

SUBMITTED TESTIMONY RECEIVED FOR SF4860-HF4812
FROM SAINT PAUL TEACHERS

Legislative Commission on Pensions and Retirement

Tuesday, April 14th, 2026 – 5:30 PM

Room G15, Minnesota State Capitol Building

Table of Contents

Janice Bisch, Teacher, SPPS	3
Elizabeth Blyakher, Teacher, Highland Park Senior High	4
Roni Bozvay, English Language Learner Teacher, SPPS.....	5
Elizabeth Brzinski, Teacher, SPPS.....	7
Natalee D'Amore, School Counselor & Secondary English Teacher, SPPS	8
Eric Erickson, Teacher, Como Park High School	9
Arazue Foroozan-Yazdani, Teacher, SPPS.....	11
Nick Gasho, English Language Learner and French teacher, SPPS	12
Hannah Geimer, 2 nd Grade Teacher, SPPS.....	13
Alexandra Hawksford, English Teacher & Debate Coach, SPPS.....	15
Lisa Houdek, Teacher, SPPS	16
Erica Hunt, Social Studies Teacher, Saint Paul Central High School	17
Kathleen Karp, High School Counselor, Saint Paul Central High School	18
Megan King, Teacher, Saint Paul Central High School	20
Jack Kozlowski, Teacher, Saint Paul Central High School.....	21
Kathleen J. Lang, 3rd Grade Teacher, Capitol Hill Gifted and Talented Magnet School.....	22
Micha Langenberg, Teacher, SPPS.....	23
Dan Mattimiro, Teacher, SPPS	25
Mike McKay, Math Teacher, SPPS, SPTRFA Trustee	26
Stephanie McCleerey, Teacher, SPPS.....	27
Rubens Modelli, High School Science Teacher, SPPS	28
John Mowry, Math Teacher, SPPS	29
Brad Ollman, Music Teacher, Capitol Hill Gifted and Talented Magnet School.....	30
Brian Paulson, Math Teacher, Saint Paul Central High School.....	31
Lynn Peterson, High School Health Teacher, SPPS	32
Brian Reinhardt, Teacher & Coach, SPPS.....	34
Jennifer Singerhouse, Work-Based Learning Coordinator, Saint Paul Central High School.....	35
Marcela Telleria, High School Spanish Teacher, SPPS	36
Dayna Thomas, Elementary teacher, Saint Paul Public Schools (SPPS).....	37
Becky Valek, School Counselor, SPPS.....	38
Erin Whitcraft, English Teacher, SPPS	39
Steven Yernberg, Math Teacher, Saint Paul Central High School	40

Janice Bisch, Teacher, SPPS

Hello,

My name is Janice Bisch and I am a hardworking St. Paul Public School teacher. I've been with the district for 20+ years in various roles, all of which I put my heart and soul into. That being said, I was disappointed to find that my pension, St. Paul Teachers Retirement Fund Association (SPTRFA), is inferior to that of every other teacher in the state, even though I do the same work.

St. Paul Public School teachers are putting in 9.0% compared to 8.0% for other state teachers. Our COLA is 1.0 % compared to their 1.5%. And the early retirement penalty is a whopping 28% reduction compared to 13% reduction. Overall, what we will be getting in our pensions is much lower than every other teacher in the state. This is unfair.

What do we want? Plain and simple, we are asking for parity in relation to our pension plan.

Please make things right.

Best regards,

Janice

Elizabeth Blyakher, Teacher, Highland Park Senior High

Dear Legislators,

My name is Elizabeth Blyakher, and I am a teacher with 11 years of service in Saint Paul Public Schools. I'm writing to ask for your support for legislation that reduces pension disparity between the St. Paul Teachers Retirement Fund Association (SPTRFA) and the Teachers Retirement Association (TRA), which applies to all other teachers in Minnesota.

I'm writing to you not only as a teacher in St. Paul Public Schools, but as a resident of Apple Valley. It would be easy to dismiss this as an issue for St. Paul's legislators but that would overlook all of the current and former educators who live around the state of Minnesota.

To bring the SPTRFA pension toward parity with TRA, \$12 million is necessary to reduce employee contributions from 9% to 8%, increase COLAs from 1% to 1.5%, and reduce penalties associated with the 60/30 career rule. These differences make it hard for Saint Paul Public Schools to retain experienced educators and plan for a stable workforce in urban public education.

Minnesota already lags several neighboring states in teacher retirement benefits, making it even more important that systems within our state are equitable and competitive. This legislation affects 3,482 current teachers, and 13,695 others including retirees and deferrals. We aren't asking for special treatment. We're asking for equity that honors long service, supports retention, and reflects the intense demands of teaching in St. Paul, the second largest district in the state.

Educator work and support goes far beyond the classroom. In a profession already facing high burnout and staffing challenges, particularly in urban districts like St. Paul, retirement security isn't abstract. It shapes whether experienced educators stay, when they retire, and whether early or mid-career teachers plan a future in education. Equitable retirement benefits will help Saint Paul Public Schools retain and recruit experienced educators, receive the same benefits as every other teacher in Minnesota, and maintain stability for students and their families.

Thank you for your time and for your service to Minnesota students.

Sincerely,

Elizabeth Blyakher

Teacher, Highland Park Sr. High

Roni Bozvay, English Language Learner Teacher, SPPS

March 14, 2026

Dear Members of the Legislature and LCPR,

My name is Roni Bozvay, and I am an ELL Educator in the St. Paul Public Schools system. This is my 32nd year in the District, and 35th year teaching overall in the beautiful city of St. Paul. I'd like to share a few things with you about my career as an educator in an urban school system. First, and foremost, I REALLY love teaching, and can't imagine a better, more fulfilling career choice. I get to instruct the leaders of tomorrow, I get to build rapport with children and families, and I get to advocate for a better educational system for all my students. I also have amazing colleagues who help me through both the good and difficult days that we as educators experience together in an urban public school system. These are only a few of the reasons why I love teaching!

Unfortunately, the profession has become increasingly demanding, beyond what anyone could predict or imagine. The past several years has seen a demand placed on teachers that no other profession has had to deal with. We have survived COVID and online teaching, ever increasing demands on test scores, constant curriculum and standards changes, higher expectations placed on schools, and most recently, Operation Metro Surge. These are in addition to all the other things we, as Educators and frontline workers, do in the scope of our job daily. Just since January, in addition to my job as an Educator, I have assumed the role of Site Captain for my school to protect our students and community against ICE and immigration enforcement. I organize volunteers to patrol our school grounds before and after school, I work with community organizations to procure food and supplies for families in need, I apply for rental assistance for families facing eviction, and deliver food and supplies to my students' families when needed. I am exhausted!

I'm writing to ask for your support for legislation that reduces pension disparity between the St. Paul Teachers Retirement Fund Association (SPTRFA) and the Teachers Retirement Association (TRA), which applies to all other teachers in Minnesota.

To bring the SPTRFA pension toward parity with TRA, \$12 million is necessary to reduce employee contributions from 9% to 8%, increase COLAs from 1% to 1.5%, and reduce penalties associated with the 60/30 career rule. These differences make it hard for Saint Paul Public Schools to retain experienced educators and plan for a stable workforce in urban public education.

