

*“In every walk with nature one receives far more than they seek.” – John Muir*

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## PRESIDENT'S MESSAGE

My belief is that the most important theme, in this first of my President's Messages, is that of gratitude and thankfulness. My thanks to you if you have paid North Dakota Retired Teachers Association (NDRTA) state dues, and you have my sincere appreciation if you have paid your local dues. I hope you share my appreciation that in a time of rising costs, our state dues have remained the same.

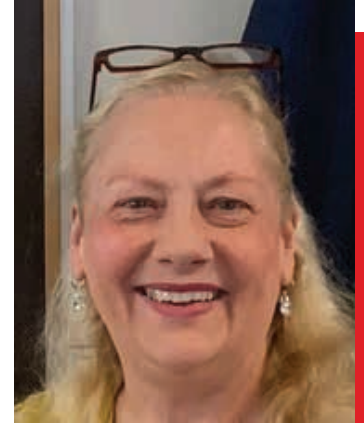
We can all be grateful for the people who invite a fellow retired teacher to come to a local unit's meeting. Inviting someone to take part in your local activities is probably one of the best ways to recruit new members. We hear more and more about the importance of making connections for our mental health.

Heartfelt thanks if you volunteer at the state or local level for retired teachers, especially if you are a volunteer leader or officer. You have my deep appreciation if you have participated at the state level in lobbying efforts or our state convention. I'm proud to say that we are still having a two-day NDRTA state convention/annual meeting. Whether it's paying dues, lobbying, attending meetings and conventions, or giving of your energy, talents, and time, let me say, "Thank You!"

Please note my gratitude, if, during your career, you were active in your local Education Associations, on a negotiation team, and a member of the North Dakota Education Association or ND United.

I'm thankful for my career as a teacher, and I appreciate the opportunities, now, to work with fellow retired teachers as we gather, look out for each other, and learn together.

***Rita Freeberg, NDRTA President***



## NDRTA MEMBERSHIP NOTE

"It's really important that we don't hang up the membership to the human community at retirement."—Valerie Harper (with a slight word change)

Thank you for staying active in your communities and state with membership in NDRTA and your local retired teacher associations. We are life-long learners and life-long teachers with much to share and much to gain. And thank you for inviting fellow colleagues to take part in our organization. We make a positive difference in our communities and state with volunteering, donating, and contributing time and talents. You are valued and appreciated.

Your membership dollars help the state organization with board meetings, website maintenance, Educator Plus creation and dissemination, and the annual NDRTA state convention.

The most important benefit common to all of these is the communication of information, especially concerning education and our teacher retirement pensions. We appreciate your membership!

***Sherry Heilmann  
NDRTA Treasurer and Interim Membership Chair***



## Scammers are Getting Bolder: What You Need to Know About Identity Theft in 2026

Recent identity theft and credit card fraud statistics are alarming. The FTC's Protecting Older Consumers 2024-2025 report, estimates that the \$12.5 billion in fraud reported in 2024, adjusted for underreporting, was \$195.9 billion, with an estimated \$81.5 billion lost by older adults.

And, according to the Motley Fool, nearly 1.2 million identity theft cases and more than 500,000 credit card fraud cases were reported in the first three quarters of 2025 – surpassing the total number reported during all of 2024.

Identity theft is a problem that's not going away, but you can protect yourself.

1. Monitor your credit report. You can get free credit reports from the main three credit reporting agencies—Equifax, Experian and TransUnion—at [annualcreditreport.com](https://annualcreditreport.com). You can use those agencies to freeze your credit, too – preventing unauthorized accounts from being opened in your name.
2. Use strong and unique passwords for all accounts. Download a password manager to make this easier.
3. Use multi-factor authentication when it's available
4. Shred sensitive documents. Dumpster divers are still out there.

In April, AARP will host a number of fraud events and activities as part of FraudFest 2026 all designed to help you see and avoid evolving fraud and scams that target older Americans.

- **RFD-TV Fraud Watch Network Special** | Wednesday, April 15, 6:30 p.m.  
Watch on AARP Live on RFD-TV at [states.aarp.org/aarp-live](https://states.aarp.org/aarp-live).
- **Vigilance Against Cybercrime** | Wednesday, April 15, 1:30 p.m.  
This Fargo event will empower you with the knowledge and tools to navigate the digital world safely.
- **Shred It Day – Bismarck and West Fargo** | Saturday, April 25, 8:30- 2 p.m.  
Free document shredding events. Register to reserve your spot. Limit two boxes.
- **National Tele-Town Hall** | Friday, April 30  
AARP will reach out via telephone to share fraud prevention information.

AARP is committed to fighting fraud. If you can't make our events, a number of resources are available anytime to help you protect yourself and your family.

- [AARP's Fraud Resource Center](https://aarp.org/fraud), [aarp.org/fraud](https://aarp.org/fraud), has tip sheets, articles and videos to help you recognize and avoid common scams.
- You can sign up for biweekly Watchdog Alerts for regular text updates on the latest scams by texting FWN to 50757.
- Suspect a scam? Call our free helpline 877-908-3360 and talk to one of our fraud specialists about what to do next.

