What 96% satisfaction* looks like

It’s that feeling you have when you’re cared for by advocates who are working on your behalf, whether online, on the phone or at a helpful local office. That’s how we measure success.

*Based on April 2016 First Call Resolution and Member Satisfaction Survey

THIS IS HEALTH CARE—North Dakota Style

BCBSND.com/Satisfaction
As the band “The Doors” put it, “This is the end, beautiful friend, this is the end, my only friend, the end.”

Well maybe not quite “the end,” but this will be my last message as President.

For the next two years Jeannie Orke will have to write these messages, as she is the first Vice-President and will, hopefully, be President after the convention in Fargo on September 25-26. You’ll want to be there to see the “passing out” ceremony.

In my last message as President of NDRTA, I considered writing about the things that were done over the last two years. After thinking about this for about 15 seconds, I decided I wanted my last message to be about you. More specifically, about things I would like you to do or at least consider:

#1). Membership: I think in every one of the messages I have written, I have urged you to get more members in your local units and then urge those members to join NDRTA. Membership is the “life blood” of any organization. I joined the Cass County Retired Teachers Association (an organization I knew nothing about) because a fellow member paid for my membership dues that year. The following year I paid for the membership of another person. I am not saying that you need to do that, but sometimes, once someone starts coming to the meetings, they continue coming. Please continue to work on growing our membership.

#2). Convention: Come to our NDRTA State Conventions. I have had a great time at every NDRTA convention that I’ve attended. It’s a great time to meet other retired teachers, learn something new, go shopping, enjoy some wining and dining, then, everyone’s favorite, the business meetings.

This year, we have four great presentations during the breakout sessions. Matt Halquist, an 8th grade teacher, and his students will present a project they did on the history of the buildings in downtown Fargo—bring your smart phones! Kathy Morris, an NDSU instructor, will talk about “Kate Selby Wilder: North Dakota Advocate for Suffrage.” Dan Francis, local photographer, will show unique pictures he has made by juxtaposing Fargo old and new. Dan shares stories to go with his pictures. Greg Danz, owner of Zandbroz Variety will share with you his love of books. Zandbroz Variety, is a store on Broadway in downtown Fargo. After listening to Greg talk, you will want to stop by Zandbroz to check out the books and a variety of other things for sale. It is truly a unique store in this day of cookie cutter sameness found in malls. Additionally, Josh Askvig will cover AARP concerns. Dr. Flowers of West Fargo Public Schools will be talking about education concerns in North Dakota. Fay Kopp will update us about TFFR. We have a great tour lined up, which includes a visit to the Hjemkomst Center and the Air Museum. There will be guides at each place to give you information about the displays. We will also have lunch at the museum. Now, how could you not want to come to Fargo?

#3). Retirement: Specifically, your pension, Social Security, and Medicare. NDRTA has, for numerous legislative sessions, advocated and monitored bills who may impact your TFFR benefits. There are people that would rather not have the state involved in your TFFR benefits. There are also groups at the national level that
Director's Report

As you may recall from the winter magazine, I wrote about a year of changes, particularly with regards to the Legislative Session and the fiscal challenges North Dakota was facing. As we entered into session, we were entering into new territory with many unknowns and an uphill battle before us fiscally.

In the interim before the 65th Legislative Assembly, ND was facing a billion-dollar budget shortfall. To address the shortfall, then Governor Dalrymple ordered a 4.05% allotment for all agency budgets and accessed additional dollars from the States’ Budget Stabilization Fund (among others) to address the shortfall. In June, ND was again facing a 90-million-dollar shortfall which lead to the call of a special session last summer. The Legislature met for 3 days at that time and issued another 2.5% allotment, but included a “hold-harmless” provision for the Department of Human Services.

In December, outgoing Governor Dalrymple presented his budget to the Legislature with direction that agency budgets be set at 90% of the previous biennium. In January, when the 65th assembly convened, forecasts continued to come in below projections. When Governor Burgum presented his budget to the Legislature, further reductions were offered, including a proposal to have state employees contribute a portion of their health Insurance Premiums. More on that in a bit (see information under HB 1023).

I included the fiscal summary to provide you a picture of just how bleak the session was looking for groups whose funding is provided by all or a portion of state dollars. We knew early on that it would be unlikely that new programs or services would be offered. Furthermore, we fully expected to see additional reductions throughout state agency budgets.