Minnesota already lags several neighboring states in teacher retirement benefits, making it even more important that systems within our state are equitable and competitive. This legislation affects 3,482 current teachers, and 13,695 others including retirees and deferrals. We aren't asking for special treatment. We're asking for equity that honors long service, supports retention, and reflects the intense demands of teaching in St. Paul, the second largest district in the state.

Educator work and support goes far beyond the classroom. In a profession already facing high burnout and staffing challenges, particularly in urban districts like St. Paul, retirement security isn't abstract. It shapes whether experienced educators stay, when they retire, and whether early or mid-career teachers plan a future in education. Equitable retirement benefits will help Saint Paul Public Schools retain and recruit experienced educators, receive the same benefits as every other teacher in Minnesota, and maintain stability for students and their families.

Thank you for your time and for your service to Minnesota students.

Sincerely, Roni Bozvay

ELL Educator

L'Etoile du Nord French Immersion School

35 years of service

Elizabeth Brzinski, Teacher, SPPS

Chair and Members of the Committee,

My name is Elizabeth Brzinski and I have been a classroom teacher in St. Paul Public Schools coming up on 32 years. I am a third generation Minnesota teacher, and second generation SPPS teacher. My parents retired from SPPS many years ago and have always stressed onto me the importance of working hard and making sure I am set to receive a solid pension upon retirement.

St. Paul teachers are asking that the committee consider these improvements to our pension plan:

1. Reduce employee contributions from 9% to 8%
2. Increase COLAs from 1.0% to 1.5%
3. Reduce the 60/30 early-retirement penalty 28% → 13%

Thank you for your time and standing by St. Paul educators.

Sincerely,

Elizabeth Brzinski

Natalee D'Amore, School Counselor & Secondary English Teacher, SPPS

Hello,

My name is Natalee D'Amore, and I am a licensed School Counselor and Secondary English Teacher with 13 years of experience and 3 years of service in Saint Paul Public Schools. I'm writing to ask for your support for Senator Sandy Pappas' legislation that brings pension equity between the St. Paul Teachers Retirement Fund Association (SPTRFA) and the Teachers Retirement Association (TRA), which applies to all other teachers in Minnesota.

As a highly qualified licensed BIPOC educator from another state, I decided to keep working in and serving St. Paul, Minnesota schools because of the pension opportunities here. However, St. Paul teachers have been unfairly left out of a pension deal that no longer makes working in St. Paul beneficial because now my work is not valued at the same rate as individuals with the same or fewer qualifications than I possess. My years of service are no longer equal to the years other put in, despite it being the same time. Where is the fairness in that? Without this incentive, BIPOC educators can leave St. Paul and pursue opportunities elsewhere, where we are in high demand to provide culturally inclusive and relevant supports to students in families.

I respectfully urge you to support Senator Pappas' legislation. To move SPTRFA toward parity with TRA, \$12 million is necessary to reduce employee contributions from 9% to 8%, increase COLAs from 1% to 1.5%, and achieve parity with TRA on 60/30 career rule. These differences make it hard for Saint Paul Public Schools to retain experienced educators and plan for a stable workforce in urban public education.

Minnesota already lags several neighboring states in teacher retirement benefits, making it even more important that systems within our state are equitable and competitive. This legislation affects 3,482 current teachers, and 13,695 others including retirees and deferrals. We aren't asking for special treatment. We're asking for equity that honors long service, supports retention, and reflects the intense demands of teaching in St. Paul, the second largest district in the state.

Educator work and support goes far beyond the classroom. In a profession already facing high burnout and staffing challenges, particularly in urban districts like St. Paul, retirement security isn't abstract. It shapes whether experienced educators stay, when they retire, and whether early or mid-career teachers plan a future in education. Equitable retirement benefits will help Saint Paul Public Schools retain and recruit experienced educators, receive the same benefits as every other teacher in Minnesota, and maintain stability for students and their families.

Thank you for your time and for your service to Minnesota students.

Sincerely,

Natalee D'Amore

School Counselor/Central Senior High School

Eric Erickson, Teacher, Como Park High School

Chair Frenz and Members of the Commission,

My name is Eric Erickson and I'm serving in my 31st year as a social studies teacher in the St. Paul Public Schools, teaching at Como Park High School for the past 26 years.

My wife is Laura Erickson and she's serving in her 33rd year as an elementary teacher in the St. Paul Public Schools, currently teaching 2nd grade at Chelsea Heights Elementary School.

We bought a house in the community where we teach back in 2000, raising two daughters who were active in our neighborhood schools from K through 12, graduating as proud products of the St. Paul Public Schools before completing college degrees.

Our daughters now carry significant student debt. We'd have helped more with tuition if we could, but our income as teachers is limited. We hold out hope that a pension in retirement may help soften some financial stressors of raising a family on educator salaries.

The stress of a teaching career goes above and beyond finance. For the past three decades, my wife and I have worked nights, far beyond standard contract hours, just to keep up with our lesson planning, grading, student support, and parental communications – this is all in effect volunteer work.

Additionally, I work for low wages to serve our community through coaching. I've coached over 40 sports seasons in the St. Paul Public Schools, including a decade of guiding boys' soccer at Como Park that concluded with winning the state championship. It was a team that represented the best of St. Paul with seven different home languages, uniting cultures across our community and demonstrating what's possible through collaboration, dedication and hard work.

For that effort, my pay was approximately \$15 per hour before taxes. Educators who coach aren't hustling for money, they're helping kids find the best version of themselves.

I will keep educating and living this lifestyle for six more years until I reach age 62 – with 37 years of service. My wife will be trying to bring the energy needed to engage 25 2nd-graders all day, every day for the next four years until she's 62 – with 37 years of service.

Our work requires discipline, compassion, and sacrifice. At the same time, we recognize the hardships that exist in other occupations, and we see the problematic societal issues so many members of our city and state are enduring, and we know families are hurting. We know that because we build relationships with those families and serve ALL the students who walk through our doors.

And because we are providing education in the St. Paul Public Schools, we are paying more into our pension and will receive less in retirement than all the other public-school teachers across the state. That is not fair, nor equal. And that is why we are advocating for your support and your approval of funding to fix this inequality and provide pension improvement.

Thank you for your time and effort.

Eric Erickson

Social Studies Teacher

Como Park High School

Saint Paul Public Schools

MN Teacher of the Year Semifinalist 2019, 2026

Arazue Foroozan-Yazdani, Teacher, SPPS

Chair Frentz, Members of the LCPR,

My name is Arazue Foroozan-Yazdani. I'm a teacher at Central High School and a product of Saint Paul Public Schools. I attended J.J. Hill, Capitol Hill, and graduated from Central High School.

My husband and I recently bought a home and I'm excited to say that we are expecting our first child. As we prepare for this next chapter, we are forced to have serious financial conversations about whether or not I can afford to continue teaching in St. Paul.

