Illinois State Annuitants Association Newsletter

THE PARTY ANTS ASSOCIATION

Volume 6, Number 1 2010–2011

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ISUAA—serving annuitants and survivors since 1971

President's message

Serious budget issues continue for the state of Illinois (see the Legislative Report for an update). The lack of predictable and consistent state support makes managing the pension system investments difficult. Combined with market conditions, this has led several pension systems, including SURS, to reduce the "Expected Rate of Return on Investments" and to move up the date for the changes to the amortization tables used to compute benefits under the money purchase formula. Instead of following the normal schedule of making these changes every five years, the amortization tables will be changed in 2011 instead of 2012. This latter change will be important for employees who are contemplating retirement.

If you are an early retiree (meaning you are not Medicare eligible), you will likely have received notice from CMS in early December that the state may use federal dollars to improve your benefits, reduce your costs, or cover their expenses. Only the last possibility is likely. This notice results from a provision of the Health Care Bill that provided \$5 billion dollars to help employers cover health benefits for these individuals. If this notice did not confuse you, you must be one of the lucky few.

While the notice was required by the federal government, it requires no action on your part, and don't be surprised if you never notice any difference in your personal health care costs. Nevertheless this is likely to be good news that may reduce pressure to charge retiree health care premiums, since a portion of those costs are now subsidized by the federal government. Hope springs eternal!

Our spring luncheon will be held on a new day. In the past, luncheons have been held on a Wednesday. This is the same day that the Normal Rotary meets for lunch, and many members of Rotary are also members of ISUAA. In order to avoid this scheduling conflict, the board approved changing the luncheon to Thursday, March 3, to allow Rotary members to attend.

Our thanks to TechZone for again sponsoring this newsletter. Information about products and services available to ISUAA members at a discount is provided in this newsletter. Check out what they have to offer, and thank them for their support!

Larry Alferink

Annual report

ISUAA year in Review: 2009-2010

Chris Schwelle

ISUAA membership is 1,339 compared to 1,353 a year ago. While ISUAA continued to benefit from income from other sources, the chapter finished the year with a slight deficit financially, absorbed by reserve funds. The ISU Foundation continued to provide a generous amount of support and continued operation of the retiree hotline, (309) 438-4311. Four Illinois State University affiliated areas sponsored newsletters, helping offset this expense. The State Universities Annuitants Association Political Action Committee (SUAAction) paid for chapter leaders to attend political fundraisers, where they could continue to cultivate the chapter's relationship with legislators.

The Survivors Advocacy Team Program continued to be a source of chapter pride. Team members monitored obituaries to obtain names of annuitants who have died and contacted/assisted survivors as needed. A seminar on survivor planning took place in the spring. Two sessions on SURS and Social Security and Medicare were cosponsored with Human Resources. Many of those in attendence have yet to retire, but benefitted from learning about the realities of reduced Social Security benefits for those with public pensions. A winter coffee with local legislators had to be cancelled because of weather. ISUAA participated in the Human Resources Benefits Fair in May to encourage membership by current employees.

The fall luncheon featured Illinois State President Al Bowman and his optimistic view of a difficult financial situation for Illinois State University. The Illinois State University Madrigal Singers delighted members with their performance at the annual holiday luncheon. Attendees at the spring luncheon were entertained by the music faculty's Linden Flute and Guitar Duo. The annual dinner meeting took place in June, with board elections and presentation of distinguished service awards as the primary agenda items. Various local charities benefitted from canned goods and other items donated at the luncheons and dinner. In addition, "box tops for education" were collected for Thomas Metcalf School.

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www.Annuitants.ilstu.edu

The ISUAA board of directors and committee/task chairs met five times. Guests included President Bowman and State Representative Dan Brady. Brady listened intently as board members informed him of the likely adverse impact of imposing health care premiums on retirees and survivors. ISUAA was represented at the annual state meeting of SUAA in Springfield and a regional meeting in Champaign. Jan Cook is serving as treasurer of SUAA, and Parker Lawlis is on the board of directors of SUAAction. The task of organizing chapter archives was completed.