That being said, when we look at the history of state pension plans in ND and attempts to change the plans from Defined Benefit to Defined Contribution, the state has historically been in a better financial situation when legislation has been introduced to make those types of changes. In a previous session, a study was conducted to determine what the fiscal impact would be to the state to switch from a defined benefit to a defined contribution plan. At that time, it was estimated the state would need to contribute approximately 400 million dollars per plan to pay off the unfunded liability of each plan. Considering the fiscal shortfall the state was facing as we entered into this session, we knew that it would be difficult to gather support for a proposal that would change the plan (because the dollars it would require the state to contribute up-front before any change could be made would be significant). As such, we did not see an attempt to change the current Defined Benefit plan this session for retired teachers. We did see several bills that attempted to change the “Governance” of the boards that oversee those plans. Below is a summary of those bills:

**HB 1175:** Proposed to add two Legislative members to the State Investment Board. We have seen similar bills introduced in previous sessions. Historically, the concern with this type of proposal is the separation between the Executive and Legislative Branches. Although the bill did pass the House, it was given a “Do Not Pass” recommendation from the Senate and failed to pass the full Senate.

**SB 2030:** Senate Bill 2030 in its original form would have updated statutory references to the ND Education Association (NDEA). The NDEA previously merged with the ND Public Employees Association to form ND United. This bill would have updated the name change. However, when the bill was submitted, section 4 of the bill included language that removed the requirement that the Governor receive a list of names from ND United when an opening occurs for active teachers on the Teachers Fund For Retirement (TFFR) Board. Although this did not specifically target the NDRTA, the ramifications if such language passed are obvious. In the original statute, when an opening occurs on the Board, the interest group is required to submit a list of 3 individuals to the Governor for consideration of appointment. The Governor then makes the appointment. Such a change could create a situation wherein the beneficiaries of any particular plan are not adequately represented on their respective Board. Ultimately, the Senate amended the bill to reinstate the original language/process for ND United to appoint their members (a list of three individuals selected by the interest group). The Senate amendment remained intact in both chambers and the amended bill (with language that reinstated the original process intact) passed on March 3.

**HB 1023:** Public Employees Retirement System (PERS) agency budget bill. During each session, we monitor both the TFFR and the PERS budget bills for any changes that may impact retirees. This session, the PERS budget became quite controversial. Mid-session, amendments were added to the bill that would have made significant changes to the governance of the PERS plan. The amendments proposed were as follows:

- Change the PERS Board to an advisory board
- Modify PERS Board membership (by removing the Attorney General and State Health Officer appointees)

Erica Cermack, NDRTA Director

North Dakota Retired Teachers Association

Educator+
• Create state “PERS Office.” Allow the Governor to appoint an Executive Director (this amendment would have created a single/sole fiduciary plan governance model)

• State Investment Board (SIB) Modification: Removes 3 PERS Board members and replaces them with 2 members of the “PERS Advisory Board” and Executive Director of the PERS Board

• Legislative Employee Benefits Committees (LEBC): Adds 3 non-voting members to the LEBC from the proposed PERS Advisory Board. This amendment raised concern about the overlap between the branches of government. The LEBC is a legislative committee, not an advisory committee. Adding non-legislative, non-voting members has the potential to blur those boundaries. Additionally, in this scenario, the potential for conflicts of interest can arise because the members of the proposed “Advisory Board” would be authorized to provide recommendations to the newly created PERS Office, but would also be authorized to provide comment on that action in their position on the Employee Benefits Committee. Finally, because the Retirement and Investment office (which administers the TFFR plan) is governed by the State Investment Board, it created a situation wherein the newly appointed PERS Executive Director would have had supervisory capability over the TFFR plan (because the PERS Executive Director was given voting authority, while the TFFR Executive Director did not have that same authority).

As you can see, the scope of the proposed changes could have had a significant impact on the governance of the PERS and TFFR Plans. Although the House passed the bill as amended, the Senate committee removed the House amendments (pertaining to governance), but added a study on the power and duties of the PERS Board and Employee Benefits Committee, the feasibility of a self-funded insurance plan and the contract bidding process (with regards to PERS Health Insurance).

The bill with Senate amendments (study language) passed the full Senate. When it was sent back to the House, the House did not concur with the amendments and a conference committee was assigned. After much debate, the conference committee agreed the PERS Board should, in the interim, develop a proposal to move the health insurance plan to a self-insured plan as the primary bid selection, but must also include proposals for fully-insured or hybrid plans. It also included a provision that terminated the contract the state has with the current insurer (Sanford Health) in the year 2019.

