but right now I have no choice. Don't force me to become the teacher who can't afford to retire. I don't want to become the teacher who hates her job (which by the way will negatively impact students) but is forced to continue due to high penalties. I will tell you right now if this happens there is no way in hell I will give any more of myself to the educational system after I feel I have been raked over the coals. I want to be the teacher who has the option to leave when I feel I am ready and to do so with dignity and pride. I want to continue to believe in the educational system and be able to help out by substituting when I can.

Many are concerned about the educators who are new to the field. Honestly, very few of these educators are not going to become career educators. They are watching and seeing how becoming a career educator is not valued by the state of MN. Why would they stay when they see not only the major penalties they would face for their many years of service, but the number of years they would have to work in order to retire with full benefits? Why would they want to be trapped into that system? It is time to start fixing the educator pension issue. This is a huge part of what will bring educators to our state and help to make education a field worth going into again.

I implore you to please support HF3972-SF4196 (Wolgamott-Gustafson bills on penalty reduction) AND HF3808-SF4348 (Nadeau-Pratt bill on a career rule of 62 and 30).

If you think our education system is in trouble now, not fixing the pension issue will only make it worse. We need BIG change. Not crumbs. We need to see the light at the end of the tunnel. Something that tells us our state values what we do and is prepared to compensate career educators for their years of service and dedication to the field.

Thank you,

Katie Dickerson  
Eden Prairie  
Hopkins School District

March 21, 2024

Dear Chair Her & LCPR Members,

My name is Casey Veiseth. I am a Tier II educator. I have been an educational Speech Language Pathologist for the past 25 years working with students ages birth-21 in various school districts in southeastern MN. As a third generation educator, I have always been proud to work with students and teams to make a difference in the lives of our students who need “a voice.” The decision to be a public servant in education was made in my high school and college years, where I could never imagine that the state I love would treat educators as they currently do when they move towards retirement.

It has not been uncommon to hear about or see generations of families in the educational profession, but that is rapidly changing in Minnesota. Unfortunately, it is a profession that will not see a fourth generation of my family. My college age and young adult daughters have chosen professions that provide competitive compensation for their level of education, benefit packages largely paid for by their employers (including much better insurance options), opportunities for bonuses/incentives, and ones that provide great matching benefits and options to plan towards their future retirement. All of these make sense for a highly educated professional...unless you are a current educator. Educators fight for their students daily, and then are required to fight for every small raise, every minute of prep time, every insurance package change, and to not be greatly penalized and disrespected for their years of service when they move towards retirement.

While far from perfect, **I am asking you to please support HF3972-SF4196 (Wolgamott-Gustafson bills on penalty reduction) AND/OR HF3808-SF4348 (Nadeau-Pratt bill on a career rule of 62 and 30).** I know you have heard from many others about the exorbitant penalties, the low employer contributions, TRA members, TRA members dissatisfied with how the fund has been handled, the lack of foresight when the Rule of 90 was eliminated, the anger towards the state for allowing Tier II teachers to bear the brunt of funding the plan, etc. These are only some of the issues. What it comes down to for me...I will have to work to the “Rule of 104” while I have colleagues who have or are able to retire far earlier without penalties due to a change made decades ago and largely ignored since. It is not about fairness. It is about doing what is right. It is about respect, It is about providing for professionals who have given their careers to a system that abuses them daily.

I urge you to make the decisions needed to right the wrongs of the TRA pension system

Sincerely,  
Casey Veiseth, CCC-SLP  
Zumbrota, MN

Pension Commission Members.

Please support the Penalty Reduction Bill (H.F. 3972/S.F. 4196) and the 62/30 Career Rule Bill (H.F. 3808/S.F. 4348). I am a Tier 2 educator and have worked in public education as a licensed school psychologist for 25 years. I will have to work another 6 years to obtain my full pension. I will be 65 years old at that time. The job is very demanding, fast paced, places heavy demand on one's memory, and simply put there is too much work to complete within contracted hours. I have found it harder to keep pace with my job as I have aged and worry that I simply may not be able to do so for another 6 years. I believe there are thousands of other professionals working in public education who are experiencing the same difficulty keeping up with the pace of the work as they age. The Penalty Reduction Bill (H.F. 3972/S.F. 4196) and the 62/30 Career Rule Bill (H.F. 3808/S.F. 4348) will help maintain a healthy and vigorous work force in the field of public education and enable aging educators to retire when their bodies are telling them it is time to do so. Please support these bills.