*By Marnie Piehl, Associate State Director for Communications, AARP ND*

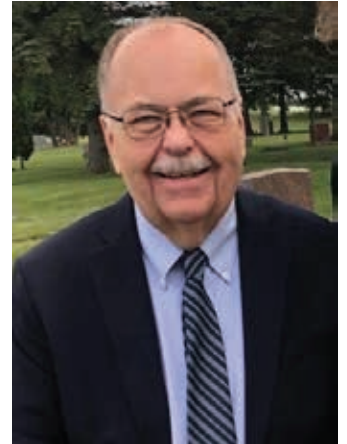


# PENSION WATCH

## TFFR 2025

This is TFFR as of July 1, 2025. We have 25,938 total members broke down thusly:

- A. 12,012 are active members; they served an average of 11.6 years, averaged 41.6 years of age, and were paid an average of \$70,749 per year for a total salary of \$849,841,395 yearly.
- B. 4,262 members are terminated but still entitled to benefits. These are members that quit before or after being vested, but have not withdrawn from TFFR.
- C. 9,664 retirees, disabled, and beneficiaries: If we just look at just the retirees of 8,567 members, we have an average age of 74.2 years and receive an average benefit of \$29,370 per year. This costs TFFR 8567 members x \$29,370 = \$251,612,790 per year or \$20,967,753 each month.



Where do the \$21 million dollars per month come from? The active members contribute 11.75% and their employers contribute 12.75% of their present wages, the money that was contributed over the years the retiree worked, and returns on investments. Does this money cover expenses? Not quite, TFFR not only must pay benefits, but it also must pay for the people and things needed to generate the investment income and make payments on an unfunded liability of \$1.3 billion. How do we get \$ 1.3 billion? Right now, if TFFR were to close shop, so to speak, \$4.9 billion would be needed to pay the present member's benefits until the last one died. TFFR, right now, has assets of \$3.6 billion so we are short \$1.3 billion of being able to pay these benefits. Where did this come from? We must go back many years. TFFR was paying out more than it was earning and a deficit was growing. In 2011 the amount contributed was raised to help get rid of the unfunded liability. We have slowly been reducing this unfunded liability and in the early 2040's we should have it paid off. To do this we assume at least a 7.15% return on investments for the next 15 or so years. If you want know more about where the money is invested, who does it, and how much TFFR has gained or lost in its investments, go to <https://www.rio.nd.gov/state-investment-board-clients>. There are answers to most of these questions there.

Can we get at least 7.15% return on investments over the next 15 or so years? If we look at the last 30 years TFFR has earned a 7.1% average return on investments. There have been years when we had big losses, 2008-2009 of almost 30%, and years when we have had great returns on investments of 26.1% in 2021. The market goes up over long periods of time, but does have periods of losses. The losses are why it is very important that we keep our defined benefit plan (DB).

## LAST MEETING

My last meeting with TFFR will be in June 2027. Someone will have to be appointed by the governor from a list of three appointees given to the governor by NDRTA. You must be a member of NDRTA and a retired classroom teacher. There is already an administrator on the board, and a willingness to serve for 5 years. It will be a great experience for someone willing to do this. Questions about being on the board? Give me a call at 701-241-9818 or an email at [mtburton@midco.net](mailto:mtburton@midco.net).

**Mike Burton**

“What is the essence of life? To serve others  
and to do good – Aristotle”



## TFFR PROGRESS AND UPDATES FOR RETIRED MEMBERS

As I step into my new role as the Teachers' Fund for Retirement's (TFFR) Chief Retirement Officer, I want to share an update on the program's progress toward full funding and the steps the Retirement and Investment Office (RIO) is taking to strengthen the program for North Dakota educators.

### LEGISLATIVE UPDATE

During the 69th North Dakota Legislative Session, RIO tracked three bills affecting TFFR:

- **House Bill 1117** aligned Required Minimum Distribution rules with the federal SECURE 2.0 Act and was signed into law on March 24, 2025.
- **Senate Bill 2134** allows the Superintendent of Public Instruction and the State Treasurer to appoint designees to serve on the TFFR Board and was signed into law on March 24, 2025.
- **House Bill 1285**, which proposed a one-time supplemental payment to TFFR retirees, did not pass. While the proposal did not advance, RIO remains focused on long-term benefit security.

### TFFR'S PATH TO FULL FUNDING

Over the past three years, RIO has strengthened the State Investment Board's (SIB) program by bringing certain investments in-house, enhancing risk oversight, and using advanced analytics to improve decision-making.

An independent actuarial valuation prepared by GRS as of July 1, 2025, shows TFFR's funded ratio improved to 73.4%, up from 71.6% the prior year. This increase reflects solid investment performance and disciplined funding practices.

As investment gains continue to reduce the plan's unfunded liability, the estimated time needed to fully fund all benefits has shortened to 17 years. In addition, the plan's long-term investment return assumption was lowered from 7.25% to 7.15%.

Overall, these results highlight continued progress and reinforce TFFR's commitment to providing a secure and sustainable retirement for North Dakota educators.