The current contract with the insurer includes a “renewal option” in 2 year increments, which allows the state to renew their contract every two years through 2021. The final amendment to the bill required that the state end the contract in 2019 (instead of 2021 as allowed through the current contract).

The amended bill passed both chambers but Governor Burgum used his authority to veto the section of the bill relating to the early termination of the health insurance contract with the current provider, removing the section that directs the state to end the contract in 2019, effectively allowing the state to continue to contract through 2021. The State will still need to develop a self-insured model to be used as a primary bid model, but it will not be required to end the contract with the current insurer before 2021.

As you can see, it was quite an interesting session—and a good example of why it’s so very important to become involved in your local unit and The State NDRTA. Although we didn’t face any challenges to the TFFR Defined Benefit Plan, there were many attempts to change the governance of the Boards that manage state pension plans.

I could go on and on about this session, but I suspect you’ve had enough! That being said, make plans to attend the convention, bring a friend and show them just how fantastic your organization is!

Enjoy the summer. Looking forward to seeing you in “Fabulous Fargo!”

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TFFR (Teachers Fund For Retirement) is Moving!

Effective July 1, 2017, NDRIO has moved to a new location.

The new address is:
ND Retirement & Investment Office
3442 E Century Avenue
PO Box 7100
Bismarck, ND  58507-7100
MONDAY, SEPTEMBER 25, 2017

7:30  Registration-Holiday Inn

8:00  Regional Advisory Council- Coffee

9:00  Hjemkomst/Fargo Air Museum Tour
- Bus leaves Holiday Inn at 9:00
- Lunch included at Air Museum

Lunch on your own if not on tour

12:15  Registration and booths

1:00  Opening Session-
  • Presentation of Colors/National Anthem
  • Pledge of Allegiance-All
  • Welcome- President Blackhurst -MSUM
  • Proclamation-Vel Rae Burkhoulder, NDRTA Secretary

1:30  Keynote Speaker: Jeff Kolpack-
  Book ($20) & Signing “Horns Up: Inside the Greatest College Football Dynasty”

2:30  Coffee Break-

2:45  Superintendent Dr. Flowers WFPS “Critical Issues in ND Education”

3:30  AARP Update: Josh Askvig Executive Director ND AARP

4:15  NDRTA Business Session-
  • Call to Order- Mike Burton, NDRTA President
  • 2016 Convention Minutes, Vel Rae Burkhoulder, NDRTA Secretary
  • Financial Report & Budget, Ron Torgeson, NDRTA Treasurer
  • Resolutions Committee Report, Jeannie Orke, NDRTA 1st Vice Pres.
  • Nominating Committee Report, Dennis Nathan Past Pres.
  • NDRTA- Election of Officers, Pres. NDRTA, Mike Burton,
  • NDRTA Update, Erica Cermak, NDRTA/APT, Inc.
  • Memorial Service (List read by Presidents)
  • Adjourn

5:45  Social/Cash Bar-Holiday Inn
  • Master of Ceremonies – Mike Burton
  • Invocation –

6:30  Banquet Meal
  Musical Entertainment: Harpist-Juba Burns
  Speaker: Mark Peihl-Clay County Museum and Historical Society

TUESDAY, SEPTEMBER 26, 2017

8:00  Registration-Holiday Inn

8:30  TFFR Update- Fay Kopp, ND RIO Deputy Executive Director, NDTFFR Chief Retirement Officer

9:15  Coffee Break

9:45  Break Out Sessions -2 Rooms

10:45  Music by the Golden Notes

11:45  Lunch-Holiday Inn -
  Closing Session, Mike Burton NDRT Pres.
  • Silver Apple Awards
  • Dr. Ethel Percy Andrus Award
  • Volunteer Hours Drawing
  • Traveling Trophy
  • Installation of Officers-Dennis Nathan
  • Invitation to 2018 Convention-
  • Closing Comments: NDRTA President
  • Adjournment

You get FAR more when you meet in Fabulous FARGO!
2017 State Convention Registration Form

### September 25-26, 2017

<table>
<thead>
<tr>
<th>Event</th>
<th>Number of Tickets</th>
<th>Amount</th>
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<tr>
<td>Convention Registration (Starts at 7:30 AM)</td>
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<td>Tours and Lunch (9:00-12:30)</td>
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<td>Hjemkomst and Air Museum (optional)</td>
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<td>Evening Banquet</td>
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**Fargo Holiday Inn**

