

PARTA

SOUNDINGS

MAY 2020

PEORIA AREA RETIRED TEACHERS ASSOCIATION

Roger Hampton
Editor



PRESIDENT'S MESSAGE

Dear PARTA Members,

Hello and I hope this finds you healthy! We have all been learning to cope with many changes during shelter in place. However, I am reminded that most of our parents and grandparents often endured far more challenges than what we are currently facing.

As unfortunate as it is, we have decided to cancel the remainder of the Spring 2020 PARTA luncheon meetings. Our members are far too important to put at risk. We are hopeful that things will be up and running again by September. We will keep you posted.



There are many churches and food pantries helping those in need. Home delivery services are booming. If any of you are homebound and have no one to help bring you groceries, please do not hesitate to call me. I would be happy to help.

Be well!

Abby Humbles, Ed. D.

(309) 472-0455

Retired to Begin Learning Again!

Due to the COVID-19 pandemic, and Governor Pritzker's "Stay - At - Home" Order, PARTA's Luncheon Meetings for May 4 and June 1 have been CANCELLED.

OUR NEXT SCHEDULED MEETINGS:

- **SEPTEMBER 14 (2ND MONDAY)**
- **OCTOBER 5**
- **NOVEMBER 2**
- **DECEMBER 7**



Previously scheduled luncheon programs are in the process of being rescheduled for our fall meetings. Program details for each meeting will be included in future issues of Soundings, sent via email, and posted on PARTA's website.



pa-rta.weebly.com

Sally Weber, Webmaster

SOUNDINGS

MAY '20 TREASURER'S REPORT SUMMARY

Investment Balance:	\$ 41,224.52	Post Office Bulk Mail Fund:	\$ 315.64
Savings Balance:	6,007.11	(Added \$300.00)	
Checking Balance:	2,031.07	Post Office Returned Mail Fund:	108.65
Working Cash (cash boxes):	100.00	(Added \$100.00)	
GRAND TOTAL:	\$49,786.99	Jeff Vallosio, Treasurer	

DATABASE

PARTA MEMBERSHIP DATABASE

Please remember to submit any changes to your contact information (address, phone, etc.) to John Rathbun, PARTA Membership Chair at genrebun@aol.com. It is vitally important that we keep an accurate and up-to-date record of all our members.

EMAIL ADDRESSES

Many PARTA members have not submitted an email address or have not updated a change in their email address.

Therefore, I am unable to send them the online copies of the Soundings that are being published. If you know a retired teacher who is not receiving my emails, please have them email their information to:

roger.hampton11138@gmail.com

I will also be sending any vital information from the state that affects retired educators. These are uncertain times that require all retired teachers to be cognizant of legislation that could negatively impact our benefits.



COMMENTS MADE DURING THIS QUARANTINE

- I need to social distance myself from my refrigerator so I can flatten my curve.
- I might sleep on the couch to cut down on my morning commute.
- Quarantine Day #15: My kids asked why I was talking to myself. I told them that it was a parent-teacher conference.
- Hard to believe you can walk into a store to buy pot but have to meet your barber in a dark alley with unmarked bills to get a haircut.
- Of all the things I learned in grade school, how to avoid cooties was the last one I expected to use!
- For the second half of this quarantine, do we have to stay with the same family, or can we rotate?



Yesterday my husband thought he saw a cockroach in the kitchen. He sprayed everything down and cleaned thoroughly. Today I'm putting the cockroach in the bathroom!



Positive thoughts will let you do everything better than negative thinking will.

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NAVIGATING 2020 | MEMBER VIGILANCE IS ESSENTIAL

The State of Illinois, the Nation, and the World, are facing a reality that could not have been foreseen, and therefore we could not have planned for it. The current crisis is multi-faceted. There are obvious healthcare concerns, but there are and will be prolonged economic concerns, constitutional concerns, tax concerns and a myriad of other unanticipated responses to the State's current situation.



While the State of Illinois is not currently engaged in passing bills or traditional governance, the future holds what will be unprecedented

The COVID-19 budget demands are putting pressure on Illinois to be able to maintain current services. Healthcare programs have experienced unplanned costs and the state pension plans have experienced unplanned losses. All of this, especially taken together, means that the Illinois Retired Teachers' Association and its members will need to be extra vigilante in the coming months and years.

demands for fast action in Springfield. This will be an incredibly dangerous time where there will be increased stakes for retired teachers and decreased time in which to act. During the upcoming months and years, the Illinois Retired Teachers Association will rely on its members' engagement and involvement if we want to navigate these trying times.