### MYTFFR: MANAGING YOUR RETIREMENT ACCOUNT ONLINE

Finally, February marks the one-year anniversary of the launch of MyTFFR Member Self-Service, your portal for secure and easy retirement management. If you haven't logged in yet, I encourage you to visit: [rio.nd.gov/mytffr](http://rio.nd.gov/mytffr). If you need help logging in, RIO can provide assistance

***By Chase Kauffeld, Chief Retirement Officer***



*Chase joined RIO in January 2026 as Chief Retirement Officer. He oversees TFFR, supports the Board of Trustees, and leads strategic planning and program improvements. Chase is a Certified Public Accountant, a graduate of the University of Kentucky, and a Level II candidate in the Chartered Financial Analyst Program.*



# NORTH DAKOTANS FOR PUBLIC SCHOOLS

As we've turned the page on our calendars from 2025 to 2026, we appreciate this opportunity to connect directly with you, members of the ND Retired Teachers Association, to share information and extend an invitation to join a recently organized coalition of fellow North Dakotans (ND4PS) committed to strengthening, protecting, and celebrating public education and our public schools in North Dakota.

ND4PS came together during the 2025 legislative session in response to a wave of bills that would have, for the first time in our state's history, given public dollars to non-public education in the form of voucher programs. As you likely recall, one voucher bill passed through both chambers of the legislature and was sent to the Governor. Through collaboration, quick action, and the benefit of connectedness that being a small, rural state affords us, ND4PS helped to inform, engage, and activate thousands of North Dakotans to use their voices in contacting Governor Armstrong's office. Those voices were heard, and ultimately, the Governor wisely vetoed that voucher bill.

ND4PS doesn't claim sole credit for that outcome. We know many of you engaged, too, and we're grateful for it! It's clear that when thousands of moms and dads, grandmas and grandpas, and friends and neighbors work together, we can and do make a difference!

Since that time, ND4PS has continued to partner with organizations like North Dakota United, the ND School Boards Association, ND Council of Educational Leaders, and ND Small Organized Schools, to invite others in, and to build on what we started. There is still so much work to do.

Countless tensions and challenges – high-costs, student (and parent) engagement, behavioral health, technology advancements, population shifts, retention and recruitment, aging facilities – impact our public schools. We've faced many of these issues for a long time, and unfortunately, some aren't getting any easier.

But there are also mounting political pressures and agendas – misinformation, false narratives, funding cuts, and proposals like voucher program – that unnecessarily distract, sow distrust, and further drain the limited energy and resources needed to deliver the high-quality public education that our kids deserve, that the public demands, and that our state's constitution guarantees.

Great public schools don't exist by accident. Public schools need us all to do our part. Most North Dakotans appreciate and support our public schools, and ND4PS knows the importance of helping them stay informed and engaged on issues affecting public education.

If you haven't yet, please sign up to join us in this important work, and follow us on Facebook, Instagram, or TikTok. We are better and stronger together. And on behalf of all of us at ND4PS, thank you, most sincerely, for your dedicated service as educators. We are deeply grateful for you.



**By Erin Oban,  
North Dakotans  
for Public Schools**

*Erin Oban is a lifelong North Dakotan, a proud, Class B public school graduate, and a former middle school math teacher, state senator, and state director of USDA Rural Development. Today, she's a mom of a Bismarck Public Schools 3rd grader helping to organize North Dakotans for Public Schools.*



# STILL LEARNING - AI TOOLS THAT KEEP RETIRED TEACHERS LEARNING

Artificial Intelligence, or AI, is a phrase we hear everywhere—from news headlines to family conversations. But what exactly is it, and how can it make a difference in the lives of retired educators?

In simple terms, AI refers to computer technology that can “learn” from data and perform tasks that once required human thinking. It can write, summarize, organize, problem-solve, and even hold a friendly conversation. But most importantly, AI is a **tool**—a resource that can enrich the lifelong learning, creativity, and productivity that educators value so deeply.

Many retired teachers find AI to be a wonderful personal assistant. It can:

- **Answer Questions Quickly:** Whether you’re curious about a historical event, a grammar rule, or how to make a new recipe, AI tools like ChatGPT or Gemini can deliver clear explanations instantly.
- **Spark Creativity:** AI can help you draft poems, stories, or memoirs—or even create lesson plans for grandchildren you’re tutoring.
- **Stay Organized:** AI can manage schedules, create checklists, write thank-you notes, or help you plan a trip—complete with packing lists and local recommendations.
- **Learn Something New:** You can practice a new language, explore history, learn about modern technology, or dive into science and nature—all through AI-powered learning platforms.
- **Stay Connected:** Some AI tools can simplify communication with family, generate emails or letters, or summarize online articles—keeping you informed without the overwhelm.

For retired educators, AI can be a wonderful gateway to continue teaching and mentoring in new ways. Think of it like having a co-teacher who never tires of answering questions. You can guide grandchildren or volunteer learners using AI-assisted lesson ideas, interactive quizzes, or personalized practice prompts.

Instead of replacing your wisdom, AI extends it—helping you translate years of experience into new opportunities for learning, community service, or storytelling.

As with any tool, it’s wise to use AI thoughtfully. Always double-check information from trusted sources, and avoid sharing personal or financial details. AI should complement—not replace—your own thoughtful judgment and experience.

Artificial Intelligence isn’t just a futuristic concept for tech experts. It’s a practical, accessible companion for anyone with curiosity. For retired teachers, it’s a way to continue shaping minds and enjoying discovery—just through a new lens.

