

# PARTA

# SOUNDINGS

MARCH 2020

PEORIA Area Retired Teachers Association

## LUNCHEON MEETING

March 2, 2020  
11:30 A.M.

Barrack's Cater Inn

Lunch: \$12.00

Make Your Reservation

## GREETER

☘ Ann Christophel

## INVOCATION

☘ Jackie Gilles

## PLEDGE

☘ Jackie Gilles

## LUNCHEON

Corn Beef  
Cabbage  
Assorted Salads  
Assorted Desserts



## PROGRAM

Topic:

MY EXPERIENCES  
IN JORDAN



Speaker:

Wendy Merdian

Missionary resident  
of Jordan for 25 years

## MEETING

Abby Humbles  
Chair



Sally Weber  
Webmaster



Roger Hampton  
Soundings Editor



## PRESIDENT'S MESSAGE



Greetings PARTA members,

We hope to see you for our March luncheon. We had quite a full house in February. It is always nice to see our members attend the luncheon at Barrack's Cater Inn.

As always please let your caller know if you have any meal restrictions or need help with a food tray. Also, please remember that a RESERVATION MADE is a RESERVATION PAID. If you are over 85, and it is your birthday, please remember to tell your caller and you will receive a free meal.

Respectfully,

Abby Humbles, PARTA President



## UPCOMING MEETINGS – BRING A FRIEND

### APRIL 6: ZELENA WILLIAMS

Volunteer with teenage girls at  
JV Detention, Zee's Blessed Dress

COUNTY OF PEORIA  
JUVENILE DETENTION CENTER

Zelena welcomes donations of buttons, zippers, lace,  
pillowcases, T-Shirts, fabric glue, and scraps of material.

### MAY 4: MANUAL LABOR

Dick Van Scyoc and Daughters  
Dr. Jan Bogle & Gwen Westendorf

Legendary Manual Basketball Coach, Dick VanScyoc,  
will sign copies of his book on Manual Hoops History



### JUNE 1

### ADULT LITERACY PROGRAM

John Meisinger & Dave Obergfel



ADULT  
LITERACY  
PROGRAM

NO MEETINGS IN JULY OR AUGUST

**SEPTEMBER 14** (2<sup>nd</sup> Monday)

Check Website for Updates – [pa-rta.weebly.com/](http://pa-rta.weebly.com/)

*I am a great believer in luck!*

*I find the harder I work,*

*the more luck I have. ~ Thomas Jefferson*



# SOUNDINGS

## PARTA LUNCHEON MEETING MINUTES

FEBRUARY 3, 2020

President Abby Humbles welcomed all. There were sixty-four present, which included six speakers and five new members. Abby thanked today's greeter, Katrina Ritenhouse. Dave Barnwell led the Pledge and gave the Invocation. Abby reminded us that a reservation made is a reservation paid. She then introduced the callers, and she welcomed the new members. After the luncheon, Abby introduced the coaches from Peoria High School and Richwoods High School speech teams, Jenny Parker and Alyssa Emanuelson, respectively. They introduced their students who each gave a remarkable sample speech.

Abby opened the business meeting.

- Meeting minutes are in the *Soundings*.
- Copies of the Treasurer's reports were on the tables. A summary is in the *Soundings*. The report will be filed for audit.
- Copies of the proposed 2020 Budget were on the tables. Dave Barnwell moved to accept the proposed budget, and Frances Farraher seconded the motion. The motion passed.
- The following officers are needed for 2021 – 2022: President, 1<sup>st</sup> Vice President, 2<sup>nd</sup> Vice President, Secretary, and Treasurer. Please let Abby know if you are interested in any of these.
- Roger reminded everyone that he is working on the new directory. Please get up-to-date information (phone, address, and email address) to John Rathbun so your information will be correct in the directory.



- The audit meeting will be right after the luncheon meeting. Those taking part in the audit are Dave Barnwell, Abby Humbles, Jeff Vallosio, Frances Farraher, and Dixie Wheeler.

It was moved and seconded to adjourn. The meeting was adjourned.

