

Winter 2025



RETIRED



# Action Newsletter

## From the President by Wes Tessman

The fall is a busy time of the year, even for retired educators. Since my last letter to you, Retired has had two more Governing Board meetings. Our Fall Brunch in September had a very good turnout and was highlighted with presentations from TRA Executive Director Tim Maurer, Elder Voice Advocates Executive Director Kristine Sundberg and an opportunity to hear from our new Education Minnesota officers. In October, ten Retired members attended the Minnesota State Retiree Council, AFL-CIO Conference. In November, it was Minnesota's turn to host the MN/WI Border Conference. We had the largest attendance ever with several great speakers and sessions, including a roundtable discussion on retiree concerns that was led by NEA-Retired President Anita Gibson. The keynote speaker was Brianna Smith, from the Osher Lifelong Learning Institute (OLLI), who spoke about their research related to retirees. But the highlight event of the conference was a demonstration on service dogs by Helping Paws. Thank you for your participation at several of these Retired activities.

With the start of the new legislative session right around the corner, now is the time to contact your legislators and have your voice heard. Our retirees haven't had a true cost of living adjustment that matched the real cost of living since the late 90's. That's almost 30 years! You are losing purchasing power with your pension dollars every year. Help yourself as well as your Retired brothers and sisters by sending a clear message to your legislator NOW about the importance of retirees and their pensions. You can and you do make a difference.

Remind your family and friends that are members of Education Minnesota about the many benefits of continuous membership, including liability insurance, without additional cost for day-to-day substitute teachers. If they are close to retiring, it takes only a couple of minutes to sign up.

Don't forget to take every opportunity that you can to give a kid a pat on the back or a kind word. That may seem small to you, but often lets a child know just how much you care about them and that they are so very important in this sometimes-chaotic world.

The very best of wishes, my friends.  
Yours In Solidarity,  
Wes

## AFL-CIO State Retiree Council Honors Lois Wendt By Myrna Doran



Lois Wendt, a long-time member of Education Minnesota Retired, was honored by the Minnesota AFL-CIO State Retiree Council at a conference in September. She was presented with the very first Lois Wendt Volunteer Service Award which was named after her. Lois has served on the Education Minnesota Retired Governing Board, chaired the Program Committee, and was a part of several other committees. Her service and dedication to the AFL-CIO Retiree Council as well as to our organization was recognized.

## Education Minnesota Retired Elections by Jayne Schwalbach

### **ELECTION NOTICE**

Education Minnesota Retired nominations for Retired Governing Board, Education Minnesota Representative Convention in April and NEA-Retired Annual Meeting/NEA Representative Assembly in Denver, Colorado, will be starting soon. The nomination form is included in this newsletter.

Nomination forms are due by December 26, 2025. The forms may be mailed or emailed. Directions are found at the bottom of the nomination form. Ballots will be mailed out to all members late January. The goal is to have all ballots returned by March 2, 2026. The results will be posted in mid-March once the Retired Governing Board has approved them.

Positions on the Retired Governing Board up for election are President, Vice-President, Directors for Districts 2, 4, 6, and 8, and an At-Large position. Education Minnesota Retired can send 10 delegates to the Education Minnesota Representative Convention and 11 delegates to the NEA Representative Assembly.

If you are signing up for the Representative Convention or Assembly, there is funding available to cover your expenses to attend them. If you consider serving on the Board, they meet four times a year plus the Annual Meeting in April.

If you have any further questions, please contact Jayne Schwalbach at [jschwalbach26@gmail.com](mailto:jschwalbach26@gmail.com) or Stephanie Berg at [stephanie.berg@edmn.org](mailto:stephanie.berg@edmn.org).

# NEA Board of Directors by Judy Rohde

I was elected as one of six retired members to serve on the 170 member NEA Board of Directors (BOD) to represent you, NEA Retirees (318,713 members). Next to the NEA Representative Assembly, the NEA BOD is the highest ruling body for NEA.