I teach English Language Learners. I help them learn to navigate the world and advocate for themselves. I'm also a Student Council Advisor, Prom Advisor, Golf Coach, Cookie Club Advisor, and Sunshine Committee Chair. This extra work enriches our school community, builds relationships in our society, and helps my husband and I make ends meet.

I love what I do, I wouldn't be doing it if I didn't. But as we plan for our future I'm looking closely at my finances. As a member of SPTRFA, I contribute 9% of my salary toward my pension...teachers in other districts pay 8%. That's already nearly \$6,000 more out of my paychecks. That's money that could go toward childcare, medical expenses, or basic needs for our baby. The rising costs of everything we need is a source of stress and anxiety.

I worry that, if I stay, I'll receive less in retirement. My cost-of-living adjustment will be 0.5% lower. If I go to an adjacent district, I can retire at 60. If I go to Wisconsin, I can retire even earlier, at 58. As I think about raising a family, this long-term uncertainty matters.

For the first time, I'm asking myself whether I can afford to stay in the district that raised me. The pay isn't great, but by supporting our request for pension support, you will help create a strong incentive for me and future educators. Without a fair pension to plan on, I'm not certain that I can stay in St. Paul. I'm not asking for special treatment. I'm asking for fairness. I'm asking you to protect teachers like me who dedicate their lives to the success of other people's children. There's a teacher shortage, if teachers like me leave, St. Paul loses educators who are connected to their communities. We are the soul of education. We bring history, commitment, love, and a high burn-out rate. We bring the future, in the form of our growing families, and hope. I'm asking for your help. This isn't just about retirement—it's about whether teachers can build a life and raise a family in the communities we serve.

Education is an honorable profession. It's something I followed my mother into, and it's a profession that deserves honorable financial compensation. "Society grows great when people plant trees in whose shade they will never sit". By supporting the pension bill, you are planting trees for the future children of St. Paul. Thank you for your time and consideration.

Nick Gasho, English Language Learner and French teacher, SPPS

My name is Nick Gasho and I have been a teacher with SPPS for 27 years; 4 as an elementary ELL Teacher, 20 as a 4th grade French Immersion Classroom Teacher, and 3 as a high school French Teacher.

I'm writing to you regarding the lack of parity between the SPTRFA retirement/pensions and those of TRA.

Last year SPTRFA sacrificed a lot so that TRA could get a career benefit. Due to that sacrifice St. Paul Teachers are now paying more into and receiving less from their pensions.

It is imperative that we decrease our pension contributions from 9% to 8%, along with an increase in the annual post-retirement from 1.0% to 1.5%.

Additionally, a career rule of 60/30 with no reduced pension is something that so many of us teachers feel we have earned after serving the students of our community for 30 years.

I really hope we can count on you to help make pension parity between SPTRFA and TRA a priority now. Thank you.

Hannah Geimer, 2nd Grade Teacher, SPPS

Chair Frentz and Members of the LCPR,

My name is Hannah Geimer. I'm a 20-year teacher in Saint Paul. I'm also a single parent.

I love my job and am proud to do it, but I want to be honest about what this profession feels like right now: It feels broken. Education has changed.

I'm not just a teacher. I'm a nurse, therapist, social worker, and psychologist. I support students through trauma, behavior, and instability while being asked to adapt, create, be flexible and engaging, but with less time and support.

Each morning, my goal is to make sure students learn as they feel safe, seen, and loved. As we like to say in my classroom, "let's explode our brains with learning."

However, the pandemic, civil unrest, and fear in our communities is felt by my students and sometimes becomes more important than what was planned.

After school, I go home to my second job as a single parent. I provide the love, comfort, wrestling matches and fort building my kiddo needs to flourish and grow. But, I'll admit, I often take the long way home to find the needed energy it will take before pulling into my driveway.

Financially, I'm doing everything I can and it still isn't enough. Childcare costs \$992 a month. I've limited my son's summer camps, taken on loans for \$20,000 because my furnace and AC recently broke and have given up my own personal pleasures - my gym membership, going out with friends, and many small home repair projects. I'm constantly hoping nothing will break, and that I can get one more season out of my son's boots to stretch my dollars farther.

This is a big issue for me as a single mom - the huge expenses of preschool, a mortgage, food, doctors visits, all of life's bills. The 1% change to pension contributions would make a huge difference for me.

I'm tired. I'm tired of asking for basic fairness while decisions are made by people so far away from the reality I live every day. I'm tired of feeling expendable, forgotten, and like I'm falling constantly behind.

My mom taught in St. Paul for 30 years. I followed the same professional path, but I'm asked to contribute more, work longer, and accept less in retirement. The system has moved backwards, not forwards.

If I retire at 65 and live to 80, my pension would be \$45k less than a TRA teacher. More realistically, if I'm only able to make it to 60, my pension would be \$200k less due to the differences in the COLA and career rule.

I'll be 57 when my son turns 18 and enters his college years; my pension is very real for me as a single mom.

Many people offer us gratitude. They say they value the role of teachers and believe in our societal worth.

Kind words are nice, but they don't pay my bills. Pension support would.

Please support the pension bill SF 4860. It would make a difference to my son and I, and to so many who deserve it.

Thank you.

Alexandra Hawksford, English Teacher & Debate Coach, SPPS

Hello, my name is Alexandra Hawksford and I am writing about the inequity that exists between the SPTRFA and TRA pension programs. I have devoted my life to being a teacher, and for my entire 34 years of teaching, I have spent all of it teaching over five thousand students from the city of Saint Paul!

I have loved my career in St. Paul, but it has not always been easy. I went into teaching in St. Paul because I followed in the footsteps of my parents. My father began as a Special Education teacher and quickly became an administrator in St. Paul for the majority of his career. He devoted 35+ years to being a St. Paul educator (he even worked in the district offices after he retired). My mother spent ten years as an art teacher in St. Paul before she became a stay-at-home mom. Eventually, she went back to substitute teach in St. Paul when my brother and I were older.

As you can see, my family is filled with St. Paul educators. And we deserve to have the same benefits as any other educator in the state of Minnesota. Last year, St. Paul teachers made sacrifices that helped secure a career benefit for TRA teachers. We're now asking for fairness, not favoritism.

Pension parity requires \$12 million. This amount will align SPTRFA benefits with TRA. Specifically:

- Increase COLAs from 1.0% to 1.5%
- Reduce employee contributions from 9.0% to 8.0%
- Provide access to the 60/30 career rule

If pension fairness can be achieved, that would impact my retirement goals. I would be able to retire from the St. Paul Public Schools when I reach the age of 60 and retire with financial security. At that point in my life, I would have devoted 38 years of service to the families of St. Paul! I feel the dedication I have given over the years should be honored and respected and not punished simply because my time was spent teaching in St. Paul and not in other school districts.

Please give your attention to this matter and make things right and fair between the SPTRFA and TRA pensions.

Sincerely,

Alexandra Hawksford

ELA8 Teacher, SPPS Debate Coach

St. Paul Secondary Teacher for 34 years

Lisa Houdek, Teacher, SPPS

Good evening Chair Frentz and Members of the LCPR,

My name is Lisa Houdek. I've taught science at St. Paul Central High School for 25 years and my husband has taught in Minneapolis, also for 25 years. Thank you for this opportunity.