As educators, we’ve always known that learning never truly ends. AI simply gives us new ways to keep that spark alive.

- Try Chat GPT
- Try Magic School AI

Now is your time – try it out, see what you think. It may help you to be more organized, efficient or it may just answer some questions for you. You can do it! Remember...you have taught many students many things over the years – don’t be afraid to learn something new yourself!

**By Tonya L. Hunskor**

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*Tonya Hunskor is a third-generation educational leader, her grandmother taught in a one room school house outside of Glenburn ND. Her father started his teaching career in Deering ND, and was an elementary principal in Mandan, ND.*

*Tonya was a teacher, athletic director and coach before becoming a K-12 Principal at the TGU Granville School. Tonya served as a K-12 Principal and Athletic Director for 21 years, until her retirement in May 2022. Tonya currently serves as Executive Director of the North Central Educational Cooperative, works for the ND Council of Educational Leaders, and is Director of the ND Student Associations. She lives at Lake Metigoshe and enjoys traveling.*



# 2025 NDRTA STATE CONVENTION HIGHLIGHTS



SEPTEMBER 9 & 10,  
GRAND FORKS  
“STICKING TOGETHER,  
WE STAY SHARP”



One participant at the convention, as they were heading for the UND Aerospace Center tour bus, was overheard saying, “I feel like a kid again, going on a field trip!” One characteristic retired teachers appear to share is their love of learning. A quarter of the way into this new century, our members had the opportunity of an immersive learning experience in this world-renowned, leading educational environment featuring flight and aerospace innovations.

Learning to live with the loss of a career identity and purpose as one retires was mentioned by Connie Sherwood as she began her workshop on Journey Home Animal Rescue and Fostering. Learning about the Journey Home Animal Rescue and Fostering was both heart-wrenching and heartwarming, and offered insight into the importance of volunteer opportunities with purpose.

The love of learning was evident in the workshop sessions as people listened to Lillian Elsinga talk about her family’s part in the WWII Resistance movement in Holland. Another workshop taught the care and feeding of succulent and cactus plants ... with a delightful perk that each participant received a cactus to take home. The Exercises for Strength and Balance workshop was a chance to learn to nurture our physical well-being during our retirement years. The exercise workshop received rave reviews and a request that the convention always have such a session.

In-person connections and face-to-face interactions were declared, by some attending the state convention, as a personal highlight of the convention. The convention offered a time to catch-up with former colleagues and friends from across the state, as well as a time to honor and award those colleagues who have gone above and beyond in their volunteer activities and work for retired teachers.

Most non-profit organizations are required to hold at least one annual meeting, as mandated by state laws and their governing document, and having the annual ND Retired Teachers Convention offers the opportunity for the members to hear reports and updates from various organizations such as ND-United and AARP who share many of our same goals for improving education and retirement. A report from the ND Teachers Fund for Retirement (TFFR) at our annual meeting/convention is a crucial part of maintaining transparency and accountability within our investment and retirement plan.

Encouraging that love of learning, the hand-made Cactus-themed decorations were offered to participants to take home with a donation to the Scholarship fund. Sticking together, and learning together, do seem to help keep us sharp!

***Rita Freeburg, 2025 NDRTA Convention Chair***



# 2025 NDRTA CONVENTION PICTURES



**Thank you  
to Glenn  
Bertsch  
for taking  
photos  
at the  
Convention!**



**No lesson plans. No bells. Just the journey!**



**Sept. 15 & 16, 2026**  
**The Grand Hotel**  
**Minot, ND**

*All aboard for laughter,  
learning, and memories!*

**Save  
The  
Date**

Join us to learn about the Theodore Roosevelt Presidential Library, meet President Roosevelt's son, Quentin (portrayed by Austin Artz, a ND Assistant Attorney General). Be entertained by the NuNotes and learn how to pack for a trip in a comedic presentation by members of the Heritage Singers.

And don't forget great breakout sessions!



**Historical  
Portrayal of Quentin  
Roosevelt**



**Magic City Discovery Center**



**Journeys,  
Connections, and More**



**Speakers**

**Tours**

**Breakouts**

# THE WALK OF A LIFETIME BY KATHY THIEL

In 2014, my brother-in-law watched the movie *The Way*, a true story about walking the Camino de Santiago. When it ended, he said, "I have to hike the Camino." In that moment, a seed was planted.

Three years of research, planning, and training followed, and in August 2017, we set off—my husband, my brother, my brother-in-law, and me. The excitement felt real until I found myself sitting in the Madrid airport with a 20-pound backpack, wondering what we had gotten ourselves into.

The Camino de Santiago is an ancient pilgrimage leading to the cathedral in Santiago de Compostela, Spain, where Saint James the Greater is believed to be buried. For more than a thousand years, pilgrims have walked its many routes for spiritual, cultural, and personal reasons.

We began in Saint-Jean-Pied-de-Port, France, the starting point of the French Way (Camino Francés). Despite all our preparation, we were still "green." The first week was the hardest as we adjusted to daily hikes of 12 to 16 miles and the constant weight of our packs. The trail immediately climbs into the foothills of the Pyrenees Mountains, where we learned that downhill can be just as demanding as uphill. At the end of the first week, we took our only rest day during the 46-day trek to recover and tend to blisters.