Respectfully,

*Thomas Wolfe Ph.D.*

Thomas Wolfe, PhD  
School Psychologist  
Mankato Area Public Schools



March 20, 2024

Dear Honorable Chairperson Rep. Her and Pension Committee Members,

My name is Jodi Prchal. I am in my 35th year of teaching fourth grade. I have also taught first grade, 7th and 8th grade science and fifth grade. I began teaching right out of college at age 22 and have never taken time off while raising my two children who are now getting married and thinking about having children of their own. I hope to be able to enjoy grandchildren soon. I sincerely hope my written testimony is read by all those on the LCPR committee.

I am an Education Minnesota member and have served in union roles and have been a full paying member my entire career. I have taken on extra duties for most of my career including yearbook advisor, student council advisor (was the Midwest Middle School Advisor of the Year), Math Master Coach, Science and Engineering Fair advisor, Camp Invention Director, Spelling Bee Judge, community education teacher, was a Fox 9 Top Teacher, 4H Leader and volunteer for Supermileage Car Challenge, robotics, FFA, church volunteer (Vacation Bible School). While my own children were growing up I was doing many of these extra duties at the same time. I am not sure how I did it, but it was important to me to be able to offer these opportunities in my district where STEM was not a priority. I have dedicated my life basically to education.

I have met the Rule of 90. EXCEPT, I don't receive any benefits from that Rule, as I started on the "wrong side of the dateline" (July 1, 1989). I missed that date by mere DAYS. Instead, I am subjected to outrageous penalties, not discounts as TRA refers to them - please - a person is not "getting" anything, but instead "giving up". This forces me into working longer, at least 9 to 10 more years longer than peers my age that started "on the right side of the dateline". If I were to retire now, I would lose over half of my "promised" pension. I am one of the teachers at the "tip of the spear", those that are being affected NOW by this horrible legislation of the poor decisions of the past. I feel like a political pawn. We are bombarded to vote only Democratic with a monumental amount of our dues ear tagged for campaigning. Where are these politicians now to help fix this mess??

If I had a choice, and qualified for the Rule of 90, I would retire now. Our district is suffering after two failed referendums and will be cutting over three million dollars.. There are promising new teachers being laid off, so our district is offering an early retirement settlement. Well, for those who qualified for the Rule of 90 (yay for them), they can now also tap into \$48,000 to put toward their healthcare. I have a year of sick leave that I have not tapped into, that I would receive nothing for. So on top of walking away from a year of sick leave and not meeting the Rule of 90, I will now be walking away from \$48,000 because I feel like I need to stick it out until the state fixes this wrong. Others who met the deadline mere days before me can happily retire, reap the pension benefits, take advantage of the early retirement settlement and then still come back and sub! How is this even remotely fair??? It makes me so frustrated. I poured my heart and soul at the expense of living a chaotic life and missing time with my family for years to be treated like this? I truly LOVE teaching and if able to retire would continue to work with youth in some capacity. I would just love to have some flexibility in my "golden years" and be treated FAIRLY.

I've been paying close attention to two bills, the Penalty Reduction Bill (HF3972/SF4196) and the 62/30 Career Rule Bill (HF3808/SF4348). I would like to see both parties come together and merge the best of the two bills, to help educators NOW, not in five, six or nine years or never. What a pleasant surprise it would be to have the Democratic and Republican parties work together for a cause they say they both believe in - helping teachers, building a better society through public education.

In addition to the penalty reductions, a career rule is necessary. We are the only state in our region that does not have a career educator rule for Tier 2 educators. Please work together and make history. I personally would pay more for a career rule. I realize this is a hot button topic, and that it should be funded by the state, since Minnesota has chronically underfunded teacher pensions for decades. However, here we are, with educators like myself being affected by the “35+ years legislators' past” of doing nothing to change the law. SOMETHING needs to be course-corrected and the time is NOW.

By making Pension reform RIGHT for Tier 2, you will be attracting and retaining much needed educators to stay in our state, instead of choosing a neighboring state, one where they can have a career at 30 years instead of 40+ years. If nothing is done and the can is kicked down the road (again), you will see many mid-career educators leave the profession - guaranteed. THIS IS A BIG DEAL. MANY, MANY, MANY educators are watching to see what happens and how valued we are from those that run the state government and are in power.