## RESPECTIVELY SUBMITTED

KATHY SIMPSON, SECRETARY

<b>TOTAL PARTA FINANCES</b>	<b>INVESTMENT BALANCE</b>	<b>\$47,586.17</b>
	SAVINGS BALANCE	8,004.64
	CHECKING BALANCE	1,359.16
	WORKING CASH (CASH BOXES)	100.00
	POST OFFICE BULK MAIL FUND	204.75
<b>Jeff Vallosio Treasurer</b>	POST OFFICE RETURNED MAIL FUND	28.30
	<b>GRAND TOTAL</b>	<b>\$57,283.02</b>



Never regret anything  
that made you smile. ~ Mark Twain

Die with memories,  
not dreams. ~ Unknown

Doubt kills more dreams  
than failure ever will. ~ Suzy Kassem

Whatever you do,  
do it well. ~ Walt Disney

## ILLINOIS FACTS YOU MAY NOT KNOW

- ✓ Illinois is home to the world's largest bottle of catsup.
- ✓ The *Ice Cream Sundae* originated in Evanston, IL.
- ✓ The term "jazz" was coined in Chicago in 1914 by Benny Goodman and Gene Krupa.
- ✓ Elzie Crisler Segar, the creator of *Popeye the Sailor* cartoon, was born in Chester, IL.



# SOUNDINGS

Illinois has 667 government-worker pension funds that are supposed to provide retirement security for more than 1 million government workers and retirees.

## PARTA BOARD OF DIRECTORS' MEETING MINUTES

JANUARY 27, 2020

Present: Deloris Turner, Frances Farraher, Patti Monks, Dave Barnwell, Valda Shipp, Roger Hampton, Jeff Vallosio, Laveine Birditt, Peggy Shane, Kathy Simpson, and Abby Humbles

Abby Humbles called the meeting to order and welcomed everyone.



### New Business:

- The future board meetings are scheduled at Lakeview Library at 10:15 A.M. on the following dates: April 27 and August 24.
- Frances moved to accept the minutes as printed in the *Soundings*. Valda seconded the motion, and the minutes were approved.
- Ann Cristophel is taking Susan Bartlow's place.
- Valda reported that she usually collects Illinois Central College for the ICC Scholarships for two months, beginning with the March meeting.
- Abby said we need a nominating committee for 2021-2022 officers. The committee will meet in the summer and report the slate of officers in October to the membership. The slate will be voted on at the November meeting and installed in December.
- Jeff reported that the Post Office is now requiring that checks have addresses on them to be valid. He used his address as PARTA doesn't have one. The investments are performing well. Jeff went over the proposed 2020 Budget. He proposed to transfer \$3,000 from savings to checking. He will add \$1,000 to the budget for the teacher grants. Peggy moved to give 5 grants of \$200 each. Frances seconded the motion. The motion passed. As there is no convention this year, Jeff will take off the convention expenses. The budget will be voted on at the February luncheon meeting.
- The audit committee, consisting of Eric Johnson, Frances Farraher, Dave Barnwell, Abby Humbles, and



Jeff Vallosio, will meet after the February meeting to perform the audit.

• The membership report said the majority of PARTA members are lifetime members. We need to keep the list updated.



• Abby said she would like to send a thank you to Peoria Public Library for the use of their building for the board meetings.

• The 50 + News might be a good place to get publicity for PARTA.

• Frances would like to resign as Altruistic Chair.

• Patti said Nancy Wing did a great job, and it is a difficult job. Patti thanked the callers, who all continued with calling. The substitute callers have been gracious. Patti will put a reminder in *Soundings* that **A RESERVATION MADE IS A RESERVATION PAID.**

• Laveine asked Abby to announce that if you have been called and a message was left, please return the call.



• Deloris asked for clarification about who can apply for a teacher grant and if there is an application. Someone who taught at any school in Peoria County may apply. Jeff had made a sample application. He will get it to Deloris.

• Roger said a new directory is being put out this year. He will give a reminder at the PARTA meeting to let John Rathbun know about any changes that need to be made. Sally Weber will help with the distribution of the directories. Roger also wanted to thank Nancy Miller for picking up the *Soundings* and taking them to the post office for bulk mailing. The meeting was adjourned.



RESPECTIVELY SUBMITTED

KATHY SIMPSON, SECRETARY

Smile...It confuses people!



Life is short. . .Smile while you still have teeth!



