

After School...

The Newsletter of Minneapolis Retired Teachers Inc.

Website

www.mrti.org

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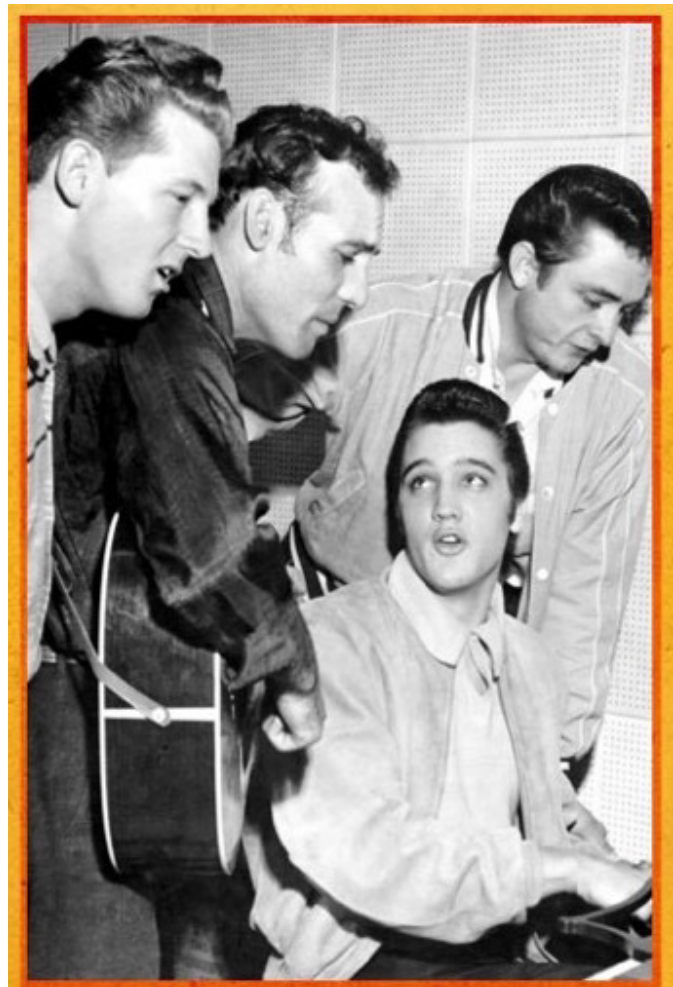
Investments Chair - Larry Risser

612-922-6596

lerisser10@gmail.com

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Rockin' Around the Old Log Theater!



Mark your calendars!

Thursday, June 8 - Our end-of-the-year Field Trip

The Old Log Theater is our destination to see "The Million Dollar Quartet." We will enjoy a delicious lunch at the

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Cast & Cru Restaurant followed by one of the most music - and energy-filled plays you will ever see. Based on the one and only time Carl Perkins, Johnny Cash, Jerry Lee Lewis and Elvis Presley gathered at Sun Records' studio in Memphis, Tennessee, December 4, 1956 has become known as one of the greatest rock jam sessions of all time.

And you can be there to hear "That's All Right," "Blue Suede Shoes," "Folsom Prison Blues," "Whole Lotta Shakin' Goin' On," and many others.

To reserve your tickets, contact Denny Lander at dlander222@gmail.com or phone 612-718-2564. Cost for the lunch and play is \$61.00. Lunch choices will be made at the March and/or April MRTI meetings.

This does NOT include bus transportation. The cost of bus transportation has more than doubled since last year, so the Board decided not to provide it. You will need to make your own arrangements for getting to and from the Theater.

The theater's address is:
5185 Meadville St, Excelsior, MN 55331

Plan to arrive at the theater for lunch by 11:30. The show starts at 1:00 and runs for 1 hr 45 min.



**SPOTLIGHT
ON...**



Marian Anderson

After chairing our annual Craft Fair for many years, Mildred Clarke decided to retire from the position after October 2018. Marian Anderson offered to take over the Craft Fair beginning in October of 2021. with the assistance of her friend, Cathy Peterson.

For the past two years, Marian has done a wonderful job organizing, promoting and supporting our Craft Fair, but the number of crafters has declined to the point where the Board decided to cancel the Fair for the foreseeable future.