Thank you for allowing my written testimony and reading it. Thank you for taking action NOW, this legislative session.

Jodi A Prchal, Minnesota Public Educator, Year 35 who Met the Rule of 90, but doesn't qualify for it because of an arbitrary date

32155 Sanborn Drive  
Montgomery MN 56069  
952-758-4213



**Jodi Prchal**

4th Grade

Falcon Ridge, New Prague MN |

952.758.1659

**NPAS: Proud Tradition, Promising Future**

Dear Chair Her and LCPR Members:

My name is Laura Heuton. I have been teaching for more than 25 years. Please support HF3808-SF4348 (Nadeau-Pratt bill on a career rule of 62 and 30). It is fully funded.

Sincerely,

Laura Heuton

Rochester Public Schools

Dear Chair Her and members of the LCPR,

I am writing in favor of a combination of the bills [HF 3808 \(Nadeau\)](#); [SF 4348 \(Pratt\)](#) and the [HF 3972 \(Wolgamott\)](#); [SF 4196 \(Gustafson\)](#) which would support Tier 2 teachers receiving a career rule at 62/30 in one bill and reducing the penalties if you can't make it to 62 in the other bill.

I am soon to be 52 years old and in my 30th year of teaching high school. Currently I will have to spend 43 years teaching in the classroom to receive full benefits. This is disheartening! It is time for MN teachers who have dedicated their entire lives to teaching to receive a career rule and to retire without penalties which are extremely harsh. MN is atypical compared to surrounding states. Most states have a career rule and it is common practice in teacher pension systems and reform needs to take place to make MN competitive to our surrounding states.

You have the power to fix this and make this right for teachers who have funded their own pensions but are left high and dry. Past decisions by the legislature proved to be detrimental to Tier 2 teachers. The 15 million Governor Walz is proposing for pensions could be used to create a much needed career rule and a reduction in penalties.

This would be a right move to give teachers hope who were hired after 1989. The pension system has been broken for 30+ years when Tier 1 and tier 2 was created. Career teachers have contributed the most years to TRA and this reform would be a step in the right direction.

Thank you for working to fix the pension inequities.

Sincerely,  
Melinda Wetteland  
30 year teacher  
St Francis Area Schools

Dear Chair Her and LCPR members:

My name is Krista Ice and I am in my 31st year of teaching and will be 54 years old upon the completion of this school year. I teach in the Wayzata Public School system. I am writing in support of a bill that will create a career rule of 62 and 30. While I will be far past 30 years (39) at the age of 62, I see it only right that at that age I would not be penalized on my (own) investments and dedication to my career. The penalties for taking my money out sooner if need be are also extremely harsh and unreasonable. It's unfortunate the only way to fund some of these requests is to increase our own contributions, but we need to get going on improving the damage that has been done to our pensions.

I teach with many amazing teachers in their 30s. They are spent. The thought of being able to teach 30 more years, after already putting in 10 good years, is daunting. They will not stay when a quality pension seems too far out of reach to stay in teaching. These people can see their money would be best invested elsewhere at this point in their lives. Our current and future children in Minnesota are in trouble. The thought of incredible teacher shortage is real. We need you to show you understand the demands and the importance of what we do each and every day to care for our future. We need you to take care of the task of supporting our pension while we do not have time to notice because we spend our days with 25 plus students, taking care of their mental, emotional and academic well-being.

Please work to support those of us who have stayed in teaching. Support veteran teachers and show the younger teachers that staying in their chosen career will be financially worth their while. I appreciate your time, attention and consideration. Work with the both bills and make something happen for the people in the trenches working to make a difference for Minnesota children.

Thank you,

Krista Ice, M.Ed  
Minnetonka, MN  
Wayzata Public Schools

Good Afternoon:

3-19-24

I am writing to strongly urge you all to recommend taking the necessary action to help solve the ongoing Tier II TRA pension inequities that are negatively affecting countless public educators ready to retire with 3+ decades of dedicated service in Minnesota classrooms and communities! Meaningful pension reform can be the difference between Minnesota educators being able to retire with dignity (without outrageous penalties) and/or being held hostage by the current trap our previous legislators created within the TRA Tier II pension system.