IN THE BATH

Five-year-old Johnny was in the bathtub, and his mom was washing his hair. His mom said to him, "Wow, your hair is growing so fast! You need a haircut again." Little Johnny replied, "Maybe you should stop watering it so much."



NAME CHANGE

"Mom, can I please change my name right now?" asked Ben. "But why would you want to do that, dear?" asked his mom. "Because Dad said he's going to spank me as sure as my name's Benjamin!"

EXPERIENCING WEIGHT GAIN DURING QUARANTINE? SUGGESTED RULES:

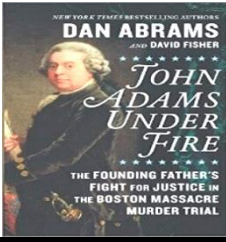
- If you eat something and no one sees you eat it, it has no calories.
- If you drink a diet soda with a candy bar, the calories in the candy bar are canceled out by the diet soda.
- Food used for medicinal purposes NEVER count, such as hot chocolate, brandy, and Sara Lee Cheesecake.
- Cookie pieces contain no calories. The process of breaking causes calorie leakage.
- Foods that have the same color have the same number of calories. Examples: spinach and pistachio ice cream.
- Anything consumed while standing has no calories. This is due to gravity and the density of the caloric mass.



REMEMBER: STRESSED SPELLED BACKWARDS IS DESSERTS.

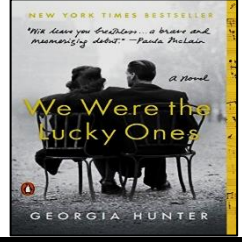
SOUNDINGS

PARTA MEMBERS READ AND RECOMMEND



John Adams Under Fire
by Dan Abrams
& David Fisher

We Were the Lucky Ones
by
Georgia Hunter



Honoring the 250th Anniversary of the Boston Massacre: History remembers John Adams as a Founding Father and our country's second president. But in the tense years before the American Revolution, he was still just a lawyer fighting for justice in one of the most explosive murder trials of the era. On the night of March 5, 1770, shots were fired by British soldiers on the streets of Boston, killing five civilians. The Boston Massacre has often been called the first shots of the American Revolution. In this book, *New York Times* bestselling authors Dan Abrams and David Fisher draw on the trial transcript, using Adams's own words to transport readers to colonial Boston, a city roiling with rebellion, where British military forces and American colonists lived side by side, waiting for the spark that would start a war.

Inspired by the incredible true story of one Jewish family separated at the start of World War II — a tribute to the triumph of hope and love against all odds. It is the spring of 1939 and three generations of the Kurc family are doing their best to live normal lives, even as the shadow of war grows closer. The talk around the family Seder table is of new babies and budding romance, not of the increasing hardships threatening Jews in their hometown of Radom, Poland. But soon the horrors overtaking Europe will become inescapable and the Kurcs will be flung to the far corners of the world, each desperately trying to navigate his or her own path to safety. An extraordinary, propulsive novel, *We Were the Lucky Ones* demonstrates how in the face of the twentieth century's darkest moment, the human spirit can endure and even thrive.

NOTE FROM SALLY WEBER: RUNNING OUT OF BOOKS TO READ?

If you're running out of books to read, the library system is just the place to look. The libraries have closed their doors but still have thousands of titles for you in either audible or text format. All you need is your library number and pin to open all of the downloading and streaming services available. If you don't have a library card, you can apply for one online. Go to Peoria Public Library's webpage at peoriapubliclibrary.org and click on the Downloads and Streaming section. Stay well and happy reading.



PEORIA PUBLIC LIBRARY'S VIRTUAL BRANCH

Enjoy audiobooks, ebooks, movies and music – all from the comfort of your home.



Home schooling: Teacher Fired for Drinking on the Job

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TEACHERS RETIREMENT INSURANCE PROGRAM (TRIP)

Plan Year FY2021: July 1, 2020 - June 30, 2021

Open Enrollment Period: May 1 - June 1, 2020 | Effective Date: July 1, 2020

CHANGES:

<https://mybenefits.illinois.gov/#/navigate/home>

PREMIUMS

Amounts will vary based on the member's age and the chosen health plan.