We wish to take this opportunity to thank Marian for all of her efforts and also to thank the many crafters who have contributed to the Fair over the years. Your support and contributions to MRTI are greatly appreciated.

The MRTI Board



MRTI's 100th birthday is coming!



Get ready to celebrate!



Bill of Fare

April 18 - Taco Bar; ice cream
sundaes

May 16 - Hamburger on a bun
strawberry shortcake 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 \$20.00, 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 Friday 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.

952-920-1395

**MRTI supports the effort to control and eradicate the
Co-Vid19 pandemic which has cost so many people their
lives and their health.**

**We encourage all members to be fully vaccinated and we
ask that, if you have not been vaccinated, be prepared to
wear masks and observe social distancing at all indoor
MRTI functions.**

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

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

MPLSMRTI@gmail.com

Jan Wahl has sent a test
message to be sure all
addresses are correct. If you
requested an email contact
for lunch but did not receive
the test email, please do the
following:

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.

Spring Program Schedule



April 18, 2023

Malt Shop
Melodies

Music of the
50's & 60's

May 16, 2023



South High
Musical Group



June 8, 2023

Field Trip to
Old Log Theater

Are you downsizing?

If so, **wrenches and other bike repair tools** are still needed by a teacher who works with middle school kids overhauling bikes in an after-school program during the winter and taking them on rides in the spring and summer.

Materials and supplies for Batik, are needed for 9 - 12 art classes.

Guitars are still needed for the South High Music program.

If you have these things and would like to donate them, call or email Larry Risser (Chair of the the MRTI Grant Committee) 612-922-6596, lerisser10@gmail.com.

AARP Volunteer Opportunities

1. 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 would like to meet you. We are the nation's first and largest older driver safety initiative with award winning class material.

AARP Driver Safety is seeking volunteer instructors for AARP's Smart Driver classroom course to help older drivers stay safe on the road.

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

Interested volunteers should be available to instruct at least three, 4-hour courses per year - days or evenings - to fit your schedule. You can choose your most convenient local 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!

Desired Skills: Public Speaking/Meeting Facilitation, Education/Training, basic computer skills and internet access with an e-mail account. We have a strong need for Spanish-speaking volunteers.

2. TaxAide Volunteers

Retired teachers - 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 through mid-April. Looking for detail-oriented people with software skills.

If you would like to chat about being an instructor, please email Cheryl Funk at

funk_cheryl@hotmail.com

to set up a convenient time to talk.

Information and application forms are available at:

www.aarp.org/volunteernow

Hennepin County Sheriff's Office Improves 911 Services and Emergency Notification System

There is a new addition to our 911 services in Hennepin County. It is called "Smart911".

Did you know that 76% of calls to 911 emanate from mobile phones and that 911 operators have no information about you or your whereabouts on cell phones? Last fall Hennepin County began providing this "Smart911" service to all persons in Hennepin County. This is a service you can sign up for online at

www.smart911.com.

You can also find their app on the Apple Store or on Google Play. Smart 911 is private and secure, highly encrypted, and information provided is available to the 911 system only for emergency services. It is currently available in 40 states and more than 1500 municipalities as well.

The value of this service is to be found in the fact that, if you have signed up for this service, when you call 911, the operator will immediately see all information you chose to provide when you signed up. Your safety profile may include persons in your household, phone numbers for your family, pets, service animals and livestock, medical conditions and allergies, medications and medical equipment, property details, layout, and utility information, descriptions of your of your vehicles. You can provide full names, addresses and contact information, caregiver contact information, nature of disabilities, ability to leave or not leave your vehicle, and just about any information you wish to provide to better enable your safety and assistance from any Hennepin County Safety personnel.

All information is optional and residents can choose which details they wish to include. Profiles can be updated or edited at any time. This service enables personnel from the various services: fire, police, medical, etc. to more immediately help at-risk persons with access and functional needs before, during and after an incident. And yes, again, security and encryption is at the highest levels of technology.

- Bruce Hansen



MRTI Legislative Report March 2023

The Committee of Thirteen is working with the Public Employees Pension Coalition (PEPC) to secure an increase in retirees Cost of Living Adjustments (COLA)s. While the US Social Security system granted an 8.7% increase in 2023, Minnesota Basic Member retirees were granted a 1% increase in our COLAs. This reduction from 2% to 1% COLA for five years was agreed to by PEPC several years ago to maintain the financial integrity of our pension system.