In addition to the bills still active from last session, we have two new bills authored by Rep. Wolgamott (HF3972/SF4196) and Rep. Nadeau (HF 3808). Standing alone, both bills have positives and flaws, but if they are combined to include the best of both, they can create a positive outcome that all of our public educators so desperately need and deserve! If I were to personally choose one over the other as written, **I would vote for Rep. Nadeau's bill as it contains a much needed career rule for our long-time teachers (that have invested the most in their careers as well as into TRA) who are firmly trapped by our current pension system and need a way out NOW, because there really is no...later for the 30-40 year veterans.** In addition to providing a career rule (something Minnesota hasn't had for teachers hired after 1989), it helps *current career teachers* which the Wolgamott bill does not, it gives the legislature a start and buys them time to keep working on mid-career options and reducing penalties to more equitable levels for those who are not at the cusp of retirement right now.

Yes, we know money is tight, but I truly believe the goals below are achievable and all are written within current bills still active in our legislature. For instance, lowering penalties at ages 63 and 64 for the 30% of teachers who reach 30+ years of service is less than a percent difference from the current 3.18% (-3% = .18%) at age 64 and 6.64% (-6% = .64%) at age 63. Why wouldn't we lower the penalties for this small group of educators who have given the greatest amount of time and contributions while keeping the EdMN/Walgamott-proposed 3% penalties for all between 58-62?

Similarly, moving the 62/30 career rule provision to 60/30 is a low cost and achievable goal that allows greater inclusion of people who started teaching between the ages of 22-30 or who, perhaps, took off a few years or moved to MN after teaching several years in another state. These NEED to be our priorities and they need to happen THIS YEAR! The Nadeau bill is set to go into effect in 2024 which is crucial. The people retiring this year need reform NOW! Relief in 2025 or beyond does not help the educators so firmly caught in the pension trap that they are literally gnawing at their own legs (i.e. suffering undeserved penalties) to free themselves as I write this!

The Tier II pension equity issue will not go away by itself and, for the sake of public education in Minnesota moving forward, it cannot be kicked any further down the road. You all have the means to make a meaningful difference for our public educators...to "**show**" us we are valued as all the hollow words of the past have gotten us nowhere.

Please, take meaningful action NOW! The bills are in place, we have bi-partisan support, and the only thing missing is a financial commitment from our state leaders. We're down, but we're not out! At the very least, grandfather or hold harmless those who started teaching in the early 1990's (just missing the arbitrary deadline separating Tier I & Tier II) to buy time to craft a more long-term solution for the rest of the pool moving forward. Thanks in advance for your time and attention to this critical issue facing Minnesota public educators.

Sincerely,

Julie Yost-Minnich  
PEM High School (31 years)  
Stewartville, MN  
507 273 6230

Dear Chair Her and esteemed LCPR,

My name is Christine Denson, and I am 39 year teacher veteran with 34 of those years in Minnesota public schools. I offer this written testimony in support of two separate bills; the Wogamott-Gustafson Bill on penalty reduction and the Nadeau-Pratt Bill on a career rule 62 and 30.

A combination of both of these bills would offer the best options as well as benefits for ALL educators in the teaching profession. I'm advocating for fair and transparent benefits for all teachers no matter when they started teaching.

I believe that for the state of Minnesota to build back up to being known as a great education state, Pension reform must happen. Factually speaking, we are currently one of the worst pension systems in our nation. Unfortunately, it is already having an impact on deterring young educators from choosing or staying in Minnesota. (Nearly 30% of new teachers leave the classroom within the first five years (PELSB 2021). The average career length for teachers is less than 15 years (NEA). I am hearing from younger teachers in our state that they will not be staying unless there is a career rule put in place and changes to our pension system. This breaks my heart because they are amazing teachers.

I believe a career rule is critical in retaining teachers in the profession long term, as well as giving them their just reward without penalty. Opponents of the Nadeau-Pratt Bill may say that Minnesota teachers should not have to contribute more money...for which I do agree, but also see the other side. Increased contributions have not been a concern since 2013 when EXCESSIVE early retirement penalties were legislated. Increased contributions were not an issue last year when St. Paul received a 62 and 30 career rule. Increased contributions are not an issue when we compare ourselves to surrounding states where we know Minnesota teachers already pay much more. And our TRA does not seem to have an issue with increased contributions as they have created disparaging differences between our Tier i and Tier II teachers trapping us with penalties, into teaching until we are 65 years old.