TELEMEDICINE

You will now have telemedicine available to you under your HMO and OAP health plans for a reduced copayment. TCHP enrollees will receive the benefit at the same coinsurance level; however, due to the reduction in the cost of the visit, you as the member will experience significant savings. Telemedicine provides quick access to a doctor over the phone, email or video call and can often eliminate visits to your primary care physician (PCP), urgent care center, or ER and the high costs associated with those visits. And, no waiting for an appointment in a room full of other sick people. When appropriate, the consulting doctor can prescribe a medication and send the prescription to the member's preferred pharmacy. Telemedicine coverage includes both General Practitioners and Behavioral Health providers. Your plan can provide you with additional information regarding this benefit.



PHARMACY

- **Maintenance Choice:** The Maintenance Choice tier is available to those members covered under an OAP or TCHP. This tier allows members to obtain specific medications in a 90-day supply from a CVS Caremark® pharmacy or through the CVS Caremark® Mail Service Pharmacy for half of the copayment. Please contact CVS Caremark® to determine if your medication is available under this benefit.
- **Reduced Tier 1:** The Reduced Tier 1 pharmacy benefit is available through an HMO carrier. This tier allows members to obtain specific medications in either a 30- or 90-day supply for a reduction of the normal tier 1 applicable copayment. Contact your HMO to determine if your medication is available under this benefit.



HEARING INSTRUMENTS AND RELATED SERVICES

Beginning July 1, 2020, a \$2,500 benefit for hearing instruments and related services every 24 months is available through all plans when a hearing care professional prescribes a hearing instrument. Contact plan for additional details.



For Additional Information: See Benefit Choice Booklet online at:

https://mybenefits.illinois.gov/Downloaded/benefit-choice-booklet-trip-2021_1666895268.pdf



TRAIL (TRIP's Medicare Advantage Plan) Open Enrollment Period will run from the middle of October through the middle of November. All elections made during the TRAIL Open Enrollment Period will be effective January 1st.

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RETIRED TEACHERS VIRTUALLY MENTORING STUDENTS

IRTA has initiated a new program whereby former teachers are assigned to a student through a matchmaking process based on their expertise and the student's need. Whether tutors are helping structure a certain sentence or solving a specific math problem, they are also there to simply serve as an extra voice to the student. Communication can be through Zoom, Facetime, Skype or whatever works best for a given pair.

Parents and teachers can sign up for the program at www.irtaonline.org.

ONLINE VOLUNTEER FORMS

For Retired Teachers

<https://form.jotform.com/200924431914046>

For Parents of Students

<https://form.jotform.com/200925375691157>

RETIRED TEACHERS IN THE NEWS

- ▶ Listen to an IRTA member and a parent talk about the free mentorship program:
<https://youtu.be/BLp1UC4mT9A>
- ▶ Chicago Tribune Article: "With thousands of Illinois students learning remotely during the pandemic, retired teachers raise their hands to offer free online tutoring"
<https://www.irtaonline.org/view/download.php/association/chicago-tribune-mentoring-article>
- ▶ The State Journal-Register: "Retired teachers return to virtually mentor students"
<https://www.sj-r.com/news/20200415/retired-teachers-return-to-virtually-mentor-students>



RETIREMENT SECURITY, EVEN IN A VOLATILE MARKET

Along with other worries and concerns the COVID-19 pandemic caused, the recent dip in the financial markets has made many of us wonder what we should do next and if we should reconsider our budgets and investments.

DO THE MATH

Making a list of your spending habits is an essential first step. Getting a clear picture of where you typically spend your monthly budget will help you make effective adjustments. For example, if you previously spent a good portion of your monthly budget on dining out or new clothes, circumstances now allow you to cut back. Even one or two more home cooked meals each week can quickly add up in large savings.

RELY ON THE MOST RELIABLE

It's not just what you're spending, it's also from where you're spending it. Make a list of all of your savings and sources of income. Use the source that is the most stable for your budget. For example, the more you can base your budget around your salary or Social Security income, the less you will have to consider withdrawals from your retirement accounts or having to sell assets.

I'm giving up eating chocolate for a month. Oops, sorry, bad punctuation.
I'm giving up! Eating chocolate for a month!!!



SOUNDINGS

TRS INVESTMENT STRATEGIES PROTECT BENEFIT PAYMENTS

Publish Date: Wednesday, April 22, 2020

Each year, Teachers' Retirement System distributes approximately \$7 billion in benefits to retired members and beneficiaries, or about \$575 million every month. Those benefits must be – and always have been – paid each month, no matter what the economic conditions may be.

TRS will continue to have sufficient funds to meet all benefit payments on time and in full for the foreseeable future despite the worldwide economic upheaval created by the spread of the coronavirus.