Before each NEA BOD meeting in DC, we lobby all of our MN representatives and senators. In October we lobbied for:

- Education Funding for Public Schools – to support the Senate version of funding level
- The IDEA Full Funding Act and the Keep our PACT Act that funds both Title 1 and IDEA
- ESP Priority Bills: NEA Supports 5 bills in Congress regarding Education Support Personnel (ESP)

Some resources available that might be of interest to you:

- NEA has tools for providing Guidance on Immigration Issues (<https://www.nea.org/resource-library/guidance-immigration-issues> )
- A key video providing a clear explanation of how income inequality is even worse than the public perceives it to be ( <https://www.youtube.com/watch?v=QPKKQnijnsM> ).
- Cristina Jimenez Moreta is Co-founder of **United We Dream** and author of “Dreaming of Home.” **United We Dream** is committed to ensuring that people who are, have been, or will be directly impacted by the immigrant experience are at the forefront of decision-making and throughout UWD. For additional information visit: [www.unitedwedream.org](http://www.unitedwedream.org)
- Melanie Willingham-Jaggers is Executive Director of GLSEN (Gay, Lesbian, Straight Education Network). Since GLSEN was founded, the organization has fought to remove “illegality” ascribed to GLBT2SQ+ persons, and to stand against discrimination and bullying. There is an online training from GLSEN to support our students and educators: <https://www.glsen.org/resources/virtual-resources>

How can you help our active educators in our schools? Be a substitute teacher or support staff. Our educators are under a lot of pressures and are burning out at a high rate. They are going to school ill when they should stay home to take care of themselves but there aren't enough subs. Teachers are using their prep times to sub for absent colleagues. You can help by being a casual substitute. With your Education Minnesota Retired membership, you are covered with liability insurance as a day-to-day substitute.

The annual NEA Retired Conference will be held March 1 – 3, 2026 in Phoenix.

If you have any questions or comments about NEA, please contact me at [judyrohde@gmail.com](mailto:judyrohde@gmail.com) or 651-483-5628. I am honored to represent retirees on the NEA BOD. This will be my last year on the NEA BOD.

*“Kindness is the language which the deaf can hear  
and the blind can see.”*

*Mark Twain*

# 7<sup>th</sup> Annual Minnesota/Wisconsin Border Conference by Sharon Kjellberg



On Tuesday, November 11, our 7<sup>th</sup> Annual Minnesota/Wisconsin Border Conference was held at the DoubleTree Hotel - St. Paul East. The conference is held every year, alternating between Minnesota and Wisconsin venues, by the Retired association from the hosting state. This year the conference was held in Minnesota, and we had the largest attendance numbers from Wisconsin and Minnesota we have ever had.

Special guests were present to welcome attendees, NEA Retired President Anita Gibson, NEA Executive Committee member Ron “Duff” Martin, NEA Executive Committee member Judy Rohde and Education Minnesota and WEAC officers.

The keynote speaker was Brianna Smith, Osher Lifelong Learning Institute (OLLI) Program Manager. Six different breakout sessions were offered which were varied and interesting for participants. The concluding presenter was Susan Smith, Helping Paws Demo Coordinator, along with her wonderful canine companion.



Funds were raised through cash donations and a silent auction for the NEA Fund for Children and Public Education and the Jack Kinnamon Scholarship Program. Attendees also brought many donations in food and cash for a nearby food shelf, Open Cupboard in Oakdale.



A big thanks to those who were able to come this year to the conference and make this event such a big success. Save Tuesday, November 10, 2026 for next year’s Border Conference to be held in Wisconsin.



SAVE

THE

DATE

Join us at the Annual Meeting of Education Minnesota Retired. It will be held on Friday, April 24, 2026. The meeting begins at 10 a.m. and wraps up around 3 p.m. Along with the business meeting, there will be a legislative update, a pension presentation, a social justice program, and a delicious meal.

Take this opportunity to learn more about who we are and what we do for education and educators - retired and active. All Education Minnesota Retired members are encouraged to attend.

## Legislative Action Committee by Joan Beaver



The 2026 Minnesota Legislature session begins February 17. In this second year of the biennium, the membership of the Legislative Committee on Pensions and Retirement (LCPR) remains the same as 2025. Go to <https://www.lcpr.mn.gov/> to learn about the work of the LCPR and click on meetings to get a link to subscribe to notifications. The second year of the biennium is not a budget year so the focus will be on policies rather than funding.

Education Minnesota Retired will host a legislative conference in St. Paul for our members in late February. The tentative agenda includes members of the LCPR members and other legislators, Education Minnesota lobbyist and leaders of advocacy groups working on issues of aging in Minnesota. The lobbyists will speak about the legislative priorities of professional pay for all educators, pensions and healthcare. Watch for email notification in January for details and registration.

