

# PARTA SOUNDINGS

NOVEMBER 2016

Peoria Area Retired Teachers' Association

## MEETING

**Barracks Cater Inn**

November 7

11:30 AM

Luncheon: \$12.00

*If paying by check  
PLEASE make payable to  
"Cater Inn"*

## Greeters

 Pat Vaughan

 Marti Sprecher

## Pledge

 Ruth Livingston

## Invocation

 Ruth Livingston

## Luncheon

### THANKSGIVING FEAST

Turkey Roast/ Dressing  
Potatoes & Gravy  
Vegetable  
Assorted Salads  
Cranberry Sauce / Roll  
Pumpkin Pie

## Meeting

Chair:

Dave Barnwell

*PARTA President*



**Soundings Editor  
Roger Hampton**

## PRESIDENT'S MESSAGE

Greetings! November 2016 Has Arrived!

It's a time for thankfulness and remembrance. We remember our veterans and current troops as we honor their service which allows us to enjoy our freedom. We also celebrate Thanksgiving - a time for reflection on our many blessings and a time for family and friends.

Don't forget there are some TRIP health insurance decisions for 2017 which may need your attention. If you decide to keep the health insurance you now have, you do not need to do anything. If you are desiring a change, this is the open enrollment period!



Tuesday, November 8<sup>th</sup> is election day.  
Be sure to exercise your right to vote!!

See you at the PARTA meeting on November 7<sup>th</sup>!

Dave Barnwell, PARTA President

## PARTA PROGRAMS

NOVEMBER 7, 2016

### Medical Uses of Marijuana

Mr. Jaime Casinova,  
Peer Education Leader at eCS Therapy Center



eCS THERAPY



DECEMBER 5, 2016

### Holiday Sing-A-Long

Denise Adams, Director

## Remembering Our Veterans

Abraham Lincoln Presidential Museum  
112 N 6<sup>th</sup> ST, Springfield, IL



The event begins on Veteran's Day, November 11, and runs through Gettysburg Day, November 19. Tickets are sold from 9 am - 4 pm and are \$15 for adults, \$12 for seniors 62 and over, and students with ID, and \$6 for children 5-15. Active and retired military members get in free. A wreath laying ceremony in remembrance of fallen soldiers will take place on the 11<sup>th</sup>. There will also be an opportunity to dedicate luminaries in remembrance of fallen soldiers on the 19<sup>th</sup> at sunset. For information, call 1.217.558.8844 or online at: [www.lincolnlbraryandmuseum.com](http://www.lincolnlbraryandmuseum.com)

# SOUNDINGS

## General Luncheon Meeting Minutes

October 3, 2016

Dave Barnwell welcomed everyone to the meeting. He thanked Kathy Simpson, today's greeter. Dave gave the Invocation and led us in the Pledge of Allegiance. Attendance today was 88.

After the luncheon, Ann Winget introduced Cindy Morris, head of the Peoria Public Schools Foundation. The Foundation's mission is 100% support of the school district, including classroom grants, student scholarships, uniform assistance, emergency fund, and managing the endowment funds. Trish O'Shaughnessy spoke about the Horizon Club for middle school students, which is a career exploration program. Sarah Oakford spoke about the Adopt-a-School program, which partners Peoria schools with businesses, organizations, churches, etc. Each of these programs can use volunteers.



Dave then opened the business meeting.

• Nominating Committee – The following slate of candidates was presented:



- President - Abby Humbles
- 1<sup>st</sup> Vice President - Nancy Miller
- 2<sup>nd</sup> Vice President - Ann Winget (*who wants a helper*)
- Secretary - Kathy Simpson
- Treasurer - Jeff Vallosio

It was moved and seconded to accept the slate as presented. The members voted on the motion, and it was approved.

- The minutes were in the Soundings. They were approved as printed.
- Jeff Vallosio said copies of the Treasurer's Report were on the tables and summarized in the Soundings. See him if you have any questions. The report will be filed for audit.

• Membership – John Rathbun said he has started the 2017 fall collection of \$15 annual dues. Lifetime memberships for \$75 are available through December; the cost will be \$120 starting in January. There is a TRS meeting for active teachers at Richwoods High School. Volunteers are needed to man a PARTA informational booth.



- Altruistic – Frances Farraher said two members passed in September.
- Legislative - Roger Hampton said that insurance information is in the Soundings. Be sure to check the IRTA benefits – they have some good ones.
- Programs – Ann Winget reported that the November speaker will be Mr. Casinova, from eCS, concerning marijuana medical uses.

