

PARTA SOUNDINGS

NOVEMBER 2015

Peoria Area Retired Teachers' Association

MEETING

Barracks Cater Inn

November 2

11:30 AM

Luncheon: \$12.00

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

Greeters

 Henrietta Oliver

 Melanie Anderson

Pledge

 Jeff Vallosio

Invocation

 Jeff Vallosio

Luncheon

THANKSGIVING FEAST

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

Meeting

Chairperson:

Dave Barnwell

PARTA President



**Soundings Editor
Roger Hampton**

PRESIDENT'S MESSAGE

Greetings! What great Fall weather we have been having! Hope you've had a chance to enjoy it. Now, if the leaves would blow into the neighbors' yards, it would be perfect.

As every November arrives, we should all take a moment to remember our veterans and current troops as we honor their service which allows us to enjoy our freedoms. Also, we celebrate Thanksgiving, a time for reflections on our many blessings and a time for family and friends.

Congratulations to our own Roger Hampton who was voted to be Vice President of IRTA for the next two years. Also, a big "thank you" to Terry Knapp, Sharon Crews and the scholarship committee for their efforts. PARTA was able to award three scholarships to ICC students at a ceremony on October 22nd.

Don't forget - the November luncheon is always great - turkey, dressing and all the trimmings. See you November 2nd!

Dave Barnwell, PARTA President



PROGRAMS



NOVEMBER 2, 2015

Chutzpah: The Lesson of Hanukkah

Rabbi Karen Bogards

DECEMBER 7, 2015

The Sounds of Music

TBA



FEBRUARY 1, 2016

The Inside Story of the Outhouse

Frank Hubbell

THANKSGIVING: As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them.
~ John Fitzgerald Kennedy

SOUNDINGS

General Luncheon Meeting Minutes

October 5, 2015

Pat Vaughn gave the invocation and led us in the pledge. President Barnwell thanked the greeters, Marcia Becker and Marti Sprecher, for welcoming everyone. Attendance was 111.

After the luncheon, Dave introduced Janet Roth, the founder of "Look! It's My Book!" She explained how the volunteer program works to place books in the homes of students in kindergarten through fourth grade in the Peoria area. Books in the home improve the success of the students in school, which improves our whole community.

Dave then opened the business meeting.



- He reminded us that October 15 – November 15 is the period for those over 65 and on Medicare to change insurance if they so wish.

- The minutes were in the *Soundings*. They were approved as printed.
- The Treasurer's Report was on the tables and will be filed for audit.
- Program: Denise Adams is not available for the Christmas program sing-along. Other members think we will be able to put something together.
- Scholarships: Terry Knapp reported that the Scholarship Dinner is scheduled for October 22, and our three recipients would be there. This is

an increase from the one scholarship we have been able to offer in prior years.

- Membership: John Rathbun said he is collecting the \$10 yearly dues for 2016.
- Altruistic: In addition to