The Camino's terrain changed constantly—pavement, gravel, dirt, and rock—marked by the familiar scallop shell guiding us forward. We stayed in albergues, ranging from crowded bunk rooms to small shared spaces, and learned quickly that days on the Camino begin early, often before sunrise.

We passed through quiet villages and bustling cities such as Pamplona, Burgos, and León, walking each morning as the Spanish countryside slowly came to life. By mid-afternoon we reached our destinations, resting and sharing stories with pilgrims from around the world, each walking for their own reasons.

Reaching the cathedral in Santiago de Compostela was deeply moving. After receiving our completion certificates, we chose to walk another 60 miles to Finisterre—"the End of the World"—once believed to be the western edge of the world.

I began the Camino with an open mind and an open heart. What stayed with me were the simple lessons: a woman sweeping with a tree branch, another elderly woman pushing a wheelbarrow to feed hogs because she had no choice but to keep working. The Camino stripped life down to its essentials and reminded me of gratitude, resilience, and the power of putting one foot in front of the other. If you would like to read more about our Camino you can visit our blog at [pilgrims4blog.wordpress.com](http://pilgrims4blog.wordpress.com).



**Vince Wright, Terry & Kathy Thiel,  
Bryan Morlock**

*It was, without question, the walk of a lifetime.*



*Kathy Thiel is a retired math teacher, member of the Minot Area RTA, former NDRTA officer, community volunteer, mother, and grandmother. She writes with heart, gratitude, and strength.*



The Fargo Retired Teachers Association (FRTA), led by Ginger Deitz and Verlene Dvoracek, began their 2025-2026 year continuing to meet at the Fargo Holiday Inn with 40-50 members attending each month. FRTA has 83 members.

Mike Burton set up a great line-up of programs for this year. In September, Dr. Julie Garden-Robinson, a NDSU professor and Extension Specialist, presented, "Stay Well-Dimensions of Well Being". She presented the 8 dimensions of well-being: Physical, Intellectual, Emotional, Social, Spiritual, Environmental, Financial, and Vocational. Her advice...eat food in a form closest to the original, take classes, understand our feelings, and socialize. October's program, "Depression and Aging," was presented by Sean Brotherson, PhD. and Phillip Estep, PhD. from NDSU. They reported that Loneliness is an Epidemic and the biggest barrier to dealing with depression is the stigma of seeing a counselor. November's meeting highlighted the author, James Puppe, who wrote the book, *Dakota Attitude, Stories from Every Town in North Dakota*. Growing up in rural North Dakota, James joined the military and went to Vietnam. When he returned, he worked with veterans and POWs who survived WWII and heard their stories which led him to spend 14 summers traveling ND and writing his book. James and his wife generously offered a copy of his book to each person in attendance.

December's meeting engaged those attending in singing holiday songs mixed with Trivia about each song. Carol Krogh led us in the actions to the "12 Days of Christmas" which added some stretching and exercise to our sing-along. Skipping January due to the cold, February will be a combined meeting of Cass County Retired Teachers joining FRTA for lunch and a program, "Preliminary Results from Research on Memory and Aging" with Dr. Jeremy Hamm. In March, "Property Taxes, How They Are Collected and Where Does It Go" with presenter Alicia Hildebrand from the Cass County Auditor's Office will be our program and for our April meeting, J.D. Shotwell, from Shotwell Floral in Fargo will tell us about, "New Prospects for Spring Plantings".

May is always the month when we invite the scholarship awardees to our meeting and when we elect new officers. Three \$1,000 scholarships are given to high school seniors who apply and have been accepted into an Educator Preparation Program. Our \$1,600 scholarship administered by the MSUM Foundation was awarded to a teacher candidate from MSUM. It's a perfect way to end our year because the scholarships we give ensure that our passion for education continues to inspire future classrooms. Members are encouraged to donate in their birthday month and there is a yearly fundraiser with Papa Murphy's.

Community outreach is a focus of each meeting and the Emergency Food Pantry (EFP) and the Great Plains Backpack Program are the recipients of our donations due to the growing community needs. From September - December we raised \$510, plus what we collect in February goes to the Backpack Program on Giving Hearts Day. Our goal is to collect at least 1,000 pounds of food and hygiene products for the EFP along with monetary donations and so far, this year we have donated over \$800. Our members are also asked to consider ringing the bell for the Salvation Army.

FRTA has a dedicated group of retired educators supporting their community, education, and each other.



Ginger's grandson ringing Salvation Army bell dressed as the Grinch



Three \$1,000 Scholarship Winners



Donating to Fargo Emergency Food Pantry

# UNIT FOCUS

## Bismarck Mandan Area RTA

### Barb Patzman, President

Brrr it's cold outside...hopefully by the time you read this, the Arctic cold snap will be long gone and we will be heading toward SPRING! BMARTA members have been staying very busy. We have been involved in many activities along with our monthly meetings. Each month we have a dynamic presentation or program that is educational, informative, and/or entertaining. We meet the third Tuesday of each month August thru May, at the Bismarck AMVET's Club.



