

# The Newsletter of Minneapolis Retired

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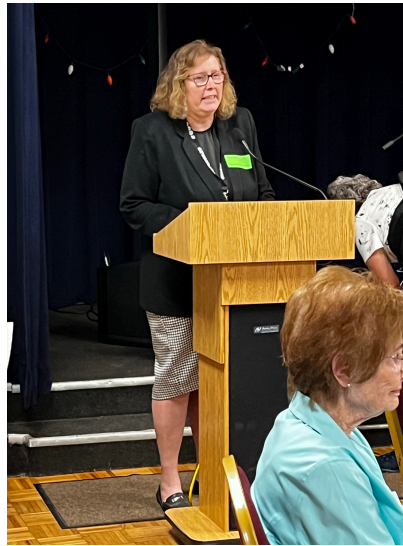
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# W elcome New Retirees!



On September 19, MRTI members welcomed new retirees from Minneapolis Public Schools with a delicious celebratory luncheon. Speaking on behalf of the School Board, Interim Superintendent, Rochelle Cox brought thanks and gratitude for all the years of devoted service given by both newly retired and previously retired teachers.

Representing this year's class of retirees, four women joined us for an excellent turkey dinner and a program of delightful music brought to us by Erin & Jay.



(left to right) Carolyn Kuennen, Lavette Thomas, Deborah Moen, and Mariam Toure were all smiles as they relaxed, sang along and enjoyed their first MRTI luncheon. Erin and Jay have been

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# MRTI Summer Legislative Report

by Ed Andersen, Legislative Chair

## Our major legislative accomplishments on pensions and taxes

### 1. A one time increase in our COLA for 2024

Our COLA increase of 1.1% in basis for 2024 plus a onetime bonus check in July.

Coordinated members with social security benefits for their schoolwork will receive an additional 1.4% check to make 2.5% for 2024. Basic members without social security for their schoolwork will receive an additional 2.9% check to make 4.0% for 2024.

### 2. Our COLA increase in 2025 will be 1.2% in basis and will be paid to all retirees.

### 3. Lowered the Normal Retirement Age from 66 to 65.

The Committee of Thirteen joined with Education Minnesota and our PEPC partners to secure this improvement in Minnesota pension law. We will continue our efforts with our partners to further reduce the early retirement penalties in the 2018 pension law.

### 4. Minnesota will lower its income taxes on social security and pension benefits starting 2024.

The Minnesota taxes on social security benefits were reduced for all those below \$100,000 in adjusted gross income levels.

The Minnesota taxes on Basic pension plan members were reduced by a **subtraction of some pension benefits from their taxable income**. This is a complex calculation for your Minnesota Income tax filing in April 2024. We

can thank the Committee of Thirteen's work with a coalition of public employee groups, **2,600 Minneapolis Basic Plan members, 1,700 St. Paul Basic Plan members and thousands of retired and active-duty police officers, fire fighters and state troopers will benefit from this reduction in their Minnesota income taxes.**

5. The Secure Act sets up a pension savings program for employees who work at firms without a pension plan. The state sets up a 403 B plan for employees and empowers them to



SPOTLIGHT  
ON...  
MEDICARE



The annual Medicare Open enrollment period begins Oct. 15 and ends Dec. 7. If you've been flooded with calls from "Medicare analysts" and your mail box is clogged with flyers advertising various Medicare plans, that's why. In addition to what is called Traditional Medicare (what you get when you turn 65 and get the little red, white and blue card,) there are also optional coverage plans called "advantage" plans and "supplement" plans.

In the August 17, 2023 issue of the Wall Street Journal, Amitabh Chandra, Professor of Business Administration at Harvard Business School and Director of Health-Policy Research at the Harvard Kennedy School of Government offered some advice about "The Biggest Medicare Mistakes" retirees make. In summary, they are:

#### 1. Underestimating the cost to you of Traditional Medicare

Traditional Medicare covers Part A (hospital), Part B (Physician) & Part D (prescription drugs) but only to 80%. You pay the remaining 20% plus additional fees for hospital stays over 60 days and skilled nursing home stays of more than 20 days.

2. **Underestimating costs of Medicare Advantage plans** A combination of Part A, B, &D, these plans are an alternative to traditional Medicare. Patients are usually required to stay in-network or pay up to 20% of an out-of-network choice.

