

4.21.2026 SUBMITTED TESTIMONY RECEIVED FOR SF4860-
HF4812 FROM SAINT PAUL TEACHERS

Legislative Commission on Pensions and Retirement

Testimony received after April 14th, 2026

Room G15, Minnesota State Capitol Building

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Nicholas Onorato, Spanish Teacher, SPPS

Dear Members of the Legislature,

My name is Nicholas Onorato, and I am a Spanish Teacher with 19 years of service in Saint Paul Public Schools. I teach ninth through twelfth grade in Spanish levels 1, 2 and 4. I value my career choice passionately because it is a new adventure every working day with my students. I have had the privilege of serving St. Paul children in a profession that I love. I have felt burned out with teaching before but I always remind myself that I can count on retiring with a just and equitable pension. 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).

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,

Nicholas Onorato

Spanish Teacher

19 years of service

Alec Timmerman, Teacher, SPPS

I am writing in support of the pension improvement bills for SPTRFA teachers. My name is Alec Timmerman. I have spent my lifetime in service to my country, state, and community. I served in the Minnesota National Guard for over a decade, with a year as a platoon in Baghdad, Iraq. I came home and have served as a teacher for 25 years so far in Saint Paul Public Schools. There are a number of reasons why we need to fix our pensions.

From a practical sense, every district in the state is about to face a fiscal cliff as teachers can no longer afford to retire at around 60. The last cohort of rule of 90 folks are now almost all gone, having retired at 60 or under. Districts are going to now have folks at the highest salaries staying 5 or more years longer. Right now my salary is almost twice that of a new teacher. Districts are going to have a huge burden of these salaries for a lot longer.

Secondly, teaching is a stressful profession, and teaching in a large urban district even more so. I brought up my service in Iraq, which was at the very beginning of the war, because I can honestly say that the cumulative stress of my teaching job is more than the year I spent in a combat zone. This job is incredibly hard. While I absolutely love my students and love my job, I am bone weary tired. Asking me and others like me to teach for 10 or even 15 more years is not good for us, it is not good for the district, and most of all it is not good for the students. Make no mistake, with a heavily penalized pension, that is exactly the position we are put in. We have to work past our expiration date.

Lastly, fairness. 401ks, 403Bs, Roth IRA, Deferred Comp all become penalty free at 60. This is money we have put in. Thousands of dollars of my salary goes towards my pension investment. Any other investment I can start drawing at 60. Letting us retire at 60 would also put us closer to being in line with other public servants like police, fire, and state workers. Expecting a teacher who starts at 22 to put in 40 years is untenable. It will also help us be more competitive as we try to attract teachers away from our neighboring states that have much more humane cutoffs.

Like I said, I love my job and love my students. They deserve the best. However, I am tired. I don't want to stay past my expiration date because I cannot afford to retire. Thank you for considering giving a retirement that is practical for our districts, fair for us as laborers, and recognizes a lifetime of service to others.

Alec Timmerman

Anna Witt, Teachers, SPPS

Dear Chair Frentz and Esteemed Members of the LCPR,

My name is Anna Witt, and I am currently in my 22nd year of teaching within St. Paul Public Schools. Education is more than just a profession to me; it is a family legacy. I am the daughter of a career teacher who dedicated their life to the Minneapolis Public Schools, and I am proud to carry that torch forward in the Twin Cities.

Throughout my two decades in the classroom, I have spent my career caring for diverse students with a vast array of life experiences. I have navigated the complexities of the modern classroom by giving my heart, my time, and my expertise to a career that I truly love.

However, as I enter the second half of my career, I have been motivated to look more closely at the future—specifically the pension system and pension equity. In doing so, I have been deeply disappointed and disheartened to learn the following facts regarding our current system:

- **Financial Burden:** Current teachers are essentially prepaying their own pensions, yet because of past legislative decisions, we are also carrying the weight of funding Tier 1 pensions.
- **Payout Inequity:** Experts suggest that only about 5% of current teachers will actually receive their full contributions back in their pension payouts under the current structure.
- **Plan Disparities:** There is a staggering gap between the security offered to past generations and the "Tier 2" educators of today. While Tier 1 teachers were protected, Tier 2 benefits have often been diminished through successive legislation.
- **Systemic Neglect:** We are contributing at some of the highest rates in the country, yet our pension benefits rank near the bottom nationwide.

Teaching is a "heart job," but that heart is being strained by a system that no longer honors the years of sacrifice required by the profession. To expect educators to maintain the high level of energy and adaptability required for 40+ years just to avoid devastating "early" retirement penalties is unsustainable and unfair.

It is time to address these significant flaws. I urge you to support the 60/30 unreduced career rule and a reduction in early retirement penalties. This is not about asking for more than we've earned; it is about ensuring that the dedication we show our students is reflected in the dignity we are shown upon retirement.

Minnesota has a reputation for valuing education. I ask that you restore that value by fixing this broken system and ensuring intergenerational equity for those of us still on the front lines.

Thank you for your time, your service, and your consideration of our futures.

Sincerely,

Anna Witt

22-Year Veteran Educator | St. Paul Public Schools | awitt00@gmail.com

Jason Schulkebie, Counselor, Highland Park Sr. High

Dear Legislators,

My name is Jason Schluckebier, and I am an educator with 30 years of service in Saint Paul Public Schools, 15 years as a Mathematics teacher and 15 years as a High School Counselor. 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,

Jason Schluckebier

Counselor, Highland Park Sr. High

Hedi Geimer, Retired Teacher, SPSS

Dear Legislators,

My name is Heidi Geimer and I taught third grade for most of my 34 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 and reduce the 60/30 early retirement penalty from 28% to 13%. These differences make it hard for Saint Paul Public Schools to recruit new educators as well as retain experienced educators in an urban public education.

Minnesota already lags several neighboring states (WI, IA, SD, ND) in teacher retirement benefits, making it even more important that systems within our state are equitable and competitive. State-wide equity matters when it comes to pensions. 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 is imperative for our future students of St. Paul. It shapes whether experienced educators stay, when they retire, and whether early or mid-career teachers plan a future in education. A SPTRA member with 30 years of service retiring at age 60 will earn \$50k - \$70k less. A SPTRA member with 30 years of service retiring at age 62 will earn \$30k - \$45k less.

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,

Heidi Geimer

Grade 3 / Capitol Hill (Retired 2021)

34 Years of service in Saint Paul Public Schools

SPTRFA (current member)

Jonathan Oppenheimer, Social Worker, SPPS

To whom it may concern,

As a social worker in St. Paul Public Schools now in my fourth year, I have a strong commitment to the young people in our community and plan to work on their behalf for many years to come.

For reasons out of my control, the pension retirement benefits our educators receive in St. Paul are now inferior to those of other educators in our state. I'm asking our legislature to make the necessary changes to bring us in line with educators elsewhere in Minnesota. The reduction in contributions on our part, increased COLA calculations, and improved 60/30 penalty will all be incredibly important to ensuring we in St. Paul can retain and recruit the best educators, while sending the message that educators here are valued on par with their peers.

As legislators know well, a life of public service is vital to the constituents in every corner of our state, no matter their party or background, and our public schools are the foundation on which our great society is built. Please help us in strengthening that foundation for the future by enacting the changes proposed by our leaders here in SPPS.

Sincerely,

Jonathan Oppenheimer, MSW, LICSW, MPP