ISUAA again published the popular chapter directory. There were four newsletters and the chapter website at www.Annuitants. ilstu.edu to keep members informed. Communications continued to be enhanced by SUAA briefings and mini-briefings e-mailed to members with a valid e-mail address on file with SUAA. One newsletter issue featured extensive information about contacting the governor and legislators. Another issue contained a survey of member civic engagement. The following newsletter contained a summary of the results, which showed that ISUAA members are highly engaged in civic affairs.

During the year the state of Illinois' Central Management Services arbitrarily implemented a premium for annuitant dental insurance. The "issue of the year," and perhaps decades, was the plan by the governor to impose health insurance premiums on annuitants who have been getting such insurance at no cost as part of their retirement benefit package. SUAA, ISUAA, and others mounted an extensive and effective campaign of resistance focusing primarily on educating the governor's staff, legislators, and the media of the consequences of such action on those who could least afford the new expense. This campaign was successful and the idea was dropped, at least for now. Civic leaders, legislators, and the media finally seem to understand that pensions of annuitants are protected by the Illinois Constitution, and probably contract law, but continue to explore diminishing the pensions of current employees. New employees, starting after January 1, 2011, will have reduced pensions.

Mabe to speak at annual dinner

William Mabe, the new executive director of SURS, has agreed to speak at our annual dinner on June 1. He will offer his perspectives on his first year associated with SURS, the health of the pension system, and challenges that face the system due to state funding issues. It should be an informative and enjoyable evening.

President Al Bowman's father dies

Clarence Bowman, the father of President Al Bowman, passed away on December 2, 2010. President Bowman has been a strong supporter of ISUAA. We offer our condolences to him and his family in this time of sorrow.

How time flies

Ross Griffiths

50 Years Ago • 1960-1961

- December—The Illinois State Teacher's College Board approves a \$48,840,939 biannual budget to operate the four universities it governs: ISNU, Northern, Eastern, and Western Illinois universities. This budget represents a 30 percent increase from last year but does not include funds for capital improvements. The budget is based on an anticipated enrollment of 18,231 students at the four universities in 1961.
- February—ISNU celebrates the groundbreaking for the new 10-story, Atkin–Colby Hall. Bonds were sold to cover the cost of the \$4 million project. The building is scheduled for completion by September 1962.
- March—The Colloquium Three's most recent panel discussion is "Is America's Religion Christian?" Discussion participants were James Whitehurst (Illinois Wesleyan University), Charles Gray (ISNU), James Pruyne (United Campus Christian Fellowship), and Robert Levine (University of Chicago). The Vidette reports that panelists seemed to agree the answer is "no," and that many Americans claim to be religious because it is "American" and "anti-communist" to be so.

25 Years Ago • 1985-1986

- December—Former Secretary of State Henry Kissinger delivers
 the Adalai E. Stevenson Memorial Lecture to a crowd of more
 than 1,200 at the Bone Student Center. Kissinger discussed
 the new style of Soviet leadership under President Mikhail
 Gorbachev, as well as President Ronald Reagan's "Star Wars"
 strategic defense initiative plan.
- January—The Illinois State University Planetarium begins
 its public program "Comet Halley: Once in a Lifetime."
 Scheduled through March 7, the presentation is designed to
 educate the public about the comet that will make its next
 appearance in February 1986.
- February—The provost's office announces that in fall 1986
 computers will be used in all freshmen writing courses at
 Illinois State University. For a total cost of less than \$600,000,
 nine classrooms in Stevenson Hall will be equipped with
 Zenith (Z-148) microcomputers and Word Star software,
 allowing all students in each section to have access to their
 own computer and printer.

15 Years Ago • 1995-1996

 December—Milner Library unveiled phase 1 of its computer lab upgrades that includes the installation of MS Office on its PC terminals. Phase 2 upgrades are scheduled for completion in January, and will allow students access to e-mail and the Internet.

- January—The Illinois Board of Higher Education approved a \$6.1 million capital budget for Illinois State University in fiscal year 1997. This represents an increase of 5.6 percent from the previous year. Capital improvement projects in the budget include remodeling of Julian Hall and upgrades to the fire alarm systems in several campus buildings to meet ADA requirements.
- February—The Board of Trustees approved funding for upgrades to a closed portion of School Street adjacent to Stevenson Hall as part of the Fell Arboretum project. A pedestrian plaza and various plantings and outdoor sculptures will be part of the project, which is expected to be completed by 1999.