# SOUNDINGS

WEDNESDAY, FEBRUARY 19, 2020

IRTA CALL TO ACTION



Governor Pritzker delivered his budget address for fiscal year 2021. The Governor's Budget Book outlines a reduction in the

contribution for retired teacher health insurance (TRIP/TRAIL) of \$51,244,324, yet at the same time fully funding health insurance for retired Chicago educators. The funding model of TRIP/TRAIL is a functional and emulatable model that should be used when structuring other retiree healthcare programs in the State. The model works because the program relies on payments from retirees, active teachers, local school districts and the State of Illinois. Those payments increase modestly year after year as the overall number of retired teachers and the cost of health care increases. The Illinois Retired Teachers Association cannot support diverting funding away from the TRIP/TRAIL program to pay for other programs, like the Community College Retiree or the Chicago Retired Teachers Healthcare programs.

## DEVON BRUCE APPOINTED AS TRS BOARD PRESIDENT



TRS Trustee Devon Bruce of Lake Forest was appointed president of the Board of Trustees on January 24, 2020 by Governor JB Pritzker. He replaces State School Superintendent Dr. Carmen Ayala, who had served as TRS Board president since February 2019. Trustee Ayala remains on the Board as a member *ex officio*.



A new state law effective in January 2020 gives the governor the power to appoint the president of the TRS Board from among its members. Previously – since the creation of TRS in 1939 – the Board president, by law, had been the State School Superintendent.

President Bruce was appointed to the TRS Board by Governor Pritzker in April of 2019. He is an attorney with Power, Rogers and Smith in Chicago. He also is a veteran of several government boards, including the University of Illinois Board of Trustees and the Illinois State Board of Investment.

The law giving the governor appointment power over the Board presidency also contains a provision that increases the size of the TRS Board from 13 members to 15 members. One new trustee will be elected on May 1, 2020 from among active members and the governor will appoint one new member.

## PUZZLING THOUGHTS

Practice makes perfect but then nobody is perfect.  
So what's the point of practicing?

Everybody wishes they could  
go to heaven, but no one wants to die.



If at first you don't succeed, skydiving definitely isn't for you!"

## SOUNDINGS

### UPDATED TRS BENEFITS REPORTS ONLINE FOR ALL MEMBERS

In late November 2019, all TRS members who have given their email address to TRS, received an email stating that their **2019 TRS BENEFITS' REPORT WAS ONLY AVAILABLE ONLINE ON THE TRS WEBSITE.**



The report summarizes information about a member's TRS account: service credit, refundable contributions, beneficiary refund, beneficiaries, sick leave service, and 2.2 upgrade information. If you are a member who has not provided your email address to TRS, please visit <https://www.trsil.org>. Select "Member Login" on the home page to begin creating your online account. You will need your Member ID. If you do not know it, call TRS at 877.927.5877. You will be able to view your TRS Benefits Report after signing in. Additionally, please enter your email address under the contact information in the secure area so you will receive future emails from TRS.

Recent payments and changes in outstanding balances will not be reflected on your report but will be shown in your online account. If you need to change your beneficiaries, complete a Member Information and Beneficiary Designation (MIBD) form: [https://www.trsil.org/MIBD\\_form](https://www.trsil.org/MIBD_form). Please print out and mail the form to TRS and they will update your file. A new MIBD form replaces any former version on file with TRS. Please call TRS if you believe your report has an error (other than salary or service credit), if you need an additional copy or if you have any questions about the content.

### CAN'T DEDUCT CHARITABLE GIFTS ANYMORE? RETIREES HAVE A VALUABLE WORKAROUND!

*Retirees over age 70½ can use IRA distributions, if handled properly.*

Before federal tax changes, 20% of those who filed took a charitable deduction. Now, just 8% are expected to take this deduction. You're not paying more in taxes as a result - but you're also not getting credit for your generosity. If you're a retiree over age 70½ you have a workaround that preserves the tax benefits of giving, even if you don't itemize. Once you reach this age, you must start taking required minimum distributions (RMDs) from your individual retirement account every year. In what's called a qualified charitable distribution (QCD), you can donate all or a portion of your RMDs, up to \$100,000 a year, directly to charity.