I could tell you my specific story, but it's a story you already know. Teachers love children in the way that parents love children. Teachers are school-moms and school-dads who help kids navigate parental conflict, adolescence, academics, puberty, and the rise and fall of first loves. However, as public figures, you all know exactly how unpredictable and alarming humans can be. Burnout for teachers is high; half leave our profession in the first 5 years. Our job is often spoken in conversations that include nurses and police, because our work also requires a daily willingness to confront trauma, hostility, and chaos. We are pawns in political ideologies and professional trends. We are America's primary hope to repair the shortcomings of families, social norms, and the health care system.

We entered education because we believe in the honor of it. We accepted a social agreement that although the pay might not be the best, teachers would have a solid pension at the end. It's an old-fashioned approach...few people are signing up for delayed compensation these days.

I'm one of the people at the center of the campaign to improve the pension. It's not something I intended, but I started asking questions when I saw the disparity while comparing my husband's pension with mine. The financial difference was obvious, but I didn't understand it. I could explain how a broken bone heals, not COLAs and contributions. The \$55K difference between my husband's identical teaching career in Minneapolis compared to mine motivated me to spend dozens of hours researching and sharing information. I don't know how it happened, but the fact is that we pay more for a worse pension.

I initially wrote a letter of concern cosigned by 4 colleagues in January. We're now 105 educators and growing. There's been a massive groundswell of surprise and frustration as St. Paul teachers metabolize the financial impacts of our weak pension. The promise of a fair pension is a motivator during our hardest years, our most heart-breaking tragedies and our most challenging social demands. To learn that our pension is weak adds insult to injury. To be frank, we feel betrayed.

We're proud to be teachers, but to expect us to settle for marginal pay and a weak pension steals our dignity. I represent 13,695 SPTRFA members who need help from the LCPR. Students deserve great teachers who are compensated equitably no matter which city they teach in. We value your public service and the way in which you benefit the public, as we do. You have the power to correct this injustice. Please support our request for pension relief.

Erica Hunt, Social Studies Teacher, Saint Paul Central High School

My name is Erica Hunt, and I am a teacher with seven years of service in Saint Paul Public Schools. I came to this profession after 20+ years of working in other fields and this is where I have felt most at home professionally. I deeply care about my students and am dedicated to their success and achievement. I'm writing to ask for your support for legislation that reduces pension disparity between the St. Paul Teachers Retirement Fund Association (SPTRFA) and the Teachers Retirement Association (TRA), which applies to all other teachers in Minnesota.

To bring the SPTRFA pension toward parity with TRA, \$12 million is necessary to reduce employee contributions from 9% to 8%, increase COLAs from 1% to 1.5%, and reduce penalties associated with the 60/30 career rule. These differences make it hard for Saint Paul Public Schools to retain experienced educators and plan for a stable workforce in urban public education.

Minnesota already lags several neighboring states in teacher retirement benefits, making it even more important that systems within our state are equitable and competitive. This legislation affects 3,482 current teachers, and 13,695 others including retirees and deferrals. We aren't asking for special treatment. We're asking for equity that honors long service, supports retention, and reflects the intense demands of teaching in St. Paul, the second largest district in the state.

Educator work and support goes far beyond the classroom. In a profession already facing high burnout and staffing challenges, particularly in urban districts like St. Paul, retirement security isn't abstract. It shapes whether experienced educators stay, when they retire, and whether early or mid-career teachers plan a future in education. Equitable retirement benefits will help Saint Paul Public Schools retain and recruit experienced educators, receive the same benefits as every other teacher in Minnesota, and maintain stability for students and their families.

Thank you for your time and for your service to Minnesota students.

Sincerely,

Erica Hunt

Social Studies Teacher, Central High School

Kathleen Karp, High School Counselor, Saint Paul Central High School

Dear Members of the Legislature and LCPR,

My name is Kathleen Karp, and I am a High School Counselor at Saint Paul Central High School with 33 years of service in Saint Paul Public Schools.

Equal work for Minnesota's students should mean equal retirement in Minnesota.

I am writing to ask for you to support bill **SF4860** to bring pension equity between the St. Paul Teachers Retirement Fund Association (SPTRFA) and the Teachers Retirement Association (TRA), which serves teachers across the rest of Minnesota.

This legislation would take an important step toward parity between the two systems. A **\$12 million investment** would reduce SPTRFA employee contributions from 9% to 8%, increase the cost-of-living adjustment (COLA) from 1% to 1.5%, and the reduction of the 60/30 early-retirement penalty from 28%-13%. These changes would correct long-standing disparities that make it harder for Saint Paul Public Schools to retain experienced educators and maintain a stable workforce in an urban district with significant staffing challenges.

The Career Rule of 60/30 was originally established in TRA to recognize the demanding nature of educators' work and the need for a viable early retirement option. Educators in Saint Paul face the same challenges and deserve equitable consideration. This legislation affects 3,482 current teachers and 13,695 others, including retirees and deferred members.

Currently, if I retire at age 60 with **30 years of service**, I would face a lifetime pension reduction of approximately **28%**, roughly a **\$200,000 loss** compared with a TRA teacher under the 60/30 Career Rule, who experiences about a **13% reduction**. Even with 34 years of service, the penalty remains substantial.

Throughout my career, I have witnessed growing demands on educators. Rising student mental health needs, the effects of COVID-19, and ongoing staffing shortages have increased the stress on school staff. Recent societal issues have heightened anxiety for students and families, leading to more absences and additional emotional demands on educators.

Over the past decade, I have also seen increases in student violence, suicidal ideation and suicide, drug use, anxiety, and depression. After more than three decades serving Saint Paul students, I am increasingly concerned about the long-term sustainability of this work for educators.

We work extraordinarily hard for Saint Paul's children, often carrying responsibilities far beyond what our roles once required. It is reasonable to expect retirement benefits that are **equitable with those of every other teacher in Minnesota**. I respectfully urge you to support SPTRFA members in

the upcoming legislative session by actively supporting bill **SF4860**, including the proposed **\$12 million investment** to move SPTRFA toward pension parity with TRA.

Sincerely,

Kathleen L. Karp

Licensed School Counselor

Saint Paul Central High School

33 Years of Service in Saint Paul Public School

Megan King, Teacher, Saint Paul Central High School

Hi,

I am a St. Paul high school teacher of 30 years. I would like to ask for your support getting pension and retirement benefit improvements for St. Paul teachers. In the time I have worked for St. Paul Schools, the responsibilities placed on me and on other teachers has expanded yearly to the point of overload. I am really looking forward to retiring and I very much would appreciate parity with other teachers in Minnesota.

Thank you for your support.

Megan King
Central High School

Jack Kozlowski, Teacher, Saint Paul Central High School

Greetings,

I've been teaching for 9 years and am currently an SPPS educator at Central High School. I'm emailing to ask you to consider fully funding our pension fund. It has come to our attention that our retirement deal isn't equitable when compared to TRA. This will result in teachers leaving SPPS for other districts, in a time when the city especially needs some stability amongst its teachers. I appreciate your consideration and time in attending to this matter.