10 Years Ago • 2000-2001

- January—The Campus Master Plan Committee debates the renovation or replacement of the Central Campus facilities, Dunn-Barton and Walker halls. Possible plans include a Life-Learning Center or an academic/conference center. The committee will hold open-door meetings on the issue in February 2001.
- February—Founders Day celebrations commemorate the
 University's 144th anniversary. Capping a yearlong universitywide theme of globalization, the program will include displays from departments; speakers; a convocation honoring
 selected faculty, staff, and students; and a presentation of an
 honorary degree to alum C. Robert O'Dell.
- March—The Student Election Commission implements Internet voting for the first time. Students will vote online using a vendor-operated system that issues a unique pin number for each voter and will tabulate the results.

In memoriam

David Borst
Albert Eckert
Helen Evans
Louis Fiorini
Margaret Jones
Lois Komnick
Robert Liverman
Thomas Martin
Mary Richmond
Margaret Waimon
Martin Young

Senior Professionals spring programs

Academy of Seniors

All classes are held at the Illinois State University Alumni Center, cost \$45

• Corruption: Causes and Consequences

Assistant Professor Oguzhan (Oz) Dincer Economics, Illinois State University 9:30–11:30 a.m., March 21, 24, 28, and 31

Famous Trials from History: Guilty or Not Guilty

Professor Robert Bradley
Politics and Government, Illinois State University
1:30–3:30 p.m., April 5, 12, 19, and 26

• Water Concerns: From Local to Global

Professor Emeritus James R. Carter Geography/Geology, Illinois State University 9:30–11:30 a.m., May 3, 10, 17, and 24

Lunchtime Journey

Explore a different country each week by partaking in authentic food and listening to a lecture about the country's culture.

April 21 Morocco ISU Alumni Center April 28 Poland ISU Alumni Center May 5 Lebanon ITOO Hall, Peoria* May 12 Mexico ISU Alumni Center

Cost: \$120 (fees cover meals and transportation)

*Bus will leave for Peoria from the Alumni Center at 10:30 a.m. and return at 2:30 p.m.

Morning with the Professors

9:30–11:30 a.m., Friday mornings in April Cost of five lectures \$45, walk ins \$15 per session.

- · Happy Anniversary, College of Fine Arts
 - Assistant to the Dean Pete Guither College of Fine Arts, Illinois State University Professor Emeritus John W. Kirk Theatre, Illinois State University April 1
- They Came from Outer Space!

Assistant Professor Tasha Dunn, Geology, Illinois State University April 8

- What's That Coming Down the Line?
 The Railroad in the American Mind
 Local Historian Mike Matejka
 April 15
- To be arranged
 April 22

• Two Great American Song Writers

Professor Emeritus Art Corra Music, Illinois State University 1:30–3:30 p.m. *note time change* April 29

Illinois State University spring 2011 Speaker Series

Free to the public

7 p.m., Wednesday, April 20 Bone Student Center, Braden Auditorium

Animal Planet host and leading conservationist Jeff Corwin will speak about his newest book, *100 Heartbeats*. The book investigates the plight of our planet's most endangered wildlife species, along with the conservation heroes trying to save them.

Dinner with the Professors

Wednesday, April 20 5 p.m. cocktails, 5:30 p.m. dinner Bone Student Center, Circus Room Cost \$37

To make the evening even more exciting, Senior Professionals is sponsoring a Dinner with the Professors to precede the mainstage event. The after-dinner speaker is Biological Sciences Associate Professor Angelo Capparella. Following dinner and the talk by Capparella, you will be escorted to a reserved seat in Braden Auditorium for Jeff Corwin's presentation.

For more information on any of the classes or lectures contact the Senior Professionals office at (309) 438-2818 or e-mail arrevel@IllinoisState.edu.

Thinking of retiring?