If you want to have a voice in the issues supported by your favorite political party, attend Party Precinct Caucuses on February 3, 2026. Everything you want to know about caucuses can be found on the Minnesota Secretary of State website. <https://www.sos.mn.gov/elections-voting/how-elections-work/precinct-caucuses/?searchTerm=precinct%20caucuses>

## Required Minimum Distributions by Sharon Kjellberg

Required Minimum Distributions (RMDs) are the minimum amounts you must withdraw from your retirement accounts each year. You generally must start taking withdrawals from your traditional IRA, SEP IRA, Simple IRA and retirement plan accounts when you reach age 73. These withdrawals are added to your income for that year and will be subject to federal and state taxes. Roth IRAs do not require withdrawals until the death of the owner; however, beneficiaries of a Roth IRA are subject to the RMD rules.

Several possible strategies are available to reduce taxes on your RMD\*

Donate to qualified charities - Qualified Charitable Distributions (QCDs) allow you to transfer money from an IRA to an eligible nonprofit organization, 501(c)(3) without being taxed. Your IRA custodian must agree to transfer the funds to your chosen charity(ies) on your behalf. You can't donate directly. You can't claim that donation as a charitable deduction on your taxes. You can check if your charities qualify for this by using Charity Navigator to see if the charity is a 501(c)(3).

Roll your account balance into a Roth IRA - Keep in mind that converting a traditional IRA to a Roth IRA doesn't mean you avoid taxes completely. You'll owe ordinary income taxes on any assets you roll over.

Purchase an annuity (Qualified Longevity Annuity Contracts) with money from your IRA omits that amount from your RMD calculations. You don't have to begin receiving payments from the annuity until age 85. At that point they would be subject to income tax.

**\*I am not a tax advisor so discuss these options with your financial or other qualified tax professional.**

Retired Board Members	Position	Term Expires
Wess Tessman	President	2026
Sharon Kjellberg	Vice President	2026
Dan Larson	Secretary	2027
Jayne Schwalbach	Treasurer	2027
Julie Jagusch	Past President	
Diane Larson	District 1 Director	2027
Cathy Stringfield	District 1 Director	2027
Wes Hanna	District 2 Director	2026
Jeannie Ness	District 2 Director	2026
Janet Kujat	District 3 Director	2027
Elaine Rothman	District 3 Director	2027
Joan Beaver	District 4 Director	2026
Judy Rohde	District 4 Director	2026
Myrna Doran	District 5 Director	2027
Robert Astrup	District 5 Director	2027
Bob Nystrom	District 6 Director	2026
Susan Witt	District 6 Director	2026
Roger Josephson	District 7 Director	2027
Lisa Schoelerman	District 7 Director	2027
Bobbie Margo	District 8 Director	2026
Kathy Hegstrom	District 8 Director	2026
Jeanne Brown-Kruesel	At-large Director	2027
Walt Munsterman	At-large Director	2026
John Lipke	At-large ESP Director	2028
Chuck Lyons	At-large MSCF Director	2028
Mary Broderick	Non-voting TRA Representative	
Susan Witt	PAC Representative	
Nancy Cordes	EMAC-Retired Representative	

Retired Standing Committees	Chair
Constitution and Bylaws	Walt Munsterman and Julie Jagusch
Communications	Myrna Doran and Jeanne Brown-Kruesel
Finance	Jayne Schwalbach
Legislative Action	Joan Beaver
Membership	Judy Rohde
Nominations and Elections	Jayne Schwalbach
Program	Jeannie Ness
Statements of Principle	Bob Nystrom
Executive Committee	Wes Tessman
Local Chapters	Wes Hanna
Social Justice	Julie Jagusch
Retired Special Committees	Chair
Grants	Sharon Kjellberg
Regional Meetings	Sharon Kjellberg

**If you are not receiving Education Minnesota Retired emails, please send us your up-to-date information by emailing [retired@edmn.org](mailto:retired@edmn.org) with your name, address, phone number and email. If you have any questions, please contact Stephanie Berg at [stephanie.berg@edmn.org](mailto:stephanie.berg@edmn.org)**



## Faribault Area Retired Educators by Jeannie Ness

Even though FARE is one of the most recent locals to affiliate with Education Minnesota Retired, we have been around for many years. The group first formed in 1977. Throughout our history, our goals have remained essentially the same - providing a space for retirees to stay connected with their colleagues, gathering and sharing information that benefits our members, working for better pension benefits, and supporting the schools and youth in our communities.