**Monday, September 25, 2017**

- Convention Registration (Starts at 7:30 AM)
- Tours and Lunch (9:00-12:30)
- Hjemkomst and Air Museum (optional)

**Tuesday, September 26, 2017**

- Breakout Sessions
- Luncheon with Closing

**Registrant Name(s)** ______________________________________________________________

**Street/Mailing Address** _________________________________________________________

**City** ____________________________ **ST** __________ **Zip** ________________________

**Contact Telephone Number** ____________________________________________________

**Email Address** __________________________________________________________________

**Special Needs/ Requests** (example: meals, wheelchair...) ___________________________

Registration **MUST** be received by **September 4, 2017**. No cancellations after September 4, 2017.  
Holiday Inn 1-877-282-2700

*Spouses of registrants are welcome to attend the meals with reservation and payment of meals. All others attending any part of the conference (or any meal) must be registered for the entire conference with the registration fee paid in full.*

**Make checks payable to:** FRTA (Fargo Retired Teachers Association)  
Verna LaBounty-Treasurer (5855 24th St. S. #305, Fargo, ND 58104)  
*For questions, please contact the State Office at (701-221-7766*
**Unit Focus**

**Stutsman County Area RTA (SCARTA)**

**Arthur Mitzel, Chairman**

SCARTA meets on the fourth Tuesday of the month from September through May at the Jamestown Senior Citizens Center.

We have a business meeting at 11:30 AM, lunch at 12:00, followed by a program. Our programs this past year included: Coin Collecting, Jamestown High School Music Students, Tour of the Anne Carlsen Center, the Director of Jamestown’s New Health/Activity Center, Tour of Edgewood Living Center and a Theodore Roosevelt speaker.

Projects included awarding of a $500.00 Scholarship, being hosts at the country school at the Frontier Village by the Buffalo, assisting at Marketplace, Food Pantry donations and Bell Ringing for the Salvation Army.

We are looking forward to the 2017 ND RTA Convention. We have however, also begun planning for the 2018 Convention which we will host in Jamestown.

**Turtle Mountain RTA**

The Turtle Mountain Retired Teachers meet quarterly on the first Fridays of March, June, September, and December. Our membership of 23 active and 6 honorary members are from Bottineau and Rolette Counties. Jeannie Orke has served as our outstanding president for 11 years and will be moving to Fargo in the near future. In anticipation of her move, the current year was organized by a team of three to plan for each meeting. We plan to continue with this format. We have a secretary and treasurer. Each meeting is opened with the “Pledge to the Flag” and “Three Minutes of Wisdom.”

Our fall meeting was a legislative forum featuring 5 out of 6 candidates from District 6. The meeting was held in the new Bottineau Veterans’ Building on North Roosevelt Street. The candidates gave a short presentation, then answered our questions on issues focusing on education and the initiated measures. The lunch was catered by the Family Bakery.

Our December meetings feature a holiday theme. We bring quarters to donate to our area long term care facilities for Bingo prizes. Personnel in the Financial Aid Department, from Dakota College of Bottineau, assist us with choosing the recipient for a $250 scholarship. This scholarship is given to a student entering the field of education.

In March, the scholarship candidate attends our meeting and gives a short talk. This year Dr. Jerry Migler, Dean of Dakota College, introduced the student and gave us an update on the happenings at Dakota College Campus. He spoke about the programs and enrollment. He also shared his own educational background. This was his second school term in the position.

This meeting was held at the Good Samaritan Home and we welcomed four retired teachers who are now residents there to join us.

In addition to the scholarship, we also fund one student from Bottineau and one from Dunseith for the Dolly Parton Imagination Library Program. We send a memorial to Anne Carlson School in memory of each of our members who have passed away. A ceremony is held in May to honor those members. This year we honored Arthur Rude Sr., Susan Knudson, and Julia Johnson.

Our May meeting featured our local florist and horticulture teacher, Diane Beckman, who demonstrated how to arrange wild and garden flowers. A beautiful arrangement was created and one member was drawn for this prize.

**Valley City RTA**

**Arlys Netland, President**

There are presently 40 members who meet monthly from September through May.