Since 1978 all new teacher hires are coordinated with social security, but the great majority of Minneapolis, St Paul and Duluth teacher retirees and most fire and police retirees do not receive social security benefits for their many years of service.

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2022 MRTI Scholarship / Grant Donors

Thanks to your generous donations, this year, MRTI has granted six scholarships ranging from \$400 to \$2000 to teachers, EAs and other Minneapolis Public Schools professionals who wish to pursue additional degrees, certifications or licensure to support and improve their teaching.

Through the Grant Program, we have also awarded funds amounting to over \$ 6500.00 to active teachers for classroom "extras" and special programs,

A

Edwin Andersen, Jeanette Andersen, Carol Anderson, Jacqueline Anderson, Karen Anderson, Doris Arnold, Pat Arnold

B

Anne Bartel, Aroti Bayman, Nancy Bell, George Beske, Janice Beske, Janet Blume, Louise Botko, Rita Bove, Liz Bragg, Eleanor Zanna Brown, Susan Bunnell, Josephine Bunton, Ann Bye

C

Kathleen Cahill, Kathleen Cameron, Darryl Carter, Violet Carter, David Christopherson, Don Cieminski, Kathleen Cooper, Karen Coppicus, Carol Cornelius, Robyn Cousin, Barbara Covart, Cheryl Creecy-Awobamise, Jackie Cronin, Sarah Currier

D

Dennis Debe, Frederick Dietrich, Joan Dillon, Larry Disher, Claire Dryke, Michele Dunn

E

Karen Erickson, Kristi Erickson, Pam Evangelist

If there are any errors in this list, please contact Sylvia Farrells.

F

James Farrells, Sylvia Farrells, Rita Fox, Carol Freeman, Geri Fridgen, Richard Friedrichsen, Joyce Ovick Fuhrman

G

Mary Ellen Gallick, Barbara Glas, Renata Goepfrich, Bernadette Green, Carole Gupton

H

Steve Halverson, Janet Heidinger, Leslie Held, Dale Hendrickson, Lynne Hendrickson, Judy Hoel, Marcia Hokenson, William Holden, Sandra Hoverson, Maxine Hughes

I - J

Sandra Irwin, James Jacobsen, Grace Jagers, Suzanne Jebe, Robert Jibben, Carol Johnson, James Johnson, Lauren Johnson, Stella Jones

K

Joan Kallas, Ruth Katz, Shirley Keating, Cynthia Kelley, Elmer Koch, Coleen Kosloski, Barbara Kuenne, Janet Kujat

L

Joanne Lambrecht, Earl Larsen, Javan Larson, Carol Lauder, Darwin Lee, Dorothy Lee,

Mary Leoni, Marlene Locascio, Margaret Lubozynski, Britt Lundgren

M

Arthur Maillet, Gayle Marko, Kathy May, Virginia May, Michael McClure, Gregory McDaniels, Jeannine McDonald, Kay McLean, Janet Meyer, Nancy Morin

N

Karen Nelson, Marybeth Nelson, Rodney Nelson, Richard Nohel, Lynn Nordgren

O - P

Elaine Olson, C. Jack Oman, DeNise Pellinen, Marjorie Penner, Judith Peters, Roberta Peterson, Pixie Pixler, Judy Popham, Christine Poppe, Edward Prohofskey, Shirley Pyle

R

Lynne Raphael, Roma Lee Rasmussen, Margaret Reed, Karl Reinhard, Corinne Retzlaff, Larry Risser, Rosalind Robbins, Cynthia Rogers, Tamara Rogers, Ilene Rohner-Guttenfelder, David Rolek, Beth Ronald,

Bonnie Rowell, Connie Rubenstein, Kathleen Runchey, Robert Ryder

S

M.J. Saviano, Anne Scheible, Pam Schreurs, Robert Shelton, Barbara Shin (in memory of Joan Keetley), Diane Simmons, Nancy Simonetti, Deborah Smith, Diane Stephens, Alan Sweet

T

Hazel Tanner, Joan Threet, Lori Tierney, Bruce Turnbaugh

U - V

Janet Ulvin, Dave Vos

W

Jan Wahl, Robert Wedl, Mary Wells, Thomas Wells, Sandra Westby, JoAnne Wilson, Roger Wold, Donise Wright

Y - Z

Joan Young, Doris Zachary, Patricia Zajac, Deb Zwickey



Thank you!