Take care,

Jack Kozlowski

Kathleen J. Lang, 3rd Grade Teacher, Capitol Hill Gifted and Talented Magnet School

Dear Legislators,

My name is Kathleen J. Lang, and I am an elementary teacher with 35 years of service in Saint Paul Public Schools. I'm writing to ask for your support for Senator Sandy Pappas' legislation that brings pension equity between the St. Paul Teachers Retirement Fund Association (SPTRFA) and the Teachers Retirement Association (TRA), which applies to all other teachers in Minnesota.

I respectfully urge you to support Senator Pappas' legislation. To move SPTRFA toward parity with TRA, \$12 million is necessary to reduce employee contributions from 9% to 8%, increase COLAs from 1% to 1.5%, and achieve parity with TRA on 60/30 career rule. These differences make it hard for Saint Paul Public Schools to retain experienced educators and plan for a stable workforce in urban public education.

Minnesota already lags several neighboring states in teacher retirement benefits, making it even more important that systems within our state are equitable and competitive. This legislation affects 3,482 current teachers, and 13,695 others including retirees and deferrals. We aren't asking for special treatment. We're asking for equity that honors long service, supports retention, and reflects the intense demands of teaching in St. Paul, the second largest district in the state.

Educator work and support goes far beyond the classroom. In a profession already facing high burnout and staffing challenges, particularly in urban districts like St. Paul, retirement security isn't abstract. It shapes whether experienced educators stay, when they retire, and whether early or mid-career teachers plan a future in education. Equitable retirement benefits will help Saint Paul Public Schools retain and recruit experienced educators, receive the same benefits as every other teacher in Minnesota, and maintain stability for students and their families.

Thank you for your time and for your service to Minnesota students.

Sincerely,

Kathleen J. Lang

3rd grade teacher

Capitol Hill Gifted and Talented Magnet

St. Paul, Minnesota

35 years of service

Micha Langenberg, Teacher, SPPS

Dear LCPR Committee,

My name is Micha Langenberg and I am in my eleventh year working in Saint Paul Public Schools (SPPS) as a school counselor. I live in District 66(B) and work in District 66(A).

I love my job. Every day is a different, a new challenge. I have given my all to students and their families through the unique struggles they face, whether it was supporting a family and school community through student tragedy, COVID upheaval, and most recently the devastating impacts of families afraid for their safety and security. The toll is unbelievably demanding.

Last year, Sen. Nick Frentz led the passing of Senate File 2884, which revamped retirement and pension benefits for teachers, firefighters, paramedics, state patrol officers, and wide array of public employees statewide. As Sen. Frentz noted, the bill recognizes “these are demanding careers, working in our classrooms and communities to improve the quality of life for Minnesotans across the state.”

Unfortunately, unlike the Teachers Retirement Association of Minnesota (TRA), which covers educators across the state *except* for St. Paul, SPPS employees and the Saint Paul Teachers Retirement Fund Association (SPFTRA) were left out of this benefit package completely.

Former Rep. and current St. Paul Mayor, Kaohly Vang Her, spoke last May about this very matter stating:

“St. Paul teachers in essence got nothing from the teacher COLA increases of what was included in here. It is always disappointing for me that it is usually the smallest groups who have the least voice that are the ones who are left out, and that they were asking for just one million dollars.

And I want to remind everybody that when St. Paul teachers had a benefit increase last biennium it was because they paid for it. They were willing to increase their own contribution in order to get the benefit increase.

That same offer was made to TRA teachers who said no, they decided they did not want that. And now we’ve given the entire portion of what was allocated to teachers to just TRA and we left out St. Paul teachers.

*In essence, **we punished a group of teachers for choosing to pay for the benefits that they wanted to increase** so that the teachers who have been working hard could have a modified rule of 90.”*

The real-world financial impact of SPFTRA being left out of SF 2884 is significant. Based on publicly available plan information, comparisons show:

- A teacher retiring at age 60 and living to age 76 receives approximately **\$50,000–\$70,000 more** in total lifetime benefits under TRA than under SPTRFA.

- A teacher retiring at age 62 and living to age 76 receives approximately **\$30,000–\$45,000 more** under TRA than SPTRFA.

Saint Paul educators are deeply committed to our students and communities. It's reasonable and fair to expect retirement benefits that are equitable with those of every other teacher in Minnesota.

I urge you to support including SPTRFA in an updated retirements and pension benefits package to ensure equity across the state for *all* educators, including St. Paul.

I appreciate your consideration and hope LCPR will stand with SPTRFA members to help resolve this inequity.

Respectfully,

Micha Langenberg

SPTRFA Member / SPFE Member

Saint Paul Public Schools

Dan Mattimiro, Teacher, SPPS

To: Chair Frentz and members of the LCPR

From: Dan Mattimiro

Re: SF4860

April 6, 2026

As a teacher in the St. Paul Public Schools ISD 625 for 25 years and a resident of Hasting, MN, I have had the privilege to serve the community in some small way. When afforded this opportunity, I jumped at the chance to lend what skills I have to help bring up the next generation(s), while helping to support my own family. Much like you as legislators we want to matter and at least have some tangible measure of financial security to go along with it, that is equitable as compared to others of our profession.

I write to you today to ask for your support of SF4860, that gives the members of St. Paul Teachers Retirement Fund Association (SPTRFA) some parity in its pension plan with those who are part of the Teachers Retirement Association (TRA). As you are probably aware, the ability to recruit and retain qualified employees of any kind can be truly challenging. In a big way, this bill would contribute to our ability to do just that. This does not fix all problems found in our system, but it does take a step forward by lowering costs for the individual and allowing them to have more control of their hard-earned dollars, while also increasing benefits through better cost of living adjustments. In the long run, retired educators can have a stable income that lends itself to the community at large, adding to the economic and cultural engines that drive our state forward.

Kind regards,

Dan Mattimiro

St. Paul Public Schools

Mike McKay, Math Teacher, SPPS, SPTRFA Trustee

Members of the LCPR,

My name is Mike McKay, I am in my 31st year of teaching Mathematics in Saint Paul Schools and also serve as a Trustee of the Saint Paul Teachers Retirement Fund Association (SPTRFA). I enjoy working with my students and helping them understand mathematical concepts including exponential growth and the value of investments growing over time.

A defined benefit pension is a substantial benefit to educators, and I as well as all teachers are looking forward to eventually accessing this benefit. Minnesota has historically underfunded educator pensions in comparison to other States and SF 4860 and HF 4812 take steps to help alleviate this situation. Saint Paul sacrificed last year receiving no legislative improvement in order that the Teachers Retirement Association (TRA) could access a career rule. That sacrifice exacerbated the difference between the benefits of our State's two educator pension systems and contribution rates. Saint Paul Teachers currently pay more and obtain a lesser benefit than our peers in TRA.

The bills address two issues of paramount importance to both current and future educators. First, the bills will reduce the contribution percentage that current teachers are required to contribute. Due to no fault of their own, current teachers are actuarially self-funding the majority of their pensions, the lion's share of the employer contribution is going to make up for past underfunding for which current teachers receive no benefit. Secondly, the bills increase the COLA for retired teachers. The proposed COLA will not increase their pension amount to cover the entire increase in the CPI, but it will at least bring it to parity with TRA.