Major projects include: Backpacks for 2 elementary students, which include all supplies needed from their school lists; Funds for 3 elementary students for Christmas gifts; Funding for public library book purchases; Cards are sent to past members who are in the hospitals.

Programs this year have included talks by the School Superintendent, the Valley City Mayor, the County Commission Chairman and the Barnes County Extension Office on scams affecting seniors. Recognition was given to our 20-year members: Bev Velenchenko, John Keller, Pat Mosal, Jean Busta, Liz Johnson, Irma Ness and Bob & Pauleine Lentz. Efforts are being made to get new retirees to join by giving first year membership dues to the local group.

A Memorial Service was held in May for Gerald Norberg, Alice LaBahn, and John Gesto.

**Williston Area RTA**

Williston Area Retired Teachers may be a small group of 25 retired teachers but it has a wide variety of programs to tap the interest of its membership.

Last fall, the year began with a “Downtown Stroll,” where members had an opportunity to check out many new businesses in the downtown area before reconvening at the coffee shop at Books on Broadway for refreshments and a business meeting.

In October, two of our members, Marcia Velenchenko and Ann Gudmunsen, shared their passion for quilting – from quilt shop bus tours, choosing fabric and quilt patterns, cutting and sewing, decorative projects, as well as quilts of many sizes. Quilted door prizes were appreciated by two lucky winners.

With the recent growth of the city of Williston due to oil production Williston has added a second fire station with a third one to open soon. WARTA had a very informative and thorough tour of the second station. It gave us an inside view of the equipment, as well as the requirements, activities, and expectations of fire and ambulance personnel.

Our December meeting took on a more social setting. As members gathered at a local restaurant for lunch, they were greeted with a surprise. A construction project in the area had just cut a power line and the restaurant was without power. Being resourceful and problem solvers, contact was made with the Chinese Buffet across the street and we
reassembled there for a nice lunch and dollar Christmas gift exchange.

No meetings are held in January, February, or March, but April found us with another food program - Tasters’ Choice. Members brought a favorite dish for a buffet style luncheon and a copy of the recipe. Copies of all the recipes were then emailed to the membership for their future use.

Spring arrived earlier than usual this year which worked well for our May program of “Planting Tips” by WARTA member Connie Riedlinger. Her backyard is a showcase of themed flower areas, a gazebo, a sitting area, brick pavers, etc. Her presentation included plant, soil, fertilizer and pot selection tips, flower choice based on sun/shade and colors, annuals, perennials, water plants, and more. Many members left with starter plants from door prize drawings. This served as motivation for members to add a little more beauty to their yards as we begin our summer break. Regular meetings will resume in September with a new slate of programs.

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**NDRTA President’s Message**

Continued from page 3

are pushing to get rid of defined benefit plans and replace them with defined contribution plans. Additionally, there are groups pushing to privatize Social Security and make drastic changes to Medicare. Involvement is necessary on both the local (Bismarck) and the national (Washington, D.C.) levels. You also need to join groups like NDRTA and the National Retired Teachers Association (NRTA). Remind if you join NRTA, you get a free membership to AARP.

#4. **President’s Message:** I have enjoyed working for you through NDRTA. I recently found out that the Governor has reappointed me for another term on the TFFR board. I have always considered it an honor and a privilege to work for teachers, active or retired. You did important work for the children of this state and you deserve to have a great retirement. If there is anything I can do through NDRTA or TFFR to help you, let me know.

Mike Burton
mtburton@cableone.net H: 701-241-9818 C: 701-429-3587
NDRTA Elections

Dennis Nathan, Nominating Committee Chair

Elections for the NDRTA President, First Vice-President, Second Vice-President and Secretary will be held at the NDRTA State Convention in Fargo, September 25-26, 2017.

If you or someone you know is interested in serving, please submit name and contact information to the Nominating Committee by calling the NDRTA state office at 701-221-7766, or emailing rta@aptnd.com. Nominations may also be made from the floor.

Resolutions

Jeannie Orke, Chair

Any member or unit who wishes to submit a resolution prior to the 2017 NDRTA State Convention for discussion by the Resolutions Committee should send it to:

NDRTA, PO Box 447, Bismarck, ND 58502-0447, or e-mail to rta@aptnd.com.