We currently have over 100 members who, during their careers, worked in schools in Kenyon, Faribault, Waterville, Elysian, Morristown, Prior Lake, Savage, Hastings and Medford to name a few, as well as people who grew up in, currently live in, or have other connections to the area. Our members are former teachers, support staff and administrators.

We meet six times a year - 3 times in the fall and 3 in the spring. Our meetings are well attended with each meeting beginning with coffee and treats provided by a group of volunteers and some time to socialize and catch up with good friends. Our business meetings focus on keeping members up-to-date on pensions, local, state and national education issues and opportunities to be involved and help in our communities. In the past few years, FARE has helped establish and support a Little Free Library at the Community Action Center by purchasing a bookshelf and keeping it stocked. Children who visit with their families are able to take books that were both donated by our members and provided through a grant that a member pursued. Additional grants allowed FARE to help fund landscaping at a memorial in Kenyon at the old high school, provide a baby changing table at a Books on Central and support the community meals at the local cathedral.

Along with the business meeting, there is a half hour program that brings in a variety of very interesting speakers. In 1977 the programs were often travelogues with slides from various member's trips or sing-alongs. Today's programs range from spotlighting a new local business (mushroom cultivators, coffee roasters, and household composting) to educating members about local resources available to seniors.

FARE looks forward to celebrating our 50th anniversary soon! We invite you to join us!

Contact: Mary Osborne - [mary.osborne10@gmail.com](mailto:mary.osborne10@gmail.com) Deb Scheil - [debscheil7@gmail.com](mailto:debscheil7@gmail.com) Jeannie Ness - [jeannieness@gmail.com](mailto:jeannieness@gmail.com)

### UPCOMING EVENTS

<b>February 9</b>	Retired Governing Board	Zoom
<b>February 26</b>	Tentative Retired Legislative Conference	St. Paul
<b>March 1-3</b>	NEA Retired Conference	Phoenix, AZ
<b>March 13-15</b>	NEA Leadership Summit	Chicago, IL
<b>April 24</b>	Retired Annual Meeting	Bloomington, MN
<b>April 24-25</b>	EdMN Representative Convention	Bloomington, MN
<b>June 30- July 1</b>	NEA Retired Annual Meeting	Denver, CO
<b>July 3-7</b>	NEA Representative Assembly	Denver, CO
<b>August 3</b>	Retired Governing Board	St. Paul, MN



## Support Your Political Party or Candidate for Free by Susan Witt

The Minnesota Political Contribution Refund (PCR) Program gives Minnesotans the opportunity to get a refund for supporting a political party or candidate(s) of their choice. The maximum refund is \$75 per person or \$150 per married couple per year. When you contribute to a qualified candidate or party, you will receive an e-receipt and form to send to the Minnesota Department of Revenue. After you send in the receipt and form, you will receive a refund in about six weeks.

You can request a Political Contribution Refund if you contribute money to:

- Qualified candidates for:
  - Minnesota legislature (state House or Senate)
  - Minnesota governor, lieutenant governor, attorney general
  - Minnesota secretary of state
  - Minnesota state auditor
- Qualified Minnesota political parties

You can only file one refund application per calendar year, so save the receipts and file when you have reached the \$75 per person maximum. You have until April 15 of the next year to send in your receipt(s) and form. Non-partisan, county, city and school board, races do not apply. U.S. House and Senate candidates also do not qualify for a refund.

## Education Minnesota Retired Governing Board Meeting by Bobbie Margo

The Education Minnesota Retired Governing Board last met on November 10 at the Education Minnesota building in St. Paul. Officer reports were given followed by committee reports.

Of particular note was the TRA report from Mary Broderick. The Omnibus Pension Bill created an enhanced career rule for early retirement at age 60 with 30 years of service. The bill also expanded the COLA delay to include all members retiring before their normal retirement age of 65.

The communications committee reported that the Winter/December Action Newsletter is in the process of being created. The legislative committee reported that this year's session begins on February 17. Precinct caucuses are February 3. NEA Director Judy Rohde reported on actions at the national level. NEA continues to fight the dismantling of the Department of Education with over 400 cases against actions currently being utilized by the White House administration. Overall, NEA membership remains steady with retired membership at 317,971.