Bismarck Mandan Secretary Dana Gendreau, President Barb Patzman & Treasurer Sharon Bertsch

Our organization has a mission to support groups that focus on family, community, or education. This year our members decided to give four different organizations charitable dollars, Bismarck Early Childhood Education Program (BECEP), Global Neighbors, Mercy Box, and Quilts of Valor. Besides these four organizations we also donated to ten area Christmas Charities with checks for \$300.00 each. We have done three different food drives, Backpacks for Kids, BECEP, and Aid Incorporated. Our members are very generous; I am always over whelmed with their generous giving spirit. Many of our members also volunteered to wrap Christmas presents at the Wachter Christmas Store, and the Mandan Santa Shop. It is a pleasure and very gratifying to support these community organizations and activities.

In September, many of our local members attended the North Dakota State Retired Teachers Convention in Grand Forks. Jan Kouba, a long time member and head of our Greeter's table received the Silver Apple Award; not only for her work with BMARTA but all the good she does and the personal time she invests in our community.

In the fall, Bismarck Mandan Area Retired Teachers are very involved with Papa's Pumpkin Patch. For six weeks we greeted many school students, daycare students, senior bus tours, and many families who are the heart of our community. We helped create cherished traditions, lasting memories, countless smiles, photographs, and moments of joy. We are deeply grateful for the financial support the Patch gives our organization.

March will be another busy month for BMARTA. Many of us volunteer at the North Dakota State Spelling BEE. Participants and parents are greeted with a warm smile as we work the registration table, serve as word pronouncers, and proctor oral and written rounds. Then we do massive amounts of correcting before the finalists are announced. In the final oral round several of us work as judges. It is nerve racking and fun all at the same time.

We look forward to the rest of the year with many diverse programs at our monthly meetings, more volunteer work, and most of all socializing with our many retired teacher friends.

“ We make a living by what we get,  
but we make a life by what we give.  
—Winston Churchill ”



## Greater Grand Forks RTA

**Barb Beach, Communications Chair**

## UNIT FOCUS

Our Grand Forks Unit meets September-December and February through June on the third Tuesday of the month at 11 o'clock at the Ground Round. In February we had a presentation by Charles Vondal about Ernie's Place, a location for youth who have graduated out of foster care due to age.

Dr. Andrew Armacost, President of the University of North Dakota, gave us an update on the status of the University in March. Several building projects as well as programs have been planned. He is such an interesting speaker that we could have listened to him for a much longer time. In April Amanda Silverman Kaiser gave a program: "Storytelling, North Dakota Nice."

Our May speaker could not attend so we spent time visiting and planning for the hosting the State Convention in September. Six pillars of brain health was the subject of June's meeting presented by Susan Mickelson.

At the September meeting we had two presenters: Addison Foley, our 2025 Greater Grand Forks Area Retired Teachers scholarship winner, attending UND majoring in education; and Everett Jones, the new Executive Director of the Northlands Rescue Mission. He is bringing some changes by adding more beds to house the homeless in Grand Forks and trying new programs to help the unhoused.

In October the state of the Grand Forks Public School District was the message by Dr. Terry Brenner. We heard updates about the Career Impact Academy, the new Valley Middle School ready for use starting on January 5, 2026, and the new Grand Forks Air Force Base School.

In November Dr. Don Jurivich, Professor at the UND Medical School, presented Age Friendly Health Care. One of the easiest exercises he mentioned, to help slow our biological age, was to stand up and sit down 15 times or more during commercials.

We ended the year with a sing along with Tamara Bertram on violin and Itzel Orellana Sierra on the cello. It is wonderful to have music for our December meeting.



## Stutsman County Area RTA

**Loretta Welk-Jung, President**

Our group meets five times a year—in September, October, December, March, and April. Each gathering includes a business meeting, informative guest speakers on a variety of topics, a shared lunch, and time to visit and reconnect with one another. Like many organizations, our membership numbers are smaller than in the past, but we continue to reach out and welcome other retired teachers to join us.

Our greatest joy is awarding a scholarship each year to a high school senior who has chosen to pursue a career in education.

If you live in the Stutsman County area, please join us. For more information, you may contact Peg Schlenker - [peg.schlenker72@gmail.com](mailto:peg.schlenker72@gmail.com)



Jamestown Middle School Choir performing and leading a Christmas Carol sing-along



Stutsman County Area Retired Teachers Association group



Happy New Year fellow retired teachers! We've had a great beginning of the year.

MARTA currently has 70+ members on our roster with about 50 attending our monthly meetings. We continue to meet every third Monday of the month at 11:30 AM, excluding the summer months and January, typically adjusting the dates if the third Monday falls on a non-school day. Last year we switched to a "Chef's Choice" buffet rather than a plated meal. Reviews were excellent so we've continued that practice this year.

Because the "R" in MARTA stands for Retired Philosophy: Only a state of mind that means retired from a classroom and lesson plans—NOT from collectively making a difference, we have continued to serve in multiple ways:

1. Monetary donations are collected each month and funds are donated in December to the Twice Blessed campaign. This year MARTA was able to make substantial donations to four organizations, all groups serving children in the local area.
2. Members bring items each month to provide assistance to the Students in Transition program. This program assists students and families who are currently without a home or transitioning out of a similar situation. Each month a category such as cold weather gear, household goods, hygiene products, etc. provides suggestions for donations.
3. Several members assisted in a collaborative effort called Literacy in the Field where community partners provided presentations, booths to inform about agencies in the area, lots of reading activities, etc. It was a fun and well attended event.
4. MARTA provided security for district volleyball tournaments. It was extra beneficial because we were given an honorarium to add to our Twice Blessed donations!