Resolutions may also be introduced from the floor during the convention. Units or individuals introducing resolutions from the floor at the convention should have copies of the proposed resolutions to hand out and be prepared to discuss the proposed resolution and answer any questions from the membership.
Legislation to support North Dakota’s 62,100 family caregivers met with mixed results during the 2017 North Dakota Legislature

House Bill 1038 made its way through both the House and Senate and was signed by Gov. Doug Burgum on April 18.

The legislation allows the Department of Human Services to apply for a $200,000 federal grant to provide caregivers with additional respite care. Increased access to respite care across the state is critical. Respite care helps to support family caregivers, many who are on call 24 hours a day, seven days a week, by giving them a hard-earned, well-deserved break. National, state, and local surveys have shown respite care to be the most frequently requested service from family caregivers.

House Bill 1038 also directs the Department of Human Services Aging Services Division to improve outreach and resources to help family caregivers find and navigate available programs and services.

Finally, the bill includes legislative intent language reflecting the state’s need to better balance its long-term care funding to help individuals with the support they need to safely remain in their own homes rather than having to move to more expensive institutional care.

House Bill 1038 was based on recommendations from a legislative interim study last year. We want to specifically thank Rep. Kathy Hogan of Fargo for her leadership chairing the interim committee and for the important role she played as the bill made its way through the legislature.

The Caregiver Advise Record and Enable (CARE) Act was first introduced in the House as House Bill 1039. Because of concern from hospital groups, the bill was killed in the House. However, Senator Nicole Poolman of Bismarck, herself a family caregiver, introduced the bill in the Senate as Senate Bill 2215. The CARE Act would ensure that family caregivers are kept informed and are provided with an explanation and a demonstration of the medical tasks they are expected to perform at home after a loved one is discharged from a hospital. Research AARP conducted late last year showed between 30-50 percent of our state’s family caregivers performing medical or nursing tasks do not get the appropriate instruction or training to perform these tasks when the patient is discharged from a hospital.

With Senator Poolman’s leadership, the North Dakota Senate passed the CARE Act in early February. However, the bill was once again defeated in the House because of opposition from hospitals, who feel they are already providing the instruction and training.

In North Dakota, more than 62,000 family caregivers help parents, spouses, children with disabilities, and other loved ones live independently at home. They provide a wide range of services for their loved ones, including bathing, dressing, transportation, grocery shopping, meal preparation, housework, and managing finances. They often serve as care coordinators, communicating with health professionals and accompanying their loved ones to medical appointments.

AARP has established itself as the leader on family caregiving advocacy in the state to advance policy initiatives that would support the tens of thousands of North Dakotans performing this labor of love.

Obviously, we have work to do with members of the N.D. House before the next session of the Legislature in 2019. We would welcome your active involvement in helping us plan strategy and develop broader support for the CARE Act. Contact Mike Chaussee at 701-355-3641 or email Mike at mchaussee@aarp.org.
2017 STATE CONVENTION

In Fabulous Fargo

SEPTEMBER 25 –26, 2017

Sponsored by

Fargo & Cass County Retired Teachers Association

Holiday Inn Fargo
3803 13th Avenue South
Fargo, ND 58103

Be sure to indicate you are with NDRTA when making your reservation

For Reservations Call
1-877-282-2700 or
701-282-2700
Reservation Deadline August 22, 2017

Join the Fargo & Cass County Retired Teachers Association for a tour of the Hjemkomst/ Fargo Air Museum. You’ll enjoy a slate of excellent speakers that will take you back in time, as they take you on a historical journey of Fargo. Also, learn about the beloved and famous “Bison—Horns Up” Football Team. You’ll also get a current report on the “Critical Issues” facing Education in N.D.

North Dakota Retired Teachers Association
NDRTA 2017 Convention
Guest Speakers

For the NDRTA convention on September 25-26 we are excited to offer two excellent speakers for the noon luncheon and the evening dinner.

At noon, Jeff Kolpack of the Fargo Forum will speak about Bison football. Jeff has written a sports column for the Forum for 20 some years and is now the sports editor. Jeff is following in the footsteps of his father, Ed Kolpack, who was also a writer and editor for the Forum for many years. When Ed retired in 1991, he wrote a book "Bison Football: Three Decades of Excellence." This book covers the Division II years from the 1960s to the '80s. Jeff has also written a book about Bison football "Horns Up: Inside the Greatest College Football Dynasty." This book starts with the shift from Division II to Division I in 2009 and ends with 2015. Jeff will also have a book sale and signing.