If you are an employee thinking of retiring soon under the money purchase formula, this information is important for you to know. Every five years, SURS is required to adjust several amortization tables that are used to calculate retirement benefits under the money purchase formula. These tables take into account changes in life expectancy and the expected rate of return of SURS investments. Normally this change would occur in 2012, but SURS has indicated that current funding conditions will accelerate these changes to 2011. In the past, SURS has tried to select an effective date that affects as few retirees as possible (e. g., September 2). No effective date has as yet been determined, but, if you expect to retire in 2011, these changes could significantly reduce your expected pension. It could take several months of additional employment to achieve the same pension. If this is of concern, you may wish to monitor the SURS website regularly or use the SURS estimator to track possible changes to your pension on a monthly basis. If you change the retirement month in the estimator, you may be able to determine when this change takes effect a month or two before it actually occurs.

Directory update: New information

Following is updated information for the 2010–2011 Annuitants Directory that you received in November. Please add it to your copy.

Alice and Raymond Countryman: 5690 Trailwinds Dr. Apt 615, Fort Myers, FL 33907-8340

Barbara Guetschow: barbwire 46@frontier.com

Mary Liverman: mcliverman@frontier.com

Margaret Rambo: ngatevilla@gmail.com

Patricia Schnitker: schnitkerpat@yahoo.com

Joan Steinburg: clstei1@frontier.com

Glenn Taylor: add Kathy, should read "Glenn and Kathy Taylor"

Enid Woolsey: woolsey21@comcast.net

Please continue to let us know of any new information for the directory.

ISUAA directory update

Use this form to correct information in the 2010–2011 Chapter Directory (lime cover). Please respond ASAP. If the information in the 2010–2011 directory was correct/complete, you do not have to complete this form.

Name
Phone ()
Spouse's name
Address
E-mail

Annuitants Association website

- Why join ISUAA
- · History of ISUAA
- How to join
- Survivor assistance information
- Newsletters
- Parking on campus for retirees
- Meetings and events schedule
- Contacting your legislator
- Legislative platform

www.Annuitants.ilstu.edu

David Doss, Web page coordinator



Alumni Association updates

Homecoming photos online

Illinois State University celebrated its 90th Homecoming, October 11–17. Alumni, students, community members, faculty, and staff participated in a variety of events—including a parade in Uptown Normal, football game, tailgating, and more. Thousands of pictures were captured and are available in online photo albums, as well as recap videos. Go to IllinoisStateHomecoming.com to view the albums. Mark your calendars for next year's celebration, October 10–16, 2011.

Annuitants invited to alumni events

Annuitants and friends are always welcome at events hosted by the Alumni Association. For the most up-to-date event information or to register online, please visit www.Alumni.ilstu.edu/events. Detailed information for all university events is available on the University Calendar at www.Calendar.ilstu.edu.

Annual benefits fair

The Human Resources Benefit Choice Fair will be held from 10 a.m. to 2 p.m. on Wednesday, May 4, 2011 in the Bone Student Center, Old Main Room. Representatives from the various health plans, optional insurance programs, and tax deferred annuity companies (TDA) will be on hand to answer questions. Vendors will be invited from various organizations, including Cigna, Health Alliance, Personal Care, St. Joseph Hospital, Healthlink, Minnesota Life, Advocate BroMenn, Fidelity, TIAA-CREF, and SURS. Future updates will be posted in May at www.hr.ilstu.edu. Hope you can attend.

SURS reduces expected rate of return on investments

SURS followed actions previously taken by SERS and reduced the expected rate of return on investments from 8.5 percent to 7.75 percent on October 31. This change was necessary due to several factors, including market conditions and the difficulty in managing a portfolio to maximize return in the absence of state funding. A reduction in the rate of return increases the required state contributions to the system, highlighting the importance of timely state contributions. The SURS actuaries indicated that there was only a 36 percent chance of meeting the previous 8.5 percent expected rate of return.

Retiree information hotline

Have a question? Need an answer? Call (309) 438-4311, the phone line answered by University Advancement just for retirees and surviving spouses. Staff will either direct you to the needed resource or take your name and number and have someone follow up with you.

Helping Hamper

By Jan Cook

Our collection at the spring luncheon will benefit the Salvation Army's Safe Harbor Shelter for the homeless on Washington Street in Bloomington. They provide beds and shelter for some 35 men and 15 women, including breakfast and supper. They would appreciate coffee, tea, oatmeal, pasta, and large cans of vegetables and fruit. These folks can use commercial-size supplies, in case you shop the warehouse stores and see a good sale. The residents also can use pocket sizes of lip balm and personal care items. They tell us the ladies like the fragrant lotions.