Under new business, there was an elections update, information on the AFL-CIO Retiree Pension Coalition and a Social Justice Committee presentation on immigration.

The next Education Minnesota Retired Governing Board Meeting is scheduled for February 9, 2026.

## 2025-26 Education Minnesota Retired Nomination Form

### Retired member submitting this form:

Candidate Name: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Email address: \_\_\_\_\_

### Candidate Information

- I am declaring myself as a candidate  
 I am nominating the following as a candidate

Candidate Name: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Email address: \_\_\_\_\_

### BOARD POSITIONS (Please check only one position)

- |  |   |
|--|---|
| <input type="checkbox"/> President (1 position)      | <input type="checkbox"/> District 6 (2 positions) |
| <input type="checkbox"/> Vice President (1 position) | <input type="checkbox"/> District 8 (2 positions) |
| <input type="checkbox"/> District 2 (2 positions)    | <input type="checkbox"/> At Large (1 position)    |
| <input type="checkbox"/> District 4 (2 positions)    |   |

Please use the map attached to the nomination form to find your district.

### DELEGATE POSITIONS (You may run for one or both of these positions)

- Education Minnesota Representative Convention (10 Delegates)  
April 24-25, 2026
- NEA Retired Annual Meeting & NEA Representative Assembly (11 Delegates)  
NEA Retired Annual Meeting, June 30-July 1, 2026  
NEA Representative Assembly July 3-7, 2026  
Denver, CO

Please see the next page for statement and election guidelines.

## Nomination Statement

On a separate sheet of paper, in 80 words or less, please indicate why you are running for each chosen position. If more than 80 words for each position are submitted, the nominations committee reserves the right to edit.