I respectfully request your support for SF 4860 and HF 4812 to help bring parity to our Teacher Retirement funds. Passage of these bills will help teacher morale in these challenging times knowing that the State Legislature financially supports their work and values their dedication to their craft. They will also serve to attract and keep new and diverse teachers to our State and keep them from going to our neighboring States who currently offer better retirement benefits.

Sincerely,

Mike McKay

Math Teacher - Saint Paul Schools

SPTRFA Trustee

Stephanie McCleerey, Teacher, SPPS

April 6, 2026

Legislative Commission on Pensions and Retirement Committee,

My name is Stephanie McCleerey, and I am a Social Studies Teacher at Central High School with 18 years of service in Saint Paul Public Schools (SPPS). Not only do I teach, but like many of my colleagues, I advise a variety of student groups without pay, because I believe part of my job is to support my students outside of the classroom by giving them a safe space to build community.

I have always wanted to be a social studies teacher who brings the curriculum to life for my students, and I work hard to do that. Having a healthy work / family balance is a constant struggle, because I want to be great at the content I teach and believe the only way to truly support my students is to go above and beyond - both inside and outside of the classroom.

My career has survived teaching through tragic student deaths & trauma, COVID & distance learning, fear of gun violence in schools and an ICE surge in our community. I am doing everything I can to make a difference in my students' lives, and doing it at a large, urban school where the daily challenges are often more significant than in other parts of our state.

And yet, my pension benefits are notably less than that of other teachers across the state.

I am writing to ask you to please support SF4860 which reduces the pension disparity between the St. Paul Teachers Retirement Fund Association (SPTRFA) and the Teachers Retirement Association (TRA) because I work just as hard as other teachers in my profession across the state.

When I learned that St. Paul teachers did not receive any funding to improve our pension last legislative session, I asked SPTRFA to run a comparison that outlines the difference in compensation and benefits that I will receive compared to teachers in the TRA.

If I live to be either of my grandmother's age, currently 92 & 93, I will receive \$200,000 less than my TRA colleagues! This is if I were to keep teaching until I'm 62, which I don't know will be possible given the current demands and challenges of the job, and the inequity in compensation.

Please know, anything you can do to reduce the amount that I currently pay into my pension would be greatly appreciated. I am currently at a 9% employee contribution, which has to be one of the highest in the region for educators. I also plan to retire in the Twin Cities, like half of our SPTRFA membership, and increasing our COLA will significantly impact the rising costs of inflation. Additionally, this pension improvement package will also reduce my penalty if I am unable to teach until 62.

Finally, it is not just and right that in St. Paul our compensation and retirement package is less than most other educators in the state. Addressing this now is not only the right thing to do, it will keep

more St. Paul teachers in their jobs, which will ultimately make a huge difference for St. Paul students.

Thank you for your attention, and for your service to Minnesota. As a government teacher, I sincerely respect the time and work you are giving to our state.

Sincerely,

Stephanie McCleerey

Social Studies Teacher at Central High School

Serving SPPS students and their community since 2007

Rubens Modelli, High School Science Teacher, SPPS

Dear LCPR,

Thank you for your service, and for taking the time to consider this urgent request.

I'm a high school science teacher and have served St. Paul's students for 17 years. I support my students academically, emotionally, mentally, and socially. I love my students and am honored to be a part of their educational journey. Also, during my career as a public school teacher all with the privilege to have taught at St. Paul Central high school, I have experienced workplace burnout and trauma that most professions never face. St. Paul educators aren't asking for special treatment. We're asking for equity that honors long service, supports retention, and reflects the intense demands of teaching in St. Paul.

Educator work and support goes far beyond the classroom. Our burnout rates are disproportionately high. Retention is a growing crisis. Like many teachers, I wouldn't have entered or stayed in this profession without the promise of a stable pension that recognizes the intensity and longevity of our work.

Recognizing and supporting this effort for equity in our service to the community reinforces the importance of our contribution to the community and the State of Minnesota.

Again, we are not asking for any additional privilege or premiums. We are asking for equity and the support to our profession as educators in St. Paul.

Currently, **3,482 active educators** are part of SPTRFA. We retire under weaker benefits than our peers in TRA. Pension parity requires **\$12 million**, which would align SPTRFA with TRA by:

Increase our COLAs from **1.0% to 1.5%**

Reduce our paycheck contributions from **9.0% to 8.0% of pay**

Provide access to the **60/30 career rule**

A pension system that drives experienced educators out earlier, or keeps them working longer at the cost of their health, undermines our students, schools, and communities. Minnesota, and especially St. Paul, lags neighboring states in pension benefits.

Thank you for your consideration, support and for recognizing the value of St. Paul's public school educators.

Sincerely,
Rubens Modelli

John Mowry, Math Teacher, SPPS

4-4-2026

I am writing to ask for your assistance in **supporting SF 4860** drafted by Senator Sandra Pappas and Senator Judy Seeberger.

My name is John Mowry and I've worked in the St Paul Public Schools for over 2 decades as a high school math teacher. In the past several years we've supported and taught students impacted by the Covid-19 pandemic, the George Floyd situation/protests and most recently Federal ICE occupation of Minneapolis/protests. These 3 items are only a sample of the struggles our students have endured in a short timeframe. As an educator working during these events supporting and teaching students, it honestly takes a toll on your mental health as you become a lightning rod for student and community trauma. There is rarely a day I go home not completely exhausted. This struggle through these past years has me looking at retiring sooner than I had originally planned as the landscape in which I work has become so volatile.

Your support on this equitable pension issue affects many educators in SPPS - including younger teachers and potential teachers entering the profession.

Thank you for your time and consideration in supporting SF 4860.

John Mowry, Math Teacher, St Paul Public Schools

Brad Ollman, Music Teacher, Capitol Hill Gifted and Talented Magnet School

Chair and Members of the Committee,

My name is Brad Ollmann, and I am a teacher with St. Paul Public Schools and a member of the St. Paul Teachers Retirement Fund Association (SPTRFA). I appreciate the opportunity to submit written testimony in support of SF 4860, which makes critical improvements to the sustainability and fairness of the SPTRFA pension system.

For years, St. Paul educators have experienced retirement benefits that lag behind those provided to educators in other Minnesota school districts. SF 4860 represents a responsible and carefully structured step toward addressing these issues.

A core provision of this bill is the increase of the postretirement adjustment from 1.0 percent to 1.5 percent, effective January 1, 2027. For retirees and near-retirees, this change is deeply meaningful. A 1.0 percent adjustment has not kept pace with inflation, particularly in recent years. Increasing the adjustment helps preserve the value of earned benefits and provides retired educators with modest but necessary protection against rising costs.

SF 4860 also modifies employee contribution rates for coordinated members, ultimately lowering the long-term contribution rate after June 30, 2026. This change recognizes the financial pressures faced by educators today and helps restore balance between employee contributions and the benefits provided.