The System's defensive investment strategy enabled TRS to protect the bulk of member assets during recent market upheavals. On December 31, 2019 TRS assets stood at \$54.24 billion. As of April 20, 2020, the investment portfolio was valued at \$50.18 billion.



The impact of the economy's hard stop is being felt in every household, every business, every school and every government in the United States. TRS is not immune," said TRS Executive Director Dick Ingram.

"TRS was able to limit the economic damage from the coronavirus because our investment strategy emphasizes keeping risk at a minimum."

A key element of the TRS investment program is to maintain a focus on steady, long-term investment returns. Short-term corrections in the investment markets get the headlines, but TRS recognizes that the majority of its members maintain



relationships with the System that last for several decades. For instance, the 40-year return for TRS at the end of 2019 was 9.1%. During the same period, the annualized return for the S&P 500 index was 8.4%.

In its 81-year history, TRS has survived numerous economy-shattering events, including World War II and the resulting reconstruction of Europe and Asia, wars in Korea and Vietnam, oil supply crises in 1973 and 1979; runaway inflation in the 1970s and 1980s; numerous stock market "corrections;" the Iraq invasion of Kuwait, the terrorist attacks of September 11, 2001 and five global health epidemics – SARS, Ebola, the Avian Flu, the Zika virus and the Swine Flu. "Our long-term perspective and strategy serve our members well," Ingram added.

Teacher: Students, you have forty minutes to write an essay on a soccer match.

Student: (After two minutes) Here's my paper, sir.

Teacher: What did you manage to write so quickly?

Student: Match called off due to rain.

Mother: Why aren't you doing very well in history?

Son: Because the teacher keeps asking about things that happened before I was born!

ERMA BOMBECK QUOTES: ► When your mother asks, 'Do you want a piece of advice?', it is a mere formality. It doesn't matter if you answer yes or no. You're going to get it anyway.

► The term, 'Working Mother' is redundant!

► If you can't make it better, you can laugh at it.

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SPOTLIGHT ON AN IRTA MEMBER BENEFIT LONG-TERM CARE POLICY

Over 2,000 IRTA members have selected a long-term care policy through AMBA.

Many people incorrectly believe Medicare and Medicare Supplement insurance will pay for their long-term care. With an IRTA endorsed long-term care policy, you select the daily benefit amount, elimination period, and benefit period which best suits your needs for care. For information contact Larry Newman:

708.878.2814 (cell) | larry.newman@amba.info

Private Room in Nursing Home: \$213/day - Over \$75,000 per year (National Median)

**For a full list of IRTA member-only benefits and discount codes:
Login on to: www.irtaonline.org Click on: "Membership Benefits"**



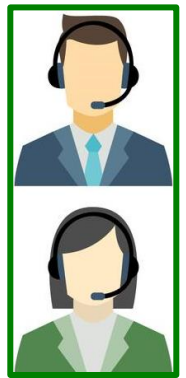
MEMBERS CAN ONCE AGAIN CALL TRS FOR HELP

The Teachers Retirement System (TRS) of Illinois Member Call Center is up and operating, despite social distancing restrictions imposed by the spread of the coronavirus. Ensuring that all benefits are paid to retired members and beneficiaries is TRS's number one priority.

TRS is accepting member inquiries at 877-927-5877. Representatives are working remotely Monday to Friday so response times may be longer than normal during the duration of the work-from-home order. Please be patient as we work around coronavirus restrictions.

Members also can contact TRS via email at members@trsill.org.

Member Services: 877.927.5877 | Monday - Friday | 8:30 a.m. - 4:30 p.m.



MEMORIES OF MOM: A STAND-UP WOMAN

by Robin Hynes, Slingerland, New York

My mom had a great sense of humor and a knack for making everything fun. One thing that resonated with me, even as a small child, was how much she seemed to enjoy her own company and found ways to entertain herself. As a kid, I remember her giggling while paying bills. What was so funny about bill paying? She would put humorous notes in the reference section of the check: For the electric bill, she might put "You light up my life," and for the mortgage she'd write "Four shingles closer to owning it all."

ONE MAN'S POSITIVE TAKE ON COVID-19: "I want to just say, "Thank you," to COVID-19 because without it, I wouldn't have discovered what it was like to have a family. Before COVID it was work, money, and booze, but with this isolation, I discovered a whole new me and a family that had become strangers."

Anthony T. Hincks