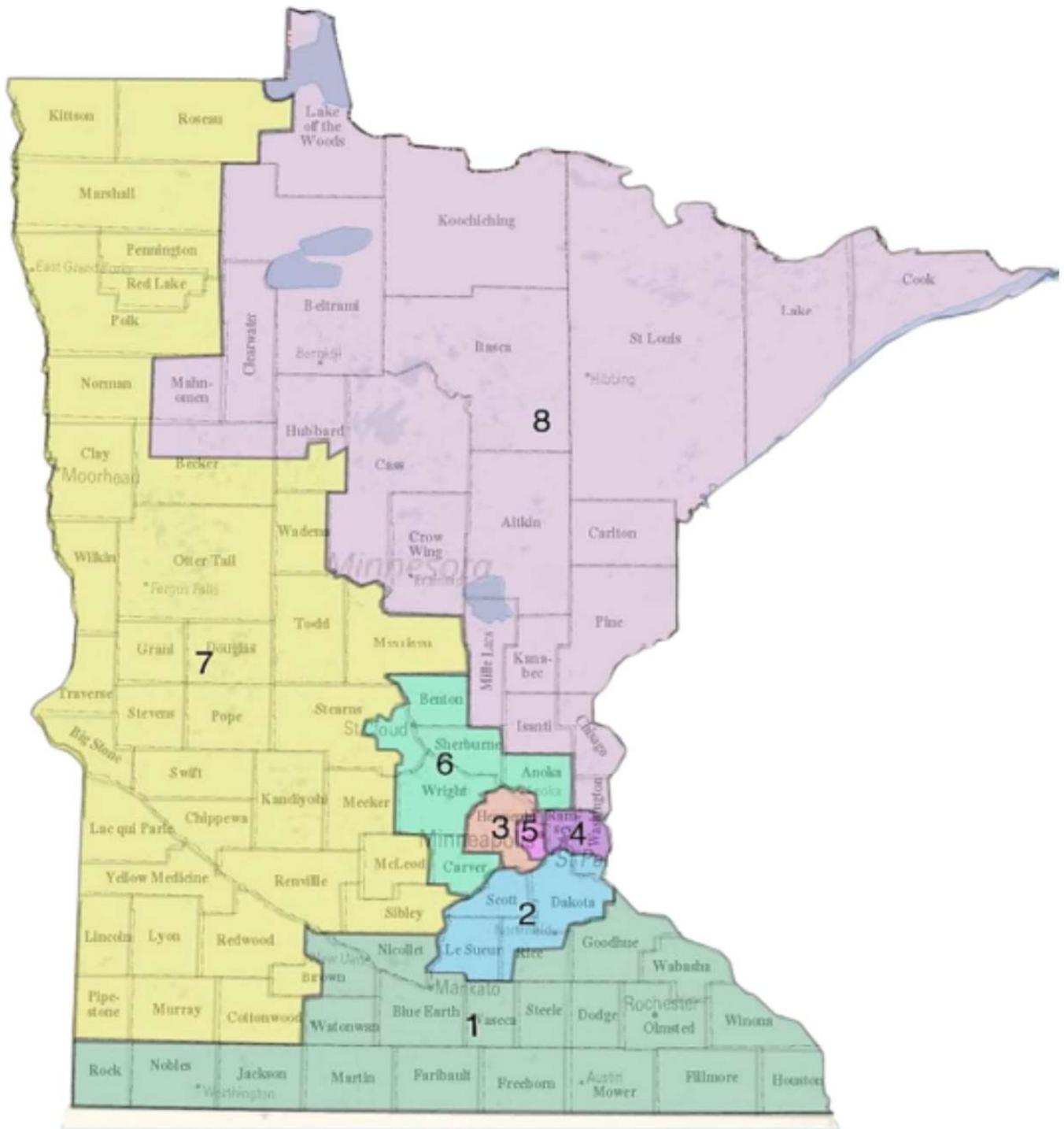
### Election Guidelines

- Elected candidates will assume office immediately following the Education Minnesota Retired Annual Meeting on Friday, April 24, 2026
- Nominations must have the permission of the person whose name is being submitted for election.
- Nominees are required to attend all meetings at the conferences and events for which they are elected. Nominees to the Retired governing board are expected to attend all board meetings and the Retired annual meeting.
- Delegates to the NEA Retired Annual Meeting & NEA Representative Assembly will be reimbursed for expenses per the Retired finance policy. Any expenses not covered by the Retired finance policy will be paid for by the delegate.
- All Education Minnesota Retired members will receive a ballot and should vote for board and delegate positions.
- Submit this form and a photo postmarked by Dec. 26, 2025 to:  
**Education Minnesota Retired Nominating Committee**  
**41 Sherburne Avenue, St. Paul, MN 55103-2196**
- Nomination forms and digital photos may be submitted electronically to [stephanie.berg@edmn.org](mailto:stephanie.berg@edmn.org) by Dec. 26, 2025.
- You will receive a confirmation email from Stephanie Berg after submitting a nomination form. *If you have not received confirmation, email [stephanie.berg@edmn.org](mailto:stephanie.berg@edmn.org) to ensure receipt of submission.*
- Photos and statements of each candidate will be included with the ballots that will be mailed the week of Jan. 26, 2026.
- If you have questions, call the Education Minnesota Retired office at 651-292-4877 or 800-642-4624, or email [stephanie.berg@edmn.org](mailto:stephanie.berg@edmn.org).

### ELECTION TIMELINE

- Dec. 26, 2025 Nomination form and picture must be returned, postmarked or electronically received on or before December 26, 2025.
- Jan. 26, 2026 Ballots will be mailed to Education Minnesota Retired members the week of Jan. 26, 2026.
- Mar. 2, 2026 Ballots must be returned by March 2, 2026, to:

**Education Minnesota Retired Elections**  
41 Sherburne Ave.  
St. Paul, MN 55103





## RETIRED

### Winter 2025

Education Minnesota Retired  
41 Sherburne Ave.  
St. Paul, MN 55103

Phone: 651-292-4877

Email: [retired@edmn.org](mailto:retired@edmn.org)

Website: [www.educationminnesotaretired.org](http://www.educationminnesotaretired.org)

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As an Education Minnesota Retired member, you have access to Education Minnesota ESI, NEA and AFT Member Benefit programs.

#### ESI Member Benefits

- No-cost Identity Theft Recovery
- Medicare group plans
- Senior Care Navigation



#### NEA Member Benefits

- Travel program
- Dental and vision insurance
- Auto buying program



#### AFT Member Benefits

- Hearing services discount
- Travel program
- LifeStation medical alert system



Scan the QR codes for more information or visit [www.educationminnesota.org](http://www.educationminnesota.org)