Arlyn and Donna Marquardt received the Silver Apple Award at the 2025 NDRTA Convention. They have given so much to our organization, having served as co-presidents, chairs of committees, and are always there when suggestions and help are needed. The Dr. Ethel Percy Andrus Meritorious Service Award was also presented to MARTA member Gary Thuner. Gary is highly active in our unit and in the community.

At our September meeting, Todd Kaylor, Assistant Superintendent for Secondary Education with Minot Public Schools, presented "Updates on the Schools You Helped Create." It was great to hear about the transition to two high schools and about updates and challenges facing school districts today.



**Tonya Hunskor from the North Central Education Cooperative presented, "You Taught the Kids - Now Let AI Help You"** in October. Who says you can't teach an old dog new tricks? Many of us are Chat GPT-ing now!! Tonya also shared other AI sites to use.

It was interesting to learn about Come AlongSide Others (CASO), when Executive Director, Jolene Haffner, presented at our November meeting. She shared information about this program that supports foster children and foster families to help reduce trauma and prevent burnout.

What a treat to be entertained by the **Change of Pace Singers from Minot High School at our December meeting!** This is

a by-audition-only musical group with the best of the best vocal talent. What a great way to open the holiday season.

While we take a break in January, we look forward to future MARTA meetings that will include What's UP in DOWNtown Minot in February, Bringing the Farm to Your Kitchen Table in March, From Classroom Walls to Gallery Halls in April, and an update from our new Minot Police Department Chief of Police in May.

The rest of the year promises to be interesting and informative.

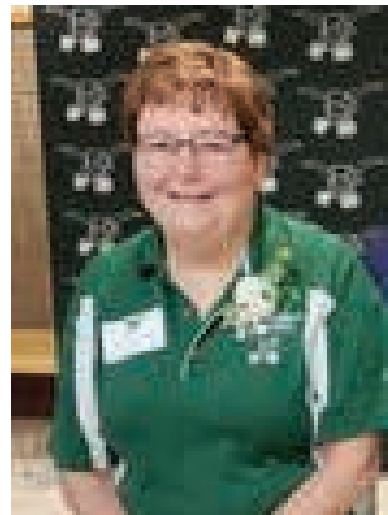


## NEW NDRTA FIRST VICE PRESIDENT

I am Karen Eriksmoen and I am excited to be a part of the North Dakota State Retired Teachers Association wonderful leadership team! I come from a family of teachers. My grandparents were teachers and school administrators, and both my parents were teachers in Fargo and West Fargo. My three siblings were teachers and one of my daughters is currently a teacher in Grand Forks.

After growing up in Fargo, I attended Concordia College in Moorhead where I was a music education major. For several years I taught Jr. and Sr. High music in Fridley, MN, and then moved back to Fargo and taught music in several schools. When our four children were born, I took some time off and was a substitute teacher and worked at a few different jobs when they were young. But I decided I wanted to get back to teaching full time and enrolled at MSUM and earned a master's degree in special education. I taught special education at Fargo North High until my retirement.

In 2017 a friend invited me to come to a Cass County Retired Teachers' luncheon and I never looked back—I'm still involved and loving my connections with our retired teachers' community in the Fargo RTA and the Cass County RTA and now the state of North Dakota. I couldn't be prouder to join the NDRTA board as First Vice President and work on behalf of retired teachers in our state! Teaching is a calling and I believe all of us carry that calling into retirement where our skills and commitment to our communities are needed more than ever. Alexandra K. Trenfor once said, "The best teachers are those who show you where to look, but don't tell you what to see." The world still needs us!



## NEW NDRTA SECOND VICE PRESIDENT

Nancy Peterson is the new Second Vice President on the NDRTA Board. She retired from West Fargo High School after 33 years as a special education teacher. She has been an active member in ND United and ND United-Retired.

Nancy joined the Cass County Area Retired Teachers Association and NDRTA after retiring. Nancy has been Vice President for many years for CCARTA.

She enjoys reading, traveling, and camping. She also loves sports so you might see Nancy at a high school game cheering on the West Fargo Packers.

“Alone, we can do so little;  
together, we can do so much.”  
– Helen Keller

Happy  
New Year



# AWARDS & RECOGNITION

## NDRTA SILVER APPLE AWARDS 2024-2025

This award is presented to one member from each of the local units. The local decides on the person to receive the award. The local unit member must also be a member of the state organization, NDRTA. The recipient has given meritorious service to retired teachers or the organization's programs for teachers, children, or the community. The awards were presented at the NDRTA Convention in Grand Forks on September 10, 2025.