In addition, the bill strengthens the system by increasing employer contribution rates and significantly increasing pension adjustment revenue for Independent School District No. 625. These provisions are essential to ensuring that benefit improvements are responsibly funded and do not destabilize the retirement system. By directing additional aid specifically tied to pension obligations, SF 4860 protects both the pension fund and the instructional resources of the district.

I am currently in my 27th year as a public school educator, and the end of my career is now within view. Legislation such as SF 4860 directly affects my ability to plan responsibly for retirement while continuing to teach with focus and commitment.

Thank you for your time, your public service, and your consideration of this important legislation.

Respectfully submitted,

Brad Ollmann
Music Educator
Capitol Hill Gifted & Talented Magnet School
St. Paul Public Schools

Brian Paulson, Math Teacher, Saint Paul Central High School

Dear Legislators and Committee Administrator:

I'm a teacher in St. Paul Public Schools, and I've taught math at Central High School for 21 years. It's a wonderful career. Working with the children and parents in St. Paul has been a career worth working for.

I'm writing to you about the missed opportunity to increase funding to the St. Paul Teacher's Retirement Fund Association. I know last year TRA received an increase in funding that supported teachers throughout Minnesota and I want to thank you for any efforts you may have had in that legislation. However, for whatever reason, the teachers in St. Paul public schools missed out on that opportunity. I'm hoping this legislative session can correct that and get St. Paul teachers the same COLA and lower our percent contribution from 9% to 8% as TRA gained from last years work.

As a math department chair responsible for interviewing new teachers, I know the pool of new teachers in Minnesota is small as people with math degrees or any degree choose careers they view as a more financially viable. Your efforts on improving the pension fund will help make a career in teaching more financially viable.

Thank you in advance for your efforts.

Brian Paulson

Minneapolis, MN 55406

Lynn Peterson, High School Health Teacher, SPSS

Dear Members of the Legislature and LCPR,

My name is Lynn Peterson, and I am a High School Health Teacher at Saint Paul Como High School with 26 years of service in Saint Paul Public Schools.

As a native of St. Paul's East Side, I earned my health education degree in 1994 from The Ohio State University, where I received a full-ride gymnastics scholarship. Gymnastics opened the door to my first teaching position in Stillwater, where I coached and taught both health and physical education under a license variance. In 2000, I returned to my alma mater, Harding Senior High School, as a full-time educator. I currently teach at Como, where I teach health education, stress management, and health after high school. In addition to my teaching responsibilities, I contribute to the development of district-wide health education curriculum and standards, a state-required course offered at both the middle and high school levels. Furthermore, I mentor Health educators across my district and present best practices to other health and physical education teachers across the country.

Equal work for Minnesota's students should mean equal retirement in Minnesota.

I am writing to ask for you to support bill SF4860 to bring pension equity between the St. Paul Teachers Retirement Fund Association (SPTRFA) and the Teachers Retirement Association (TRA), which serves teachers across the rest of Minnesota.

This pension bill is not just about retirement—it's about recognizing the dedication, sacrifices, and long-term contributions that teachers make to our communities, like myself. The current system often forces experienced educators to continue working beyond their physical or emotional capacity, which can impact both their well-being and student outcomes.

After 26 years as a health teacher, I have seen the profession grow increasingly demanding—academically, emotionally, and socially. Teaching today is not just about delivering content; it is a service profession that requires constant support of students' mental health, well-being, and life challenges, often extending far beyond the classroom. The expectations have intensified while the resources and time to meet them have not kept pace. This level of sustained stress and personal sacrifice takes a real toll over time. Educators who dedicate their lives to serving students and communities should be able to retire with dignity, supported by a strong and fair pension that reflects the value and impact of their work. It is reasonable to expect retirement benefits that are equitable with those of every other teacher in Minnesota. I respectfully urge you to support SPTRFA members in the upcoming legislative session by actively supporting bill SF4860, including the proposed \$12 million investment to move SPTRFA toward pension parity with TRA.

Sincerely,
Lynn Peterson
Health Educator
Saint Paul Como Park High School
2024 MN SHAPE Health Educator of the year
26 Years of Service in Saint Paul Public Schools

Brian Reinhardt, Teacher & Coach, SPPS

My name is Brian Reinhardt, and I am writing to you today in the hope that you support SF4860, which reduces the pension disparity between the Saint Paul Teachers Retirement Fund Association (SPTRFA) and the Teachers Retirement Association (TFA). Teachers in the Saint Paul Public Schools contribute at a higher rate, will receive less money in retirement, and need to work 2 years longer than most educators in Minnesota.

I have been a dedicated teacher and coach (and many other things) at Saint Paul Central for most of my life. I begin my 30th year this coming school year. I have had two sons graduate from Central, and another begins high school at Central in the fall. It continues to be an exceptional place to teach and to learn.

With that thought, I find it frustrating that my pension benefits are considerably less than other teachers across the state. I am pretty sure that the student population at Central is, on average, pretty challenging given its diverse economic and racial diversity. In short, our students rely on the experience and understanding that tenured teachers provide. Inequities such as these will force teachers to switch to another district or leave the profession. I have witnessed both of these.

Please keep the teachers and staff of Saint Paul in mind when supporting SF4860.

Thank you so much for your time and consideration.

Jennifer Singerhouse, Work-Based Learning Coordinator, Saint Paul Central High School

Good Afternoon,

My name is Jennifer Singerhouse. I have been a teacher in St. Paul Public School since fall of 2001. I started working directly out of college and have stayed with SPPS my entire career. During that time I have taught middle and high school social studies, been our building Technology Integration Coordinator and my current role is our Work Based Learning Coordinator at Central High School. I'm writing you to encourage you to support a fair and equitable retirement plan for the St. Paul Federation Teachers Retirement Association. As the plan stands now, I will have put in 40 years of teaching in SPPS before I am eligible for my full pension package at age 62 as I started at the age of 22.

I believe that if we do not meet the 60/30 rule that was passed for the rest of the teachers in the state last year, there is no reason stay in SPPS and we will loose teachers to other surrounding districts. Additionally, my pension costs me more than my colleagues in neighboring districts in my contribution as well as the lower COLA increase after retirement. This means I will receive an estimated \$50,000-\$70,000 less than my colleagues in every other district in Minnesota when I retire. This inequity needs to be rectified so that SPPS is not overlooked by new teachers as a desirable place to teach and become life long educators for St. Paul Students.

Please support SF4860/HF4812. It is a reasonable ask to make all educators in the state of Minnesota equal in their efforts towards a happy and dignified retirement.

Respectfully,
Jennifer Singerhouse

Marcela Telleria, High School Spanish Teacher, SPPS

Dear Members of the Legislature and LCPR,

Thank you for your service, and for taking the time to consider this urgent request.

I'm Marcela Telleria, a high school Spanish teacher. I have taught St. Paul's students for 35 years. I love my students and am honored to be a part of their educational journey. During my career as a public school teacher, I have experienced workplace burnout and trauma that most professions never face. St. Paul educators aren't asking for special treatment. We're asking for equity that honors long service, supports retention, and reflects the demands of teaching in St. Paul. Please support Bill Number SF 4860.