While you don't get a write-off for your gift, you also don't owe taxes on that retirement-account distribution. For a taxpayer in the 22% bracket, funneling a \$5,000 RMD to charity saves \$1,100 in federal income taxes, the same as if you'd been able to deduct it. Even though this rule became a permanent part of the tax code in 2015, the 2017 tax law has added to its luster. "It's even more valuable now if you lost the charitable deduction," says Mark Luscombe, principal federal tax analyst for Wolters Kluwer Tax & Accounting. "It makes even more sense."

Source and more information at:

<https://www.aarp.org/money/taxes/info-2019/charitable-gifts-new-tax-law.html?intcmp=Outbrain&obref=obnetwork>

A taxpayer is someone who works for the federal government but who doesn't have to take a civil service examination. ~ Ronald Reagan

The only difference between death and taxes is that death doesn't get worse every time Congress meets. ~ Will Rogers

# SOUNDINGS

## TRS SETS PRELIMINARY FY21 STATE CONTRIBUTION

The Teachers' Retirement System (TRS) Board of Trustees has given preliminary approval to a \$5.14 billion state contribution to the System for fiscal year 2021, a 6.9% increase over the current fiscal year's government contribution of \$4.81 billion. The Board also announced that the TRS investment portfolio generated a positive 5.15% return, net of fees, during fiscal year 2019.

In approving the FY 2021 preliminary contribution, the trustees noted that the \$5.14 billion is derived from a funding formula in state law that deliberately underfunds the System. The FY 2021 statutory contribution falls \$3.2 billion short of the amount of money that actuaries calculate would "fully fund" the cost of TRS pensions in the coming year, or \$8.34 billion.

"The state has underfunded TRS every year for 81 years" said TRS Executive Director Dick Ingram. "We have enough money on hand to pay all pensions into the future. But for every \$1 TRS does not receive now means the state will have to pay nearly \$3 in the future to eventually pay all our upcoming obligations."

Approximately 75% of the FY 2021 contribution is dedicated to paying off a portion of the TRS unfunded liability, which grew during FY 2019 by 3.7% to \$78.1 billion. Only a quarter of the state contribution is dedicated to the actual cost of teacher pensions. TRS investments have recorded positive returns in each of the last 10 years following the worldwide financial crisis of 2008-2009. All returns in this chart are net of fees:

FY	Return
2019	+5.2%
2018	+ 8.5%
2017	+12.6%
2016	+0.01%
2015	+4.0%
2014	+17.4%
2013	+12.8%
2012	+ 0.8
2011	+23.6%
2010	+12.8%

## SEVEN MILES FOR ME

*Heartwarming true story to restore your faith in humanity.*



Leaving a store, I returned to my car only to find that I'd locked keys and cell phone inside. A teenager riding his bike saw me kick a tire and say a few choice words. "What's wrong?" he asked. I explained my situation. "But even if I could call my wife," I said, "she can't bring me her car key, since this is our only car." He handed me his cell phone. "Call your wife and tell her I'm coming to get her key." "That's seven miles round trip." "Don't worry about it." An hour later, he returned with the key. I offered him some money, but he refused. "Let's just say I needed the exercise," he said. Then, like a cowboy in the movies, he rode off into the sunset. ~ Clarence W. Stephens, Nicholasville, KY

**NEW ILLINOIS TRADE-IN TAX:** As of January 1, 2020, Illinois' sales tax applies to any trade-in vehicle worth more than \$10,000. That means trading in a \$30,000 car for one worth \$60,000 will cost the customer an extra \$1,200 in additional sales taxes. A bipartisan group of Illinois lawmakers has gotten behind a proposal to repeal and replace it with a different fee structure.



# SOUNDINGS

Dear Generous Friends,

It's that time again! Starting with the March meeting, I will be collecting money for additional scholarships for ICC students who plan to join our profession. As you know, our endowment funds only one scholarship. We generally collect enough money for two additional scholarships... because that's how we roll.