Meet This Year's Scholarship Recipients

Diane Espitia

Diane received a Bachelor of Arts degree in Development Psychology from the University of Minnesota-Twin Cities. She began her employment in the Minneapolis School District as a special education assistant and is currently a testing coordinator/associate educator at Seward Montessori.

Her goal is to improve inclusion of special education students in a Montessori classroom and to become one of the few licensed teachers of color at Seward. She is seeking to receive Montessori training and to obtain a teaching license while attending St. Catherine's University.

Shannyn Fagerstrom Schauer

Shannyn has been a School Social Worker at Mona Moede Early Learning Center since 2014. At the learning center, she works with 80 preschool -age children, supporting their social and emotional learning as well their mental well-being. She also has responsibilities as a Special Education School Social Worker and has a graduate certificate in parent education from St. Cloud State University.

Shannyn's goal is to pursue a PhD in Early Childhood Development and Mental Health from Fielding Graduate University and then apply her degree and knowledge in the growing PreK program in MPS.

Amber Hunter

Amber has worked in the Minneapolis Public Schools since 2015, first as a special education assistant and now as an associate educator in the Work Based Learning Program. She takes students from the seven Minneapolis high school Special Education programs to obtain on- the- job training in the culinary industry.

her degree in Urban Education at Metro State University. She would like to become a secondary Social Studies teacher.

Raewyn Kelley

Raewyn has been teaching at Washburn High School since 2014. She has taught International Baccalaureate (IB) Biology, general Biology and an elective anatomy and physiology course. Because Raewyn received an MRTI scholarship last year, she was able to meet the requirements for teaching dual enrollment, meaning that students in her IB classes were able to also earn credits from Minneapolis College as well having their enrollment fees covered.

Raewyn is currently pursuing a Master of Science in Biological Sciences through Clemson University.

Alivia Tison

Alivia received a bachelor's degree from the College of St. Benedict, majoring in Hispanic Studies.

She graduated Magna cum Laude and was the 2013 Commencement Speaker. She also received a Master of Arts in Spanish Language Teaching in 2021. Alivia has had many experiences teaching in other countries, states and communities. She is currently a special education teaching assistant at the Las Estrellas Dual Language School working with students who have a variety of disabilities – such as autism spectrum and emotional/behavioral disorders, learning disabilities, and physical impairments.

Alivia's goal is to receive Orton Gillingham asynchronous training, to give her a better understanding of phonological awareness to help her students increase their reading skills. Orton Gillingham is one of the best programs for students with reading difficulties.

Leg. Report cont.

Budget targets are being determined and one has a \$213 million cash infusion to pay a one time 2.5% increase in public pensions in 2024.

The proposed elimination of Minnesota income tax on social security benefits presents a key issue for the many Basic Member retirees mentioned above. We paid higher rates into our pension plans to cover retirement benefits. For many years, the state of Minnesota made major extra payments to TRA for coordinated members, but not to Basic Member pension reserves.

PEPC is proposing a cut in Minnesota Income taxes on Basic Member retirement benefits to correspond to the cut in Minnesota Income taxes on Social Security benefits.

Active teachers are strongly advocating for a return to the Rule of 90 in bills backed by Education Minnesota. The actives want to reduce the penalties for retiring before the normal retirement age of 66. Teaching is difficult and they want to retire. The bills that have been introduced in the House and Senate have very large price tags. All the issues in pension bills will be negotiated in the LCPR to decide what will go into the LCPR omnibus pension bill to recommend to the Legislature and Governor. The Committee of Thirteen and our Lobbyist, Louise Sundin, are at the Capital right now working on improving our pension benefits.

We ask you to help by making a significant contribution to the Committee of Thirteen PO Box 19181, Minneapolis, MN 55419.

- Ed Andersen
Legislative Chair

Visit the MRTI Website

One of the services for MRTI members is our website:

www.mrti.org

Check it out for information on our luncheon programs, the grant and scholarship programs, Committee of 13 updates, Board Members, Limited Medical Assistance Fund, lists of deceased members and more.