3. **Choosing Traditional Medicare without "Medigap"** Supplemental "Medigap" plans cover the 20% that traditional Medicare doesn't and nursing home co-pays for 3 months.

4. **Forgetting to include Prescription coverage** You must actively choose to enroll in this coverage within 63 days of choosing your Medicare plan. It's not automatic like parts A and B.

5. **Not checking out your broker.** Brokers are paid by the insurers, so ask to compare several plans.

#### Need evidence?

Some examples from MRTI members:

- Basic Medicare + Supplement + Prescription Drug plan covered a \$780,000 bill completely. MRTI member paid \$0.
- Basic Medicare + Supplement + Prescription Drug plan covered \$68,000 bill for surgery + 8 days in hospital. MRTI member paid \$0.



by the State Board of Investment (SBI).

**Ed and the Committee of Thirteen wish to thank all MRTI members who provided financial support of our election and lobbying efforts.**

# Bill of Fare

**October 17** - Beef stew, cornbread; brownies for dessert

**November 21** - Veggie lasagna, garlic bread, dinner salad carrot cake for dessert

**December 19** - Chicken Kiev, rice, mixed vegetables; chocolate pudding for dessert

**January 16** - Chili in a bread bowl, Frito scoop chips, cole slaw; marble cake for dessert

**The dining room opens at 11:30**  
A vegetarian option is available; include the request when making your reservation. No other options are possible.

The lunch price is **\$22.00**, which includes the lunch, tax, tip and the program. We happily accept cash or checks.

**Phone callers record** both names and phone numbers for reservations, which will be checked off at the ticket table. Should you need to cancel your reservation, call **Gayle Marko** by the Sunday prior to the meeting or be billed for your non-attendance.

If you have NOT been called by Monday, a week before the luncheon, and you wish to attend, please call Gayle to make a reservation. If you make your reservations by email with Jan Wahl, please do not make one with a caller. Any questions or concerns, please call Gayle at

952-920-1395.  
See you for lunch!

Attention:

## Honorary MRTI Members

In November, you will be getting a letter explaining the need to keep our membership roster current. The letter will include a phone number to call and the return address of an MRTI staff member.

In this way, we hope to reduce the number of yearbooks and newsletters that are either returned to us as undeliverable or otherwise discarded. Please help us by responding to your special membership letter.

This month's MRTI Luncheon email reservations will come to you from the following address:

**Janwahl@comcast.net**

If you requested an email contact for lunch but did not receive one, please do the following BEFORE October 9:

1. Check your spam folder
2. Send an email to the above address
3. Call Gayle Marco at 952-920-1395 to reserve a spot at the upcoming luncheon.

## Interested in political activity?

**Retired Teachers Council 59  
(RTC 59)**

**“Gathering, Learning and Action”  
Sept. 26, Oct. 24, Nov. 28, Jan. 23, 2024\***

**Meetings will be at the Local 59 office  
67 8th Avenue NE.**

**Watch for notices in your email ....**

**\* Zoom meeting**

## Fall Program Schedule



September 19, 2023

Back by  
Popular Demand:  
Erin & Jay  
Cabaret



October 17, 2023

Anne Winkler-  
Morey will discuss  
her book,  
Allegiance To Wind  
& Water



November 21,  
2023

Cyber Security  
discussion led by a  
member of  
Minnesota Attorney  
General  
Keith Ellison's staff.



December 19, 2023

Kent  
Appeldoorn,  
Vocalist,  
Holiday Music



## AARP Seeks Retired Teacher Volunteers

### 1. **TaxAide Volunteers**

Volunteers are needed to prepare tax returns. If you ever prepared your own taxes with software, you can work with us.

Training runs December to January with the tax season February thru mid-April. Looking for detail-oriented people with software skills. Please email Cheryl Funk at [funk\\_cheryl@hotmail.com](mailto:funk_cheryl@hotmail.com) to set up a convenient time to talk

### 2. **Volunteer AARP Driver Safety Instructor**

Looking to get back into the classroom as a volunteer? Would you like to put your skills to work with adults?

AARP Driver Safety is seeking volunteer instructors for our **Smart Driver** 4 hour classroom course to help older drivers stay safe.