### Congratulations to these very deserving recipients:

**Janice Kouba**

**Nancy Peterson**

**Roberta Zick**

**Donna and Arlyn Marquardt**

**Darlene Henning**

**Carol Krogh**

**Robert Abrahamson**

**Bismarck Mandan RTA**

**Cass County RTA**

**Greater Grand Forks RTA**

**Minot Area RTA**

**Slope Area RTA**

*Pictured at Right*

**Fargo Area RTA**

**Turtle Mountain RTA**

*Not Pictured*



## THE DR. ETHEL PERCY ANDRUS MERITORIOUS SERVICE AWARD

This award recognizes one Retired Educator each year who has demonstrated a commitment to excellence in North Dakota's Retired Teachers units and/or State organization. The recipient must also be a member of NDRTA. Their dedication to retired teachers or involvement with children and/or community has been exemplary.



**Congratulations**  
**Gary Thuner**  
*on receiving this award!*



# NDRTA BOARD

## **President Rita Freeberg**

mrs.freeberg@gmail.com

*Gilby, ND*

## **1st Vice President Karen Eriksmoen**

keriksmoen67@gmail.com

*Fargo, ND*

## **2nd Vice President Nancy Peterson**

nap70@live.com

*West Fargo, ND*

## **Secretary Barb Patzman**

rbpatzman@bis.midco.net

*Bismarck, ND*

## **Treasurer, Membership Chair**

### **Sherry Heilmann**

jsproductionsnd@gmail.com

*Minot, ND*

## **Past President Sherryl Weisenberger**

govettinusa@gra.midco.net

*Grand Forks, ND*

## **Educator Plus Editor**

Mary Carlson

mcarlson7@gmail.com

## **Educator Plus Graphic Designer**

Kristin Michels

Thanks, NDRTA, for the \$50 gas gift card that I won in the drawing at the 2025 State NDRTA Convention in Grand Forks for volunteering.

I have been the treasurer for Bis-Man Area Retired Teachers (BMARTA) for 21 years. I enjoy balancing the books.

Working for the State Spelling Bee for 22 years gives me a chance to check papers again.

Being a Co- Bible Study leader for my church circle takes me back to teaching sometimes and learning new things.

Glenn and I decided to decorate the Christmas tree in the meeting place at the church, and it made it seasonally ready for Sunday School, church dinners, funerals, photo ops, etc. We decorated the tree for six years.

Working at the Pumpkin Patch since my retirement and bagging up numerous pumpkins and cookies for school children was always appreciated by the community.

Taking care of one of our friends who became cognitively challenged, and who still loved being with the group was at times difficult. Many times we picked her up so she'd be safe, and took her with us to numerous suppers to be with others and to have fun! Being socially active is so important!

To all of you members, Happy New Year, continue volunteering, and count your blessings!!!

**Sharon Bertsch, Bismarck Mandan Area  
Retired Teachers Association**



May your heart be light,  
Your cares be few, and may  
Your wishes all come true.

~ Irish Blessing ~

**Visit Our Website:**  
**[ndretiredteachers.com](http://ndretiredteachers.com)**



# LETTER TO THE EDITOR

**Park River, ND**  
**August 5th, 2025**

**NDRTA**  
**Mary Carlson, Editor**

Hello,

I'm not too sure who to send this letter to, but am offended by the articles on the Teacher Retirement Fund "info" in the last Educator Plus magazine. The info made me angry. I retired in 1994 and never have gotten a raise - (maybe one).

That fund is "Teachers" money plus matching school district money. My husband retired in 1990 and got a healthy raise in 1991 and 1992. That was the last..... What a way for N.D. to treat our teachers! No wonder few are entering the profession.

We need a "COLA" NOW not have to wait 20 years for it to get corrected!!

I'm 85 years old....figure it out!! HB 1285 should have passed! And it shouldn't be a ONE time supplemental payment. I devoted 35 years to Elementary Education.

Mary, please get this to the proper people for me. Chad Roberts possibly??? I wrote Gov. Burgum on this issue before he left office - NO RESPONSE. I'm sure it went in file 13.

Thanks for your assistance.

**An unhappy 35 yr. Retired Teacher**  
**Kay Alkoter**

*~Please note that this is the first Educator Plus issue  
published since Mrs. Alkoter wrote this letter.*





**NDRTA Magazine**  
**Mary Carlson, Editor**  
**PO Box 1865**  
**Minot, ND 58702**

*The cover photo was taken by Kathy Thiel on the Camino de Santiago near Negreira, Spain.*

## **NDRTA Membership Enrollment Form**

Name \_\_\_\_\_ Phone \_\_\_\_\_ Email \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Year Retired \_\_\_\_\_ SSN \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ or TFFR Person ID \_\_\_\_\_

*(Required for payroll deduction)*

### **Choose One Method of Payment - Membership to take effect July 1st of each year.**

**Preferred method:** I request voluntary withholding of \$30.00 for annual membership dues in the North Dakota Teachers' Retirement Association from my July annuity payment from the North Dakota Teachers' Fund for Retirement to remain in effect until I choose to terminate by written notice to the North Dakota Teachers' Fund for Retirement prior to June 15th of any year. (Request for voluntary withholding must be received by June 10th.)

**OR**

Enclosed is \$30.00 for annual membership payable by June 30th of each year.

Signature \_\_\_\_\_ Date \_\_\_\_\_

**Mail to: NDRTA PO Box 1865, Minot, ND 58702**

*Please cut and return*