Use this resource...it's for you!

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Sara Ullmer

Sara had been a Science teacher for 10 years in Burien, Washington, but last year she started teaching Health at the FAIR high school in Minneapolis. She received her Bachelor of Science degree in Biology from the University of Wisconsin-Madison and while in Washington state, received her English Language endorsement from Seattle University, as many of her students were English Language learners (ELL).

She now wants to be certified in Health education and learn the best practices to impact students' well-being by receiving a Minnesota Tier 3 teaching license in Life Science for grades 6-12. She is enrolled in the Health and Physical Education Masters program at Central Washington University.

Congratulations to these outstanding MRTI Scholarship Recipients!



One Damn Scam After Another

**The Check is in the Mail
....Maybe not!**

If you use paper checks and send them through the mail, it may be time to stop. Check fraud linked to mail theft has surged across the country, according to a recent alert to banks from the Financial Crimes Enforcement Network, part of the Treasury Department.

Just hours after leaving a \$45 check to his insurance company in his mail box, Mark MacPherson, 59, got a shocking call from his bank. A thief had stolen the check, "washed" and rewritten it for \$2,498.00. "The guy who tried to cash it told the teller he had done some electrical work for me," said MacPherson." He even wrote 'great job' on the memo line!"

The use of paper checks has been declining for decades, yet criminals have been increasingly targeting mailboxes to commit check fraud, the financial crimes network, known as FinCEN, said. Last year, reports of check fraud filed by banks

Check Fraud cont.

nearly doubled from 350,000 to 680,000 in 2021, according to FinCEN. The network said it issued the alert last month in collaboration with the U.S. Postal Inspection Service, the law enforcement arm of the Post Office. The service said it received more than 299,000 complaints of mail theft from March 2020 through February 2021, a 161 percent increase from a year earlier.

“Check washing” criminals steal signed checks from postal boxes, then use common chemicals like nail polish remover to remove the dollar amount and the name of the “payee” or recipient. Then they rewrite the checks for a new recipient and a larger sum — often hundreds or thousands of dollars more — before cashing the check. It’s “low tech,” said Frank McKenna, of the San Diego-based fraud detection company Point Predictive, “Almost anyone can do it.”

Check washing has evolved from small-time criminals pilfering a check or two from residential mailboxes to more organized efforts involving the theft of mail in bulk from postal collection boxes. Criminals sell copies of washed checks online, and steal or counterfeit master keys, known as arrow keys, that allow access to Postal Service collection boxes. (In some cases, postal carriers have been robbed at gunpoint for their keys.) “It’s an elaborate supply chain,” said Dr. David Maimon, Criminal Justice professor at Georgia State University.

Lawrence Brandon was recently targeted for check fraud. In October, he recalled mailing a check for \$57.50 for an insurance premium. But his bank statement indicated that a check with that number had been paid in the amount of \$4,950. “I certainly don’t pay that kind of money, unless I know the person well,” said Mr. Brandon, who said he was an 80-year-old retired special-needs teacher in Philadelphia.

He reported the fraud to Citizens Bank and received a claim number in December, but had not received the funds, forcing him to draw on savings to pay some expenses.

Why is check fraud surging? Criminals who intercepted stimulus checks and other pandemic aid may have turned to new sources of revenue when those payments dried up, said Paul Benda, senior vice president of operational risk and cybersecurity at the American Bankers Association. Also, “the mail system isn’t as secure as everyone thought it was,” he said.

The theft of mail puts not only personal checks at risk but also business checks, tax refunds and government benefits, FinCEN said. Cashing those checks, however, typically requires more complicated techniques than simply washing them.

The Postal Inspection Service is working with the Postal Service to make blue boxes more secure, like fitting them with “rakes” with metal teeth to make it harder for thieves to fish out envelopes, said Michael W. Martel, a spokesman for the Inspection Service. Other, more high-tech fixes are also being considered, Mr. Martel said, but he couldn’t offer a timeline for updates. There are “thousands upon thousands” of postal boxes, he said, and upgrades must be engineered and tested before being deployed. “The Postal Inspection Service,” he said, “takes the sanctity of the U.S. mail very seriously.”