The donations to the Clare House Soup Kitchen at the holiday luncheon included coffee, tea, ingredients for the soup, and at least three dozen cans of fruit for dessert. Two cans were commercial size, a real armload of food. This is a record for us. Since December is too late in the season for donations of fruit from local trees, our cans make a big difference.

Legislative report

The election is over. The more things change, the more they stay the same, at least as far as Illinois State Government is concerned. Governor Quinn was elected to a four-year term. The Republicans gained two seats in the Senate and six seats in the House. The Republican legislative gains were not large enough to significantly affect the political balance of power with Democrats holding at least a ten-seat majority in both chambers. However, Democrats no longer hold a super-majority in the House, so Republicans are expected to have more say on matters that come before that chamber.

In the legislative session following the election, the legislature approved a bill providing legal recognition for Civil Unions with many provisions that are the same as those provided to spouses in marriage. While not specifically related to pensions, this is still an item of considerable interest for many of our members, especially as we approach issues related to the end of life or emergency hospitalization. The provisions of this bill will take effect in June once the governor signs it.

When the legislature came back into the lame-duck session in January, there was a sudden burst of activity. Representative Tom Cross attempted to introduce legislation to implement the three pension proposals of the Civic Federation of the Commercial Club of Chicago. The first would allow employees to stay in their defined benefit plan, but the state would only contribute 5 percent of salaries. This would violate the social security waiver for participants in SURS and TRS. The second plan would allow employees to opt for a new plan and split the cost with the state. Third, employees could opt for a defined contribution plan with a matching employer contribution. Of course, the key to a well-functioning pension system is for the state to make its required payments each and every year. These proposals do not address the real issue. Fortunately, this bill was dead on arrival.

The session also saw Speaker Madigan introduce a bill for a constitutional amendment requiring a 60 percent majority to approve any measure that enhanced a pension benefit, a measure designed to make it very difficult to reverse action on the new pension bill that became effective for individuals hired on or after January 1. The definition of what constituted a pension benefit was not well defined. The speaker was unable or unwilling to answer questions from the floor, such as "...would a salary increase for teachers require a 60 percent majority?" Fortunately, this bill did not make its way to the governor.

By January 7, there were rumors that legislative leaders had agreed to a tentative tax increase from 3 percent to 5.25 percent. There were also rumors about taxing pensions, as Illinois is one of only ten states that does not do so. Finally, on the morning before the new legislature was seated at noon on January 12, the legislature sent a bill with a tax increase to the governor for his signature. Accompanying this bill was approval of a bond to fund the pension systems for the current fiscal year. This funding was good news for SURS and the other pension systems that found it necessary to sell assets to pay pensions, making it difficult to manage the investment portfolios. The tax increase included a .5 percent tax increase for a ten-year period to pay for this bond. Another 1.25 percent tax increase was approved for a four-year period to help fund the budget deficit and pay existing state debt. Finally, an additional .25 percent permanent tax increase was approved, bringing the total tax increase from 3 percent to 5 percent. And pensions are not taxed.

Technology discounts available for retirees

TechZone is a department of Illinois State University that offers discounts and buying assistance to all members of the University community, including annuitants, on personal computers, software, peripherals, and supplies. TechZone can help you purchase everything from complete computer systems to printer ink. TechZone offers the flexibility of shopping online from home, or working with friendly staff for personal assistance through the buying process.

TechZone keeps some of the most popular computers, including iPads, iPods, and cables in stock. Other models can be customized and ordered online. Vendor partners include Apple, Dell, and Lenovo, as well as numerous other sources for peripherals. All vendors meet high standards for competitive pricing, quality products, customer service, warranty, and repair.

Last December Illinois State's TechZone announced that Microsoft Windows 7 and Microsoft Office discounts, previously unavailable to retirees, would be available. The discounts are the same as those for faculty and staff, and resulted after continued discussions with Microsoft. The pricelist is available online or at the showroom.