I'm asking you to support those of us who have stayed the course and dedicated our lives to this profession. Please do not give penalty breaks to those younger and leave the 62+ the same, do both. For over thirty years I have been told that our pension would be fixed before I would consider retiring. I am now 62 years old, have been teaching for 39 years, and have only seen more penalties:( The 62+ teachers in the state have kept this profession to extremely high standards, they should not be penalized for staying the course.

I'm asking our legislature to consider this seriously and take on the responsibility of fixing this problem now. Sadly, if they do not, it will self correct and Minnesota will have a teacher shortage that will cost them more. Please be proactive in resolving this issue.

Thank You,

Christine Denson, M.Ed.  
Minneapolis, Minnesota  
Minnetonka School District

Dear Chair Her and LCPR members:

My name is Regina Sirianni and I have been a school counselor in Minnesota public education for 5 years. I have also been a paying member of TRA for 5 years. This was not by choice. This was automatically deducted from my paycheck. Historically low salaries for a Master's Education level employee of the Public Education system didn't allow me to contribute in a meaningful way to other retirement plans. So, TRA was my plan for retirement income.

What I am asking for is that career teachers receive the retirement benefits that they have earned and paid into for years. It is imperative that career teachers NOT be penalized for working until 62 with at least 30 years of service. A simple hire date stands between an equitable, respectable pension.

Please support HF3808-SF4348 Nadeau-Pratt bill on a career rule of 62 and 30. Teachers who dedicate their entire careers and lives to education and children should be REWARDED for this, not penalized! Please remove all penalties for those who can retire at 62/30.

Thank you for taking the time to read my personal request.

Sincerely,

Regina Sirianni, LPSC



Dear Chair Her and Members of the LCPR Committee,

My name is Joan Klaphake, and I teach 2<sup>nd</sup> grade in the New London-Spicer school district.

I am asking you to endorse the HF3808-SF4348 Nadeau-Pratt bill on a career rule of 62 and 30. This bill would support career educators like myself. Contributions to TRA are not an option; they are mandated. Career educators with 30+ years of experience have contributed the most. These are the same people who cannot wait for long-term solutions. The HF3808-SF4348 Nadeau-Pratt bill would be a small step as you continue to look for ways to help all educators.

Thank you for your time and consideration in supporting the HF3808-SF4348 Nadeau-Pratt bill as progress toward pension reform for all Minnesota educators.

Sincerely,

Joan Klaphake

My name is Nate Ziemski and I am a 10 year Physical Education Elementary Specialist in the Anoka Hennepin School District 11. I am writing to you asking for support to reform our teacher pensions, specifically bills HF3972 by EdMN, and HF3808 by Rep. Nadeau.

There are a lot of concerns as a teacher in our school systems we face daily. Nothing will compare to the continued teacher shortage that is slowly getting away from us. This is my "second career" and as a 46 year old, some of the bills presented may not have the greatest intentions for my personal situation, but can hopefully change the direction we are heading.

The reason for the shortage is linked to lack of pay, unrealistic workloads, disrespect from students, and a terrible retirement package. There are plenty of statistics on the average years a new teacher will make it in this industry. It should be alarming to those in charge. In my short 10 years, this job has been hard. My thought process balances on helping my 700+ kids with a smile on my face daily, coming home absolutely exhausted, to...I hope I can make it to anything that looks like retirement.

I do believe in the next five to ten years the teaching system will be in dire straits. Time is now to start the process of doing better. College age students need to know teaching can be a meaningful career path, to be able to make a difference, and to live a life with great integrity. I didn't even touch base yet on the outstanding teachers in my building that have put in 30-35+ years to be only told to keep going, or forfeit a large percentage of their money they put in TRA. It's upsetting and borderline criminal.

Pension reform needs to be front and center to put education in Minnesota on the map with our surrounding states. We have one of the worst packages in the country so we should not be allowed to say we are putting kids first.

Thank you for your time.

Sincerely,  
Nate Ziemski

3/21/2024

Dear Chair Her and LCPR Members:

Currently, I am in the midst of my 26th year of teaching. I am tired, I am discouraged, I am burned out, and to reach the age of 66 for full retirement benefits, without a penalty, I am looking at another 16 years of teaching, for a total of 42 years of teaching! For years, I have loved my job and my students. There were many years where I went to work early and stayed late to prepare engaging lessons, evaluate student work, and/or to get organized so that I could give my complete attention to my students while they were at school with me. Unfortunately, I am getting older and starting to slow down. I am not the teacher that I once was. Everyday, I motivate myself to do the best job I can by asking myself, "What type of teacher would you want your own children to have?", and I strive to be the teacher I would want my own children to have.