Respectfully submitted, Kathy Simpson, Secretary

T R E A S U R E R	Investment Balance		\$40,326.34	R E P O R T
	Savings Balance		936.13	
	Checking Balance		4,040.72	
	Working Cash (cash boxes)		100.00	
	Post Office Bulk Mail Fund	<i>unchanged</i>	485.20	
	Post Office Returned Mail Fund	<i>spent</i> \$4.23	77.86	
	Jeff Vallosio, Treasurer		Grand Total	

The pessimist sees the glass as half empty ...  
The optimist sees it half full ...



... The financial adviser just adds whiskey.

# SOUNDINGS

## Early Retirement Option Sunset

The TRS Early Retirement Option automatically expired on July 1, 2016 because the General Assembly did not vote to extend the program.

## Retired Members Not Eligible

Retired TRS members are not eligible for the ERO Sunset Refund. Members who retired before June 30, 2016 and did not participate in the ERO program had ERO contributions refunded to them at retirement. Under state law, members who retired before June 30, 2016 and participated in the program are not eligible for the refund.

Source: <https://trs.illinois.gov/>



## Illinois Warns Bondholders about Possible Pension Payment Delay

The nation's fifth-largest state, which is limping through its second consecutive year without a complete budget, said it is

possible that its five retirement systems may not receive payments when due because the state's general fund may be low on cash. "A failure by the state to meet its payment obligations may result in increased investment risk for bondholders," the state said in a supplement to its bond sale prospectus.

STATE OF ILLINOIS: CREDIT RISK AND BOND RATINGS

Illinois already has the lowest credit ratings among the 50 states. A budget impasse, along with a \$111 billion unfunded pension liability and a growing pile of unpaid bills, have pounded Illinois'

ratings into the low investment-grade level of triple-B. The supplement said that without full and timely payments, the pension funds may have to sell assets to raise money to cover retirement benefits. That in turn reduces investment returns, driving up the unfunded liability. Illinois owes the pension funds \$7.826 billion in fiscal 2017, which ends June 30.

The state is already paying a hefty price to sell its debt in the U.S. municipal bond market, where its so-called credit spread over Municipal Market Data's benchmark triple A yield scale is 162 basis points for 10-year bonds. By comparison, California's spread is just 23 basis points.

(Reporting by Karen Pierog; Editing by Matthew Lewis)

Source: [www.reuters.com/article/illinois-pensions-idUSL1N1CI0W2](http://www.reuters.com/article/illinois-pensions-idUSL1N1CI0W2)



**Peoria Women's Civic Federation**

**Frances Farraher, PARTA Representative**

**Next Meeting: Wednesday, November 16, 2016 @ 8:00 am – 11:00 am**  
**St. Paul Lutheran Church in the Bischoff Room 1427 W Lake AVE – Peoria, IL**  
**Program: "Recent Changes in Law" – Judge Jodi Hoos**

I saw a bank that said if offered 24 Hour Banking.  
But I didn't go in. I didn't have that much time.

Borrow money from pessimists.  
They don't expect it back.



The market is weird. Every time one guy sells,  
another one buys, and they both think they're smart.

The most successful investor was Noah.  
He floated stock,  
while everything around him went into liquidation.

# SOUNDINGS

## TRAIL Medicare Advantage Plans



- You **MUST** enroll in a Medicare Advantage plan if you are newly-eligible for TRAIL.
- 2016 Open Enrollment Period through November 16, 2016: **Completion of your TRAIL Enrollment must be made by this date if enrolling for the first time or making any changes.**
- 2017 coverage period: January 1 – December 31, 2017
- Choices for those living in Peoria County: Coventry Advantra HMO or UHC PPO
- You must contact your retirement system if you want to add a dependent who is not enrolled in Medicare Parts A and B as you will **NOT BE ELIGIBLE** for the TRAIL Medicare Advantage plans.
- TRAIL Decision Guide Online at:  
[www.illinois.gov/cms/Employees/benefits/trail/trip/Documents/TRIP%20TRAIL2016.pdf](http://www.illinois.gov/cms/Employees/benefits/trail/trip/Documents/TRIP%20TRAIL2016.pdf)

## TRAIL Medicare Advantage Plan Monthly Contributions NEW RATES EFFECTIVE JANUARY 1, 2017

Options for those living in Peoria County:	Coventry Advantra HMO		United-Healthcare PPO	
	2016	2017	2016	2017
Member Rate	\$ 38.99	\$ 37.23	\$ 52.44	\$ 55.02
Dependent Rate	\$ 116.95	\$ 111.68	\$ 157.29	\$ 165.06

You must also continue paying your Medicare Part B premium to keep your coverage under this TRIP plan.