Instructors organize and teach courses at local community centers, libraries and senior centers all over Minnesota.

You can teach days or evenings - to fit your schedule. You choose your most convenient class location and teach as often as you like.

There is no age limit and you need not be retired.

We provide all training and classroom materials. You bring your experience! We have a strong need for Spanish-speaking volunteers.

Please email Cheryl Funk at [funk\\_cheryl@hotmail.com](mailto:funk_cheryl@hotmail.com) to set up a convenient time to talk .



# Scammers and the Scammed

Fraud and its consequences have featured in “After School” in both 2022 and 2023, alerting our readers to the nefarious ways crooks are trying to fleece us of our hard-earned money. First, it was fake “collection” calls from the IRS and fake calls for help from your “grandson,” both of which could be satisfied by purchasing and sending gift cards to the address they provided. Then it was email notices of “suspicious activity” on your bank account or credit card, asking you to “confirm” your birthdate, social security number, or password.

Last Spring, it was checks being stolen from the US mail, altered (called “washing”) and cashed by the thieves. We’ve all heard about “porch pirates” who literally follow delivery vans on their routes, stealing packages as soon as the delivery van has moved on. A new wrinkle in that is the thieves who steal the mail you have put out for pickup by your postman, looking for checks to steal.

The scams I have been encountering lately appear to be confirmations of purchases I have made. (“Your subscription to Norton Technologies was about to expire, but we have automatically renewed it for you for the next year. We have invoiced PayPal for \$483.00. Thank you for your business.”) In that case, I logged into PayPal and found no such transaction, so that was that. Scammers are banking (pardon the pun) on the fact that, as Seniors, we don’t always remember our computer-assisted transactions and can therefore be conned into paying for something we didn’t order and will never receive. A way to check this is to log directly into your bank accounts and credit cards to check for a questionable purchase. Most of the time, you’ll find nothing. But once in a while, a fraudulent purchase will appear. In that case, call the fraud number on the back of the credit card or on the bank’s website and report the problem. They may either ask you to change your password or they will issue you a new credit card, but you are not responsible for the cost of the scam.

Occasionally, the credit card people will catch a fraud in the making. This happened to me while I was still teaching. I got a phone call at school from VISA, asking about a purchase of gasoline that I had just made – in San Mateo, California! After I stopped laughing, I assured them that I had not purchased gas that day and certainly not in San Mateo, since I was teaching class in Minneapolis and was pretty sure I had never been to San Mateo! End of problem.

Recently, some of the members of our MRTI Board got an email purportedly from our President, Roma Lee Rasmussen. I was one of the lucky recipients and I have printed it here so we can go through ways to identify it as a fake.

Roma Lee Rasmussen <p8941000@virginmedia.com >

3:30 PM (1 hour ago)

Christine, I’m aware this is improper! but, there is an overdue vendor payment. Robert is having difficulty paying using Zelle or Venmo, and we’ve explored alternative options.

Initially, I was hesitant to ask you; however, if you have any of these platforms (Zelle or Venmo) and is feasible for you, your help would be immensely appreciated. Once the payment is completed, I will Make Good. That I can assure you of. Thank you for your time and consideration.

Looking forward to hearing from you.

Sincerely,  
Roma Rasmussen

**First thing to check:** the email address of the sender. If you know Roma Lee’s email address (it’s listed right on the front page of “After School,”) you know this address is wrong. SCAM!

**Next:** Roma Lee calls me Chris, not Christine, and there is no indication of which vendor’s payment is overdue. SCAM!

**Next:** “Robert” is having difficulty using Zelle or Venmo.” Aside from the fact that he is “Bob,” not “Robert,” I doubt that Bob has ever even considered using Zelle or Venmo for anything! He’s a pretty old-fashioned guy when it comes to money! SCAM!

**Finally:** Look at the signature: Roma Lee neither calls herself just “Roma” nor signs her name that way. SCAM!

What to do when you get something like this? Obviously, don’t answer it or click on any part of it. Look in the upper right hand corner of the email window. Just to the right of the time stamp, you will see 3 dots in a vertical line. Click on the dots and you will see a list of actions. Click on “report Phishing” or “report Scam”. That will usually end the problem.