So, I ask you, to please support **BOTH** HF9372-SF4196 (Wolgamott-Gustafson bills on penalty reduction) and HF3808-SF4348 (Naduae-Pratt bill on a career rule of 62 and 30). For career teachers that have taught for over 30 years, there really needs to be an incentive such as a **penalty reduction AND a career rule in place**.

Currently, if you choose to retire prior to 65, extremely high penalties are compounded for each year of early retirement. The money lost in penalties comes primarily from the employees own contributions. Because the penalties are extreme and the financial loss of penalties is taken from the employees' own contributions, educators cannot afford to retire. In addition, if you leave teaching before collecting your retirement, your benefit is frozen in that year's dollars making the decision to cash out (employee portion only at a much reduced interest rate from what the State has actually earned) a difficult decision. In the past with deferred augmentation your benefit grew by an amount about equal to or a little better than inflation until the day you collected (for example due to inflation if you stop teaching at 52 and collect at 65, your benefit has lost roughly 32% of its purchasing power with regular inflation over that time while TRA made full interest on all of your contributions).

It is quite obvious that we need to reform our pension immediately to not only protect the integrity of the teaching profession, but to also maintain and attract prospective teachers. I encourage you to help fight for a fair retirement for all teachers.

Thank you,  
Jenna Boedigheimer

Good Morning:

3-21-24

I am writing to strongly urge you all to recommend taking the necessary action to help solve the ongoing Tier II TRA pension inequities that are negatively affecting countless public educators ready to retire with 3+ decades of dedicated service in Minnesota classrooms and communities! Meaningful pension reform can be the difference between Minnesota educators being able to retire with dignity (without outrageous penalties) and/or being held hostage by the current trap our previous legislators created within the TRA Tier II pension system.

In addition to the bills still active from last session, we have two new bills authored by Rep. Wolgamott (HF3972/SF4196) and Rep. Nadeau (HF 3808). Standing alone, both bills have positives and flaws, but if they are combined to include the best of both, they can create a positive outcome that all of our public educators so desperately need and deserve! If I were to personally choose one over the other as written, **I would vote for Rep. Nadeau's bill as it contains a much needed career rule for our long-time teachers (that have invested the most in their careers as well as into TRA) who are firmly trapped by our current pension system and need a way out NOW, because there really is no...later for the 30-40 year veterans.** In addition to providing a career rule (something Minnesota hasn't had for teachers hired after 1989), it helps *current career teachers* which the Wolgamott bill does not, it gives the legislature a start and buys them time to keep working on mid-career options and reducing penalties to more equitable levels for those who are not at the cusp of retirement right now.

Yes, we know money is tight, but I truly believe the goals below are achievable and all are written within current bills still active in our legislature. For instance, lowering penalties at ages 63 and 64 for the 30% of teachers who reach 30+ years of service is less than a percent difference from the current 3.18% (-3% = .18%) at age 64 and 6.64% (-6% = .64%) at age 63. Why wouldn't we lower the penalties for this small group of educators who have given the greatest amount of time and contributions while keeping the EdMN/Walgamott-proposed 3% penalties for all between 58-62?

Similarly, moving the 62/30 career rule provision to 60/30 is a low cost and achievable goal that allows greater inclusion of people who started teaching between the ages of 22-30 or who, perhaps, took off a few years or moved to MN after teaching several years in another state. These NEED to be our priorities and they need to happen THIS YEAR! The Nadeau bill is set to go into effect in 2024 which is crucial. The people retiring this year need reform NOW! Relief in 2025 or beyond does not help the educators so firmly caught in the pension trap that they are literally gnawing at their own legs (i.e. suffering undeserved penalties) to free themselves as I write this!

The Tier II pension equity issue will not go away by itself and, for the sake of public education in Minnesota moving forward, it cannot be kicked any further down the road. You all have the means to make a meaningful difference for our public educators...to “**show**” us we are valued as all the hollow words of the past have gotten us nowhere.