### Coventry Advantra HMO offers:

- Preferred Pharmacy Discounts
- In-Home Health Risk Assessments
- Welcome Home Program

### UnitedHealthcare PPO offers:

- HouseCalls
- Renew by UnitedHealthcare
- Pharmacy Saver Program™

**WARNING** You can only be in one Medicare Advantage or Medicare Part D (prescription drug) plan at a time. Enrollment in a TRAIL Medicare Advantage plan provides you with health and Medicare Part D prescription drug coverage. **Therefore, enrollment in a different Medicare Advantage or Medicare Part D plan will automatically cause your TRAIL Medicare Advantage coverage to end, which will include termination of your TRIP health and prescription drug coverage.**

**REMINDER** Under current TRIP eligibility rules, members who cancel coverage are ineligible to re-enroll in the program in the future unless they lose their other coverage for reasons other than voluntary termination or nonpayment of premium.

Source: <https://www.illinois.gov/cms/Employees/benefits/trail/trip/Documents/TRIP%20TRAIL2017.pdf>

## Thanksgiving Divorce?

Source: [www.guy-sports.com/humor/jokes/jokes\\_thanksgiving.htm](http://www.guy-sports.com/humor/jokes/jokes_thanksgiving.htm)

Eddie in Dallas calls his son in New York just before Thanksgiving and tells him, "I am sorry to tell you, but your mother and I are going to be divorcing. I just cannot take any more of her moaning. We can't stand the sight of each other anymore. I am telling you first, Eddie, because you are the eldest. Please tell your sister.

When Eddie calls his sister Julie, she says: "No way are they getting divorced, I will go over and see them for Thanksgiving." Julie phones her parents and tells them both, "You must NOT get divorced. Promise you won't do anything until I get over there. I'm calling Eddie, and we'll both be there with you tomorrow. Until then, don't take any action! Please listen to me".

The father puts down the phone and turns to his wife and says. "Good news, Eddie and Julie are coming for Thanksgiving and they are both paying their own way."





# SOUNDINGS

## **% Social Security 2017 COLA = 0.3%**

This year's cost-of-living raise will NOT keep pace with the 5.1% increase in the cost of health care from August 2015 to August 2016, as measured by the Bureau of Labor Statistics. Most Social Security recipients will see the full increase in their Benefit go to higher charges for Medicare Part B coverage.



## **Medicare Part B 2017 Premiums**

Federal law prohibits Medicare from raising its premiums above the rate of the increase in Social Security benefits under the "hold harmless" provision.



### **"Hold Harmless Provision"**

The dollar increase in the Medicare Part B premium is limited to the dollar increase in an individual's Social Security benefit from the annual cost-of-living adjustment.

As in prior years, Medicare premiums will be announced later this fall.

Source: [www.socialsecurity.gov/](http://www.socialsecurity.gov/)

### **Enrollees Not Held Harmless**

The small cost-of-living adjustment for 2017 is likely to result in outsize premium increases for some other Medicare recipients who aren't covered by the hold harmless rule, including those newly enrolling for 2017, those on Medicare who

have not yet claimed Social Security, and higher-income seniors subject to the income-linked surcharge on Part B premiums.

Such individuals will see big premium increases because the government's total costs for Part B, which covers doctor visits and other outpatient services, continue to climb. The government must raise Part B premiums and concentrate the increase among the roughly 30% of beneficiaries not held harmless.

Officials have **predicted a 22% increase** in Part B premiums for these beneficiaries. Congress could act to prevent this full jump, though. Last year lawmakers lowered the Part B increase from 52% to 16% for those beneficiaries not held harmless. Thanks to a \$7 billion loan from the U.S. Treasury, for 2016 many of those beneficiaries pay \$121.80 monthly for Part B.



## **TRS Annuitants**

Set Up an Online TRS Account:

If you have not yet set up your online member account, please watch an online video to learn how at:

[trs.illinois.gov/members/videos/acctAccess.htm](http://trs.illinois.gov/members/videos/acctAccess.htm)

Your TRS member ID is required to set up an account. To obtain your member ID, please contact TRS Member Service at: 1.800.877.7896



## **IRTA Members**

Create an IRTA member profile for access to the members only webpage.

Go online to: [itraonline.org/](http://itraonline.org/) and complete the required information.