As if that weren’t enough, after they’ve scammed you, they may come back with an offer to help with “asset-recovery.” First they describe the ruse that’s already taken your money. Then they offer to help you get it back - for an upfront fee, of course. They ask for bank account or credit card numbers or sometimes they send you a check for more money than you lost, asking you to send back the difference. By the time you discover the check is fake, your money is gone. So.... Don’t trust offers to recover scammed money for a fee. Don’t trust offers that require financial information from you and NEVER pay in



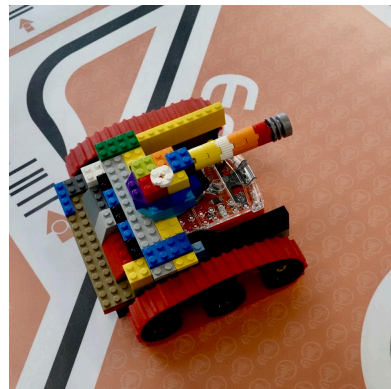
# MRTI Grants In Action

In April, Larry Risser, chair of the MRTI Grants Committee, visited Angie Riley's 8th grade elective class on robots at Justice Page school.



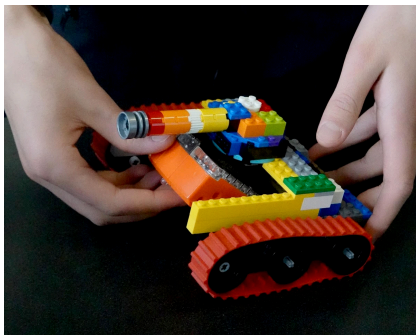
“When we approved the grant for these cheap Edison Robots, I wasn't sure how effective a teaching tool they would be. I was happily surprised to see how engrossed those kids were with their robotics class,” Larry reported.

These relatively simple devices can be employed at multiple levels of difficulty. The students program them on their computers and make them follow line patterns they draw. The robots can also be given a pen and directed to write. The teacher intends to have each team write out “Congratulations” for an end-of-the-year project.

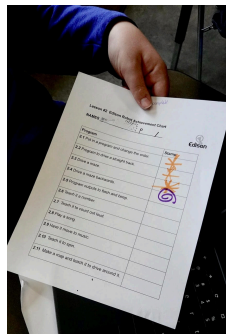


A Lego tank on the line it has to follow for an end-of-the-year project.

Although the class is taught by a woman, most of the students are guys. Angie says she is constantly trying to recruit more gals to take the class. “One student made a Lego tank shell for his robot. When a simple stripped-down robot pushed it off the table, it fractured into its component pieces - still, easily reconstructed,” Larry observed.



Every project involves evaluation by both the student and the teacher.



*Ed note: Larry's photos have been cropped to avoid showing students' faces. Edison Robots is the trade name for the robots being used by the students - they have nothing to do with Edison High school!*

## Did You Know...

MRTI contributes to many programs that support Minneapolis children? Your dues support annual contributions to:

- The Assistance League
- Mary's Place
- Boys and Girls Clubs of Minneapolis
- Jeremiah Program
- Harriet Tubman Center
- Big Brothers/Big Sisters of Twin Cities
- People Serving People
- Minneapolis Recreation Development

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performing together for many years and they are a perennial favorite with MRTI, bringing us a very entertaining and musically varied show.



A great way to start the year and a great way to celebrate retirement!

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

## Would YOU like to be a member of the MRTI Board?

Our elections will be held at the November meeting and this year we have several at-large positions open. We are especially looking for someone to fill the VicePresident ( or President -Elect ) position.

All terms are for two years.

The Board meets at the Eagles Club at 9:00 am before our monthly membership meeting.

Contact Barb Kuenne (763-542-9890





MRTI Newsletter October 2023  
Chris Poppe, editor

**Our meeting location**

Eagles Club #34 American Legion  
(On the corner of E. 25th St. & 25th Ave. S)  
2507 E. 25th Street  
Minneapolis, MN 55406

Articles, opinion essays and  
comments are welcome and  
should be directed to:

Chris Poppe

3851 Queen Ave. N  
Minneapolis, MN 55412  
[chpop001@gmail.com](mailto:chpop001@gmail.com)



Plenty of Free parking

Minneapolis Retired Teachers, Inc.  
P.O. Box 24034  
Minneapolis, MN 55424-0034