To shop online visit www.TechZone.ilstu.org. An active University Login ID (ULID) and password are required. For more information send an e-mail to TechZone@IllinoisState.edu, or call (309)

438-8334 if you don't have an active ULID/Password. You can also visit the TechZone showroom located on the second floor of the Bone Student Center across from Barnes & Noble.

The TechZone Service Center has a walk-up counter for basic tech questions and on-site Apple/Dell/Lenovo hardware warranty repairs. TechZone can also setup and configure your new computer for \$50.

Retiree tax credit

For the 2009 tax year, the government introduced the "Government Retiree Tax Credit" for individuals receiving a government pension not covered by Social Security as part of the tax cuts included in the Economic Stimulus Package. Last year the credit was \$250, or \$500 if married filing jointly and both you and your spouse received a qualifying pension or annuity. Check your IRS instructions carefully to see if you qualify for this tax credit.

For 2009 current employees received a similar benefit under "Making Work Pay," and in January 2010, withholding tables were adjusted to reflect this tax credit. Current employees should also carefully check the IRS instructions to see if the "Making Work Pay" provision will again reduce their taxes for 2010.

University Club Spring 2011 events

Jude Boyer

Gourmet dinners: Portuguese cuisine will be featured at the Saturday, January 29, dinner. The Saturday, February 26, dinner will feature Swedish cuisine. Both will be held in the Bone Student Center Founders Suite. Full information about each menu and reservation details will be available approximately December 15 at www.uclub. ilstu.edu.

Discussion Hours: The first Discussion Hour of the spring semester will be held from 3:30 to 5:30 p.m., Friday, January 14, in the Bone Student Center Faculty/Staff Commons. Join us for refreshments and lively conversation. Discussion Hours are held on most Friday afternoons of the academic semester. Special discussion/information topics are noted on the University Club calendar website.

University Club is a great way to meet members of the University community. Membership is open to all current and retired faculty and staff of Illinois State University. Further details about the University Club may be found at www.uclub.ilstu.edu.

Name(s) of those attending	
Please reservemeal(s) at \$13 each. A check for \$ payable to ISUAA is enclosed	
Entrees	
Beef roll	_ (name)
Portobello and spinach risotto stack	_ (name)
Please indicate dietary restrictions	_ (name)
Dessert	
Fruit cup	_ (name)
Lime tart	_ (name)
Please indicate dietary restrictions	_ (name)

Alumni award winners announced

Each year the Illinois State University Alumni Association honors alumni for their outstanding accomplishments. The alumni will receive their awards on February 17 at the Alumni Association Awards Recognition Dinner. This year's honorees are:

Outstanding Young Alumni Award

Dori Byard '96

Alumni Achievement Award

Rose Stadel '01

E. Burton Mercier Alumni Service Award

Alan Chapman, M.S. '75, Ed.D. '84

John Maitland Commitment to Education Award

Walter H. Warfield, Ph.D. '78

Distinguished Alumni Award

Laurie Metcalf '76

Visit Advancement.IllinoisState.edu/alumni_association/awards to view the award descriptions and make a nomination today. For more information about the Alumni Awards Program, e-mail Gina Bianchi at glbianc@IllinoisState.edu or call (800) 366-4478.

This document is available in alternative formats upon request by contacting the Annuitants Association at (309) 438-4311. An equal opportunity/affirmative action university encouraging diversity

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ISUAA 2011 calendar

January 12 • 2-3:30 p.m.

ISUAA Board with Committee Chairs Alumni Center, Room 119

March 3 • 11:30 a.m.-1:30 p.m.

ISUAA Spring Luncheon
Bone Student Center, Old Main Room*

March 9 • 2-3:30 p.m.

ISUAA Board with Committee Chairs Alumni Center, Room 119

April 5 • 12-1:30 p.m.

Social Security Workshop
Bone Student Center, Old Main Room

May 4 • 10 a.m.-2 p.m.

Benefits Fair

Bone Student Center, Old Main Room

May 11 • 2-3:30 p.m.

ISUAA Board with Committee Chairs Alumni Center, Room 119

To be announced

Spring Survivor Benefits Workshop*
ISUAA Annual Dinner

* Reservation required

ADDRESS SERVICE REQUESTED

Annuitants Association Campus Box 8000 Normal, IL 61790-8000