Remember to use the exact information IRTA has on file. If you are not sure or have problems, please contact the IRTA office for assistance at: 1.800.728.4782



Winston Churchill: Courage is what it takes to stand up and speak:  
Courage is also what it takes to sit down and listen.



# SOUNDINGS

## PLEASE MAKE THE FOLLOWING CHANGES TO YOUR DIRECTORY

Carpenter	David	carpenter.dm@comcast.net				Email change
Evans	Ann	annguy00@aol.com				Email change
Fahnestock	Richard					No address
Hampton	Patricia	phampton1942@gmail.com				Email change
Illuzzi	Gail	gaililluzzi0414@gmail.com				Email change
Illuzzi	Michael	mdilluzzi@gmail.com				Email change
Jaeger	Anita	eajaeger@comcast.net				Email change
Kellogg	Pat	pdk816@gmail.com				Email change
Leverett	Glenda	4784 Donnegal CT SE	Mableton	GA	30126-1454	Address change
Leverett	William Charles	4784 Donnegal CT SE	Mableton	GA	30126-1454	Address change
		rockwood@cox.net				
Meinhold	LeeAnn	606 Bayside Circle	Germantown Hills	IL	61548-9079	New member
Picco	Ida	3803 S Granville Ave	Bartonville	IL	61607-2243	Address change
Sowers	Judith	judi-paul@gateway.net				Email change
Trompeter	Joyce	joycetrompeter@hotmail.com				Email change
Whitely	Kathryn	kathryn45@icloud.com				Email change



Deceased:

Erma Walters – September 29, 2016

Erma Meindl – October 20, 2016

Frances Hammond – October 25, 2016

DATABASE MAINTAINED BY JOHN RATHBUN

## "The Best of Earth: A Veteran's Day Tribute"

If someone has done military service,  
They earn the title "veteran," and more  
They earn our deep respect and admiration;  
That they are special no one can ignore.

They sacrificed the comforts we enjoy;  
The list is long of all the things they gave.  
Our veterans are extraordinary people;  
They're loyal, dedicated, true and brave.

When terror and invasion were real threats,  
They showed us they could handle any storm.  
We owe our freedoms and our very lives  
To our veterans, who served in uniform.

Our veterans should be celebrities;  
They're exceptional; no other group compares.  
We're grateful for the many things they've done;  
They're always in our hearts and in our prayers.



We owe our veterans support and friendship;  
Let no one ever question what they're worth.  
These men and women served us and our country,  
Our veterans – the very best on earth.



Source: [www.poemsource.com/veterans-day-poems.html](http://www.poemsource.com/veterans-day-poems.html)


*by Joanna Fuchs*



**FINANCIAL ASSISTANCE for Retired Educators:** The IRTA Foundation provides financial assistance to retired educators who are living in times of acute financial stress. If you, or anyone you know, is having difficulties meeting financial obligations, please contact the IRTAF Office at: 1.800.728.4782

# SOUNDINGS

## Transportation Lockbox Could Come with Unintended Consequences

 A proposed amendment to the state's constitution would protect money set aside for transportation projects. Supporters say the change is needed because money that's supposed to be earmarked for building roads has gone to other expenses over the years. But the amendment could allow some of those practices to continue, while endangering other popular programs. *Read the informational commentary article at:*



Source: [nprillinois.org/post/illinois-issues-transportation-lockbox-could-come-unintended-consequences#stream/0](http://nprillinois.org/post/illinois-issues-transportation-lockbox-could-come-unintended-consequences#stream/0)

## Not Enough Hours in the Day?

*The usual culprit for this feeling isn't a lack of time, but rather a mentality that either stifles productivity or leads to a misconception.*

### Seven scientific reasons why people feel like there isn't enough time.

- You Don't Wake Up Early
- You Multitask
- You Don't Practice Time Management
- You Aren't Getting Enough Rest
- You're Too Concerned with Time
- You're Pessimistic
- You're Too Engrossed in Your Work



“The next time you feel like there aren't enough hours in the day to do what needs done, remind yourself that time isn't something you can control. Instead, focus on the habits, thoughts, and beliefs that you can control, and work to make yourself more productive, more optimistic, and more focused on doing things well than doing things quickly.”

Source: [www.inc.com/jayson-demers/7-scientific-reasons-you-always-feel-like-you-don-t-have-enough-time.html](http://www.inc.com/jayson-demers/7-scientific-reasons-you-always-feel-like-you-don-t-have-enough-time.html)



If we do not feel grateful for what we already have, what makes us think we'd be happy with more?