Currently, **3,482 active educators** are part of SPTRFA. We retire under weaker benefits than our peers in TRA. Pension parity requires **\$12 million**, which would align SPTRFA with TRA by:

- Increase our COLAs from **1.0% to 1.5%**
- Reduce our paycheck contributions from **9.0% to 8.0% of pay**
- Provide access to the **60/30 career rule**

A pension system that drives experienced educators out earlier, or keeps them working longer at the cost of their health, undermines our students, schools, and communities. Minnesota, and especially St. Paul, lags neighboring states in pension benefits.

Thank you for your consideration and for recognizing the value of St. Paul's public school educators.

I respectfully urge you to support Bill SF4860 to move SPTRFA toward pension parity with TRA.

Sincerely,

Marcela Telleria

35 years of service

Dayna Thomas, Elementary teacher, Saint Paul Public Schools (SPPS)

Dear Legislators,

My name is Dayna Thomas, and I am an elementary teacher with 29 years in Saint Paul Public Schools. I am writing to urge your support for Senator Sandy Pappas' legislation to bring pension equity between the St. Paul Teachers Retirement Fund Association (SPTRFA) and the Teachers Retirement Association (TRA).

This bill would move SPTRFA toward parity with TRA by allocating \$12 million to reduce employee contributions from 9% to 8%, increase COLAs from 1% to 1.5%, and align the 60/30 career rule. These disparities make it difficult for Saint Paul Public Schools to retain experienced educators and maintain a stable workforce.

Minnesota already trails neighboring states in teacher retirement benefits, making in-state equity even more critical. This legislation impacts 3,482 active teachers and 13,695 others, including retirees and deferred members. We are not asking for special treatment, but for fairness that recognizes long service and the demands of teaching in our state's second-largest district.

In a profession facing high burnout and staffing shortages, especially in urban districts, retirement security plays a key role in retention and recruitment. Equitable benefits will help ensure stability for educators and the students they serve.

Thank you for your time and your commitment to Minnesota students.

Sincerely,

Dayna L. Thomas

St. Paul Public Schools

Becky Valek, School Counselor, SPPS

Dear LCPR Committee,

My name is Becky Valek, and I am a School Counselor with 8 years of service in Saint Paul Public Schools and 17 years in other districts (TRA). I'm writing to ask for your support for legislation that reduces pension disparity between the St. Paul Teachers Retirement Fund Association (SPTRFA) and the Teachers Retirement Association (TRA), which applies to all other teachers in Minnesota.

To bring the SPTRFA pension toward parity with TRA, \$12 million is necessary to reduce employee contributions from 9% to 8%, increase COLAs from 1% to 1.5%, and reduce penalties associated with the 60/30 career rule. These differences make it hard for Saint Paul Public Schools to retain experienced educators and plan for a stable workforce in urban public education.

Minnesota already lags several neighboring states in teacher retirement benefits, making it even more important that systems within our state are equitable and competitive. This legislation affects 3,482 current teachers, and 13,695 others including retirees and deferrals. We aren't asking for special treatment. We're asking for equity that honors long service, supports retention, and reflects the intense demands of teaching in St. Paul, the second largest district in the state.

Educator work and support goes far beyond the classroom. In a profession already facing high burnout and staffing challenges, particularly in urban districts like St. Paul, retirement security isn't abstract. It shapes whether experienced educators stay, when they retire, and whether early or mid-career teachers plan a future in education. Equitable retirement benefits will help Saint Paul Public Schools retain and recruit experienced educators, receive the same benefits as every other teacher in Minnesota, and maintain stability for students and their families.

I plan to work 7 more years and would love to receive the pension that I deserve and that's equitable. Thank you for your time and for your service to Minnesota students.

Sincerely,

Becky Valek, LSC, MS

School Counselor, Title I

Erin Whitcraft, English Teacher, SPPS

Dear Legislative Committee,

My name is Erin Whitcraft, and I am an English and AVID with thirteen years of service in Saint Paul Public Schools and a total of twenty-five years as a classroom teacher as of this year. Most days I will tell you that I have the best job. Teenagers are incredibly passionate, ever-growing, often hilarious, occasionally heartbreaking people whose potential is breathtaking. I look out at each group and can only imagine where they will all be in their next stage. Occasionally I get an email or note that tells me; occasionally I see a blurb in the paper or on social media; on a lucky day or two one shows up as a new colleague! Just yesterday I ran into a former student washing our hands in the bathroom at the Frost game - Saint Small, indeed! It is a lucky thing to be a teacher.

While we live in Minneapolis, my husband, Brian Knox, (also a Central teacher but in the music and tech departments) and I are hoping that our daughter will be joining us at Central High School for her high school career, as he and I move into years thirteen and fourteen here in our state's first public high school. We are dedicated to our school, the city of Saint Paul, and the state of Minnesota.

While days are bright and fly by, the years are getting more difficult. We took on distance education, have experienced tragedies as a school community and in our personal lives, protected and supported our students, families, and community while ICE invaded our streets. As an English teacher, AI's siren song promising quick and easy A's makes me concerned about what could happen to the love I have in teaching writing. I turn 50 next month, so retirement and a pension, things that seemed forever away, are shockingly near.

As each year brings new challenges and life is uncertain, I must ask for you to support the educators as we have supported the children of this city and our state by supporting SF4860, which reduces the pension disparity between the St. Paul Teachers Retirement Fund Association (SPTRFA) and the Teachers Retirement Association. This will help keep teachers in Saint Paul and also allow those who are ready to retire to exit this profession with dignity and with joy for teaching and young people intact.

Please support Senator Sandy Pappas' legislation that brings pension equity between the St. Paul Teachers Retirement Fund Association (SPTRFA) and the Teachers Retirement Association (TRA), which applies to all other teachers in Minnesota. Unfortunately, urban educators are used to doing more with less in our classrooms. That shouldn't be the case with our pensions.

Thank you for serving our state and acting on our concerns.

Erin Whitcraft

Saint Paul Public School Educator

Steven Yernberg, Math Teacher, Saint Paul Central High School

Hello,

My name is Steven Yernberg. I'm a math teacher at Central High School, one of the Saint Paul Public School's high schools. I've been an enthusiastic and dedicated math teacher since 1999. As I wrap up my 27th year at this school, I'm proud of what I've accomplished and amazed by the thousands of students who have passed through my classroom.

I'm writing in support of bill SF4860. Pension equity is an important issue for me; years ago I chose to work in the city of St. Paul, despite having a license that provided ample employment opportunities throughout the state of Minnesota. Back in 1999, when I was 23 years old and just out of graduate school, I was simply excited to work in the city and teach at a vibrant and diverse school like Central. I decided to work in the city because I thought that was the place I could do the most good. Now it seems like my decision to work in St. Paul might have long-term negative consequences as I near the end of my career and plan my retirement.

We are asking for pension equity that puts us on par with other dedicated teachers across the state. This does not seem like a big ask. The teachers of St. Paul deserve the same retirement package as other teachers across the state.

I urge you to pass this bill. It is the right thing to do for the teachers of St. Paul.

Thank you,

Steve Yernberg