Please, take meaningful action NOW! The bills are in place, we have bi-partisan support, and the only thing missing is a financial commitment from our state leaders. We're down, but we're not out! At the very least, grandfather or hold harmless those who started teaching in the early 1990's (just missing the arbitrary deadline separating Tier I & Tier II) to buy time to craft a more long-term solution for the rest of the pool moving forward. Thanks in advance for your time and attention to this critical issue facing Minnesota public educators.

Sincerely,

Kate Lund  
PEM Elementary (32 years)  
Elgin, MN  
507-269-7533

Hello,

My name is Rebecca Allard, and I have been teaching for 19 years in Minnesota public schools. I plan to keep teaching until I retire, but one thing keeps me from considering it in the long run - our pension and teacher pay. As a daughter of teachers and a single mom of a young daughter (also wants to be a teacher), I love the work I do and the students that I work with. Money isn't everything, but it's hard to keep going in this career path without seeing changes in the legislature that support us in this profession.

I offer this written testimony in support of two separate bills: the Wogamott-Gustafson bills on penalty reduction and the Nadeau-Pratt bill on a career rule of 62 and 30.

Pension reform is CRITICAL if Minnesota is to remain competitive with surrounding states. Presently, our state has one of the WORST pension systems in the NATION. Please combine BOTH bills as it would offer the MOST benefits and options to the greatest number of educators in our state.

Minnesota won't have enough teachers moving forward. Please pass both bills to provide a career rule for teachers in our state. According to the March 15, 2024 Star Tribune article, "Minnesota teachers make nearly 28% less than other comparable college-educated workers in the state, according to the Economic Policy Institute, a nonprofit think tank based in Washington, D.C. That gap is about 26% nationally." Teacher pension as a recruitment tool and attractive benefit for one's career in the state of Minnesota is a myth. Let's change this!

Please support veteran teachers that have dedicated our lives to preparing our youth for their future and the workforce. It's time to show up in support of veteran teachers. Without pension reform, we are going to keep losing teachers.

As a marketing teacher, I've seen the slogan around that states, "Penalties are for hockey, not pensions." Combine BOTH bills as it would offer the MOST benefits and options to the greatest number of educators in our state.

Thanks,

Rebecca Allard, M.Ed.  
Maple Grove, MN  
Mounds View Public Schools



HF3972-SF4196 **AND** HF3808-SF4348

TO: LCPR Committee Members

My name is Todd Richter and I am a School Counselor at Roseville Area Middle School where I am completing my 32nd year as a counselor. Thank you for holding this meeting today to hear information about bills dealing with Tier 2 Educators' Pensions. I have had the opportunity to meet with Chair Her on multiple occasions, and know that the LCPR recognizes that there is a major problem with our pensions.

The lack of a fair and respectable pension for Tier 2 educators is having devastating impacts on the ability to recruit and retain educators to the state of Minnesota. This impacts our entire education system as we know it. We are losing teachers at an alarming rate and are not attracting new teachers to take their place. Our educators are a valuable resource to the state and we need to correct the problems created by previous legislators to improve pensions now. The crisis is here and it can not be dragged out by the legislature. Pension reform needs to happen now. **FIX IT NOW!**

As a member of the grassroots group Minnesota Educators for Pension Reform, we believe pension reform is a purple issue. For significant reform to happen, we need both sides of the political aisle: red and blue.

As a result, we stand in strong support of HF3972-SF4196 (Wolgamott-Gustafson bills on penalty reduction) **AND** HF3808-SF4348 (Nadeau-Pratt bill on a career rule of 62 and 30). A reduction in penalties and a career rule of 62 and 30, would make meaningful steps toward pension equity for Minnesota educators.

The pension issue has existed for 30+ years and our Tier 2 pensions are in fact worse off than what they were in the early 1990's. Over multiple sessions, the Minnesota Legislature has reduced pension benefits for Tier 2 members by increasing penalties, removing augmentation, and freezing COLAs until age 65. All of this has been done to support the unfunded liabilities of Tier 1 pensions. Tier 1 pensions have never had their benefits reduced and Tier 2 members are tired of carrying the burden.

I fully recognize that the LCPR Committee does not write the laws that govern our pensions, but you are in a powerful position to influence legislation and legislators to improve our pension plans and to request on-going state funding that is needed for pension reform.