### **Research Shows Gratitude Heightens Quality of Life**

The results of a study indicate that daily gratitude exercises resulted in higher reported levels of alertness, enthusiasm, determination, optimism, and energy. Those in the gratitude group experienced less depression and stress, were more likely to help others, exercised more regularly, and made greater progress toward achieving personal goals.

### **Notice and Appreciate Each Day's Gifts**

“Once you become oriented toward looking for things to be grateful for, you will find that you begin to appreciate simple pleasures and things that you previously took for granted. Gratitude should not be just a reaction to getting what you want, but an all-the-time gratitude, the kind where you notice the little things and where you constantly look for the good even in unpleasant situations. Today, start bringing gratitude to your experiences, instead of waiting for a positive experience to feel grateful; in this way, you'll be on your way toward becoming a master of gratitude.”



Source: [www.thechangeblog.com/gratitude/](http://www.thechangeblog.com/gratitude/)



A positive attitude may not solve all your problems, but it will annoy enough people to make it worth the trouble. ~ Herm Albright



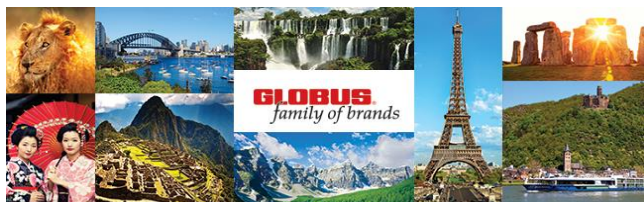
# SOUNDINGS

## Spotlight on IRTA Member Benefits

**NEW for 2017**

### Travel with Globus family of brands or Avalon Waterways

Enjoy an exclusive discount for IRTA members when you book a Globus, Cosmos,



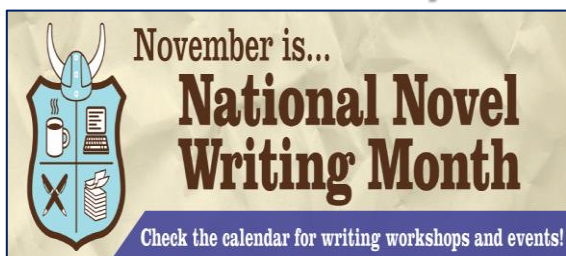
Monograms vacation, or an Avalon Waterways river cruise! With nearly 90 years in travel, the award-winning Globus family of brands creates vacations that offer travelers culture-rich experiences featuring must-see sights, the stories behind the scenes and countless joy-filled memories in more than 65 countries on six continents across the globe.

*For a full list of our member benefits:*

Login on to: [www.irtaonline.org](http://www.irtaonline.org)

Click on: "Member Benefits"

**Peoria Public Library** – Events Calendar Online at: [www.peoriapubliclibrary.org/calendar](http://www.peoriapubliclibrary.org/calendar)



### Thursday Night at the Movies – North Branch

Thursday, November 17 6:00PM - 8:00PM

Children of all ages (and families) are invited to join us every month for a family-friendly film. Feel free to bring a snack!

November Movie: *Ratchet and Clank* (2016)

### Candlelight Walk at Luthy Botanical Garden

Fridays & Saturdays 2520 N Prospect RD, Peoria

November 18 – December 23 6 - 9 pm.

The walk takes you through the Poinsettia Show at night, under the warm glow of hundreds of candles, while enjoying live performances of holiday music. The show runs throughout the days also from 10 am - 5 pm.

**Admission will be waived during the holidays**, although donations are accepted.

For more information, call 309-686-3362 or go online to: [www.peoriaparks.org](http://www.peoriaparks.org)



**What 8-year-old Ella is "thankful" for:** "I'm most thankful for my mom and dad...  
What? Am I missing somebody? Oh, yeah, I guess my sister, too."

### **Ode to Thanksgiving**

May your stuffing be tasty

May your turkey plump,

May your potatoes and gravy

Have nary a lump.

May your yams be delicious

And your pies take the prize,

And may your Thanksgiving dinner

Stay off your thighs!

Vegetables are a must for Thanksgiving.

I suggest carrot cake, zucchini bread and pumpkin pie!!!

An optimist is a person who starts a new diet  
on Thanksgiving Day.

~ Irv Kupcinet

Thanksgiving: What we're really talking about is a wonderful day set aside on the fourth Thursday of November when NO ONE DIETS! I mean, why else would they call it Thanksgiving?

~ Erma Bombeck