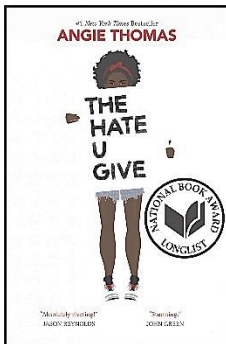


Valda Shipp, PARTA Scholarship Chair

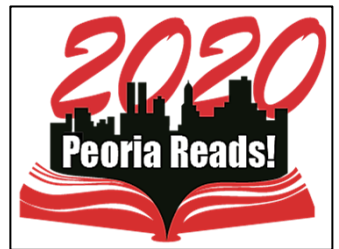


The 2020 application and current guidelines for the Illinois Retired Teachers Foundation Scholarship are posted on the IRTA website at [www.irtaonline.org](http://www.irtaonline.org) and located under the Foundation tab. A \$1,500 and a \$3,000

scholarship is available for Area 4, which includes Peoria County. These scholarships are only available to incoming juniors or seniors in college enrolled in a certified teacher training program. The deadline to postmark applications is Thursday, March 7, 2020. If you have any questions, please contact Susan Goetz at [susan@irtaonline.org](mailto:susan@irtaonline.org) or call the IRTA office at 1.800.728.4782.



Peoria Reads! has chosen *The Hate U Give* by Angie Thomas as the selection for 2020. In Thomas' debut novel, she explores the world of a teenage girl grappling with racism, police brutality and activism after witnessing a white police officer shoot and kill her childhood friend. Thomas not only delves into the Black Lives Matter movement, but also other challenges faced by minorities.



Peoria Public Library chose this thought-provoking book with the hopes that the entire community will read it and engage in conversations and introspection. Several events – from film screenings to poverty simulations to a panel discussion – will be hosted in March and early April.

Because of its themes and vulgar language, *The Hate U Give* was one of the most challenged books of 2017 and 2018, but the Peoria Reads! Committee selected it for the opportunity to raise awareness on issues difficult to otherwise address.

For more information on upcoming Peoria Reads! events, visit [peoriareads.org](http://peoriareads.org).



I finally realized that people are prisoners of their phones.

That's why it's called a "cell" phone!

You love flowers, but you cut them.  
You love animals, but you eat them.

You tell me you love me, so now I'm scared!





## SOUNDINGS

### SPOTLIGHT ON IRTA MEMBER BENEFITS

**MediPendant™**  
MEDICAL ALERT SYSTEM



IRTA introduces you to a state-of-the-art medical alert device. With MediPendant's™ two-way voice technology, simply press the button and communicate with a trained operator directly through the pendant. The operator will immediately dispatch medical personnel, a loved one, or will contact anyone you listed on your custom call list.

Most competitors' devices work for 300 feet. MediPendant™ can often operate for up to 600 feet in or around the home (building structure and conditions may affect range.) The water-resistant unit may be worn in the bath or shower. The battery provides up to six hours of talk time and up to one year of stand-by time. Monitoring is provided 24/7 by trained operators.

IRTA members receive Preferred Pricing. They also receive the MediLok™, a lockbox that gives you the ability to store a key securely outside your home. Emergency responders can gain access to the home faster and not cause any damage to the home. IRTA members also receive a Medi-Bracelet, an easy to wear and lightweight bracelet that adds a level of protection when you are out of the range of MediPendant™.

*For a full list of IRTA Member-Only Benefits and discount codes, log on to the "Members Only" section of [www.irtaonline.org](http://www.irtaonline.org) and click on "Member Benefits"*

### PEORIA PUBLIC LIBRARY MUSIC IN THE MCKENZIE

BEN BEDFORD <http://www.benbedford.com/>

Sunday, March 15, 2 p.m.- 4 p.m. at Peoria Public Library North Branch  
3001 W GRAND PKWY, PEORIA, IL

*"Ben Bedford has proven himself to be a truly inspired and talented storyteller." - Arthur Wood.*

Bedford establishes himself as a songwriter in the tradition of musical icons ranging from Bill Morrissey to Woody Guthrie, casting individual people in the theater of the American landscape. A true son of the heartland, Bedford dips into the deep inkwell of classic American literature and writes with the 'old soul' quality of his literary idols, such as John Steinbeck and Toni Morrison.

**BEN BEDFORD**  
IN CONCERT AMERICANA-FOLK

**MYTH:** YOU CAN'T TEACH AN OLD DOG NEW TRICKS.

**FACT:** One of the more damaging myths of aging is that after a certain age, you just won't be able to try anything new or contribute to things anymore. The opposite is true. Middle-aged and older adults are just as capable of learning new things and thriving in new environments, plus they have the wisdom that comes with life experience. If you believe in and have confidence in yourself, you are setting up a positive environment for change no matter what your age.