I believe that we are stronger together. We have the ability to collaborate and be united for pension reform to happen during this legislative session. We look to the LCPR for leadership and influence to fix a problem that was created by the Minnesota Legislature.

Thank you for this opportunity to advocate for the educators of Minnesota.

**FIX IT NOW!**

Todd Richter  
510 Brimhall Street  
St. Paul, MN 55116

651-442-5665



Dear Chair Her and members of the LCPR,

I am submitting testimony to champion Tier 2 TRA funding - specifically ongoing state funding that will significantly improve educator pensions in the state of Minnesota. This is a purple issue! The future of public education in Minnesota needs energy and commitment from both sides of the aisle.

My name is Bridget Peterson and I am the Media Specialist for Esko Public Schools. Between the time I entered college in 1988 and today as a 32-year career educator, the existing pension I believed I would receive, and the reality of the one I will, is drastically different. I believe that the difference in teacher pensions is deterring young adults to enter the teaching profession and causing a mass exodus of those who do and teach for a few years. When I graduated from college, I was competing against hundreds of applicants for a scarce job opening. Today my district is lucky to receive one applicant and has open positions without anyone applying.

During the last three decades, TRA's financial problems have snowballed! Now that the first group of Tier 2 are at the point of retirement, we look in the rearview mirror and realize that Minnesota has chronically underfunded educator pensions. Sustainability factors aimed to decrease TRA's unfunded liability have been shouldered by Tier 2, but the fund remains deficient. The harsh penalties that are in place prevent Tier 2 teachers from retiring before age 65. Many need to leave the profession due to health concerns, family situations or after 40 years just don't have the stamina needed for the job any more through no fault of their own. I understand that even though there is a surplus this year, next year's forecast says otherwise. A commitment to Tier 2 this year will prevent TRA's financial burden from falling on individual districts. My small rural district uses retirement as a budgeting tool to prevent cuts to programming and maintaining class size. We rely on retiring teachers as substitutes amid a dramatic shortage. Our health insurance premiums will increase as aging staff typically incur more claims. Without pension improvement, TRA's financial problems will just pass down to the districts shift the financial burden.

My future, and the future of public education in the state of Minnesota have landed in your hands; both hinge on funding to reduce penalties and create a career rule for TRA Tier 2 pension reform. By doing so, you will be retaining and attracting the quality educators Minnesota needs for a World Class Education System.

Sincerely,

Bridget Peterson  
Media Specialist  
Esko Public Schools

**Dear members of the Legislative Commission on Pensions and Retirement,**

My name is Mellisa Larson, and I'm an aspiring educator. I'm a junior at UMD studying elementary and special education. I'm writing in support of H.F 3972/S.F. 4196. We need a fair pension for the future of this profession.

Many people believe that aspiring educators and young people in general do not think about or care about pensions. This is simply not true. Young people are looking for relief as we enter an economy that's harder than ever before, and Gen Z is looking for professions that have valuable and sustainable retirement benefits. College students today may not be like college students in past decades, because it's essential that we plan for paying off enormous student loans while we enter a profession with low starting salaries.

Every student I know who doesn't come from money has to become *their own financial planner* - making ends' meet, deciding whether or not to have a family, to buy a house, or to live our lives how we'd like to. Not enough young people are willing to take on the financial hardship, even if they wish they could be a teacher, they know they want to be a teacher, they would absolutely love being a teacher. We have to ask ourselves: If I can't afford to live, how can I afford to teach?

Minnesota taking steps to improve teacher pensions through state funding would be a huge boost to recruitment and retention, because that's literally the point of a pension.

We recognize the importance of pensions when thinking about where we want to teach. We know that this is a challenging field and are looking to the future as we start our careers. The idea of teaching until 65, or 62, to earn a sustainable benefit can scare young people who want to serve MN students off. I'm going into elementary education, would I be able to run around my building, sit on the floor, and serve my students as well as I know I can in my mid-60s?

As the vice president of our aspiring educators, I hear worries from aspiring educators across the state on this issue. We want a future we can look forward to, if we choose to teach in Minnesota. I ask legislators to please hear us, and stop this harmful narrative that somehow we don't think about these issues. We do, we care, and we're standing up for ourselves and all of the educators who came before us.

Please support state investment towards a penalty reduction in the teacher pension plan.

Thank you for your time, and for discussing a bill that would restore thousands of dollars to teachers' pension benefit.

Melissa Larson