The dinner speaker will be Mark Piehl. Mark is an archivist for the Historical and Cultural Society of Clay County, a job he has had for nearly 30 years. Mark likely knows more about the history of the Fargo-Moorhead area than any other person in this area. His talk is going to be about the seamy past of the Fargo-Moorhead. I have heard several of Mark's talks and I am sure you will want to hear this one.

So, there you have it. One speaker will talk about a time of great Bison football, and the other will talk about a time that many people in this area would rather forget. Either way, you don’t want to miss them.

Reminder: TFFR’s (Teachers Fund for Retirement) new location is...
ND Retirement & Investment Office
3442 E Century Avenue
PO Box 7100
Bismarck, ND  58507-7100
Effective: July 1, 2017
An active, meaningful life

Touchmark and the Full Life

Edith Ripplinger

When Edith Ripplinger retired from a 37-year career teaching children in North Dakota, she knew the next stage of her life needed to include a level of excitement and activity similar to what she had enjoyed in the classroom.

Most of her career was spent in the primary grades of Pierce County, where Edith herself had been raised. Her favorite subjects to teach were language arts, reading, spelling and phonics.

Like most of her students, she lived a rural lifestyle where there was always more work to do — even after the school bell rang. “There were lots of responsibilities for children there,” she says. “They learned many life lessons that way.”

Edith enjoyed the deep connections she formed with people in the communities near Rugby. “At school, I loved to help children build useful skills, like learning to relax from their daily responsibilities.” She also inspired their professional dreams.

Throughout her decades of teaching, small towns grew smaller, and rules and regulations evolved. “Like everything else, you go with the flow!”

A new “Full Life”

Eight years ago, Edith embraced change again. After her husband’s sudden passing, she knew it was time for new and engaging surroundings.

“When I decided to make a move, I looked for a place I could continue to lead an active lifestyle. At Touchmark on West Century, I knew I could volunteer, participate in all the offerings, take advantage of their transportation and much more…and build friendships along the way.”

Just like living in her small town, Edith quickly made friends with her neighbors and the team members at Touchmark. “Now,” she says, “there aren’t too many people I don’t know.”

Edith takes advantage of all the scheduled activities and outings the Life Enrichment/Wellness team at Touchmark organizes, including gardening, doing crafts and listening to music. Because she is so active and involved, Edith has built a wonderfully close relationship with the team. “They’re like my daughters,” she smiles.

She also starts most mornings in the Touchmark Health & Fitness Club, where she works out using the NuStep® and strength-training equipment. “Her regular participation here is keeping her active and living independently,” shares Nick Henkelman, Touchmark Health & Fitness Director.

Even while maintaining a full schedule in retirement, Edith is reminded how closely connected she still is to her teaching years. “Not too long ago, we had a gentleman from Stanley move in. It turns out, I had his daughter in my class when she was a first-grader. I met her again when he moved in!”

“Edith is a great example that life after retirement can still be full, active and rewarding,” says Touchmark Life Enrichment/Wellness Director Amy Miller. “As a teacher, she spent much of her life supporting students and helping them realize their potential. Now, she’s enjoying a community that keeps her mentally, physically and socially stimulated.”

Edith agrees. “With the friendly and supportive environment here at Touchmark, I can enjoy the full life!”
At Touchmark, residents say they eat healthier.

“I have always liked to eat fresh, healthy foods. Now it takes a lot less effort on my part to get those meals.”
— Josephine Spencer, Touchmark resident

New Independent Living homes and Pembrook Memory Support neighborhood now open!

Independent Living
Single-family Homes & Apartments
Assisted Living
Memory Support • Memory Care
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NDRTA Membership Enrollment Form

Name ____________________________ SSN __________ - - - - PH# ________________

Address __________________________________ City ______________ State ________ Zip ____________

E-mail __________________________

Choose One Method of Payment

Membership to take effect July 1 of each year

Year Retired __________

☐ Enclosed is my check for $24.00 to keep my membership current for this year. IN ADDITION, PLEASE SIGN ME UP FOR PAYROLL DEDUCTION FOR NEXT YEAR. This authorization will remain in effect until I choose to terminate by written notice to the North Dakota Teachers Fund for Retirement prior to June 15 of any year.

☐ Enclosed is $24.00 (beginning 2017-2018) for annual membership payable by June 30 of each year.

Signature ____________________________ Date ________________

MAIL TO: NDRTA - PO BOX 447 - BISMARCK, ND 58502-0447