Some questions and answers related to check fraud via the mail:

Am I liable for funds taken from my account with a washed check?

No. Consumers are not liable for fraudulent or counterfeit checks. (Depending on the state, customers usually have 30 to 60 days from the date of their last bank statement to report unauthorized checks.) But banks must investigate reported fraud and sort out which institution is liable for the loss, so the time it takes to return your money may vary. Customers may request a provisional credit while the inquiry proceeds.

Should I avoid mailing checks?

Yes. If you can, use electronic payment methods. If you must mail a check, it’s best to walk into a post office and drop it in the lobby mail slot or hand it to a postal worker.

If you have to use a blue box, drop in the check before the day’s last scheduled pickup so it doesn’t sit in the box overnight. Don’t put checks in your home mailbox for pickup and raise the little flag to alert carriers, which signals to potential thieves that there’s something inside.

Monitor your bank account online regularly to confirm the checks that have been cashed and to see if anything seems suspicious. You need to be an advocate for yourself and check your account. Consider using the Postal Service’s free Informed Delivery service, which allows you to get a preview of mail expected to arrive soon.

What should I do if I’m a victim of check washing?

If you think a check you’ve written was intercepted in the mail, promptly contact your bank and file a report with the Postal Inspection Service and your local police department.

This article condensed from ones in the

[NY Times](#) and [AARP Bulletin](#)

Yearbook Update

These membership listings were received after the Yearbook had gone to press:

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6 Ways to Foil Check Washers

- 1. Pay your bills online.**
As long as you're not on a public Wi-Fi connection, your bank account and payment systems are encrypted.
- 2. Deliver your out-going mail to the post office.**
Don't leave envelopes containing checks in your own mailbox or in outdoor drop boxes. Take them into the post office, put them in the drop slot or hand them to a clerk.
- 3. Use a pen with blue or black non erasable gel ink.**
Gel ink soaks into paper and may be more difficult to remove.
- 4. Don't let delivered mail sit in your mailbox.**
Collect your mail as soon as possible after delivery. If you can't be there, ask a trusted friend to collect it or have the post office hold it until you can pick it up.
- 5. Monitor your bank account.**
Go online to monitor your account every few days, looking for checks drawn again the account.
- 6. Report incidents quickly.**
Contact your bank, the Postal Inspection Service and credit reporting agencies as soon as possible after you detect a fraud.

Yearbook Update cont.

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Funds are available for medical reimbursement.
Give TRA a call to request an application.

651-296-2409

Limited Medical Assistance Fund (LMAF) (administered by
the Teachers Retirement Association)



Overview

Medical Expenses

Health Insurance Premium Expenses

The Limited Medical Assistance Fund (LMAF) was established in the 1930s through a bequest of a retired Minneapolis teacher.

A trust was established to reimburse certain medical costs of retired Minneapolis teachers, and is administered by the Teachers Retirement Association.

To qualify for reimbursement, a retiree must have been a Minneapolis Special School District #1 teacher.

Reimbursements

Eligible retirees may request reimbursement for:

- Allowable medical expenses
- Health insurance premiums (when funds permit)

Allowable medical expenses, if these expenses are not covered by Medicare or any other form of insurance, include:

- inpatient or outpatient procedures performed at hospitals, clinics or surgery centers; and
- licensed nursing care or prosthetic devices.

Expenses that are not eligible include: dental care, nursing home care, medication, therapy, glasses, out-patient services, non-medical items.

Reimbursements are reviewed and disbursements made twice a year.

How To Apply

Call TRA to request information. If expenses are determined to be eligible, an application will be mailed to you. Complete and return the application to TRA, along with expense receipts.

(when funds permit)

To be eligible for health insurance premium reimbursement, a retiree must meet all of the following criteria:

- be age 65 or older;
- have retired after May 1, 1974, but before July 1, 1999; and
- not be eligible for free Medicare Part A coverage.

Reimbursements are reviewed and disbursements made twice a year.

Contact Us

Teachers Retirement Association 60
Empire Drive, Suite 400
St. Paul, MN 55103-4000

651.296.2409 or 800.657.3669
651.297.5999 (FAX)

MRTI Newsletter April 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



Plenty of Free parking

Minneapolis Retired Teachers, Inc.
P.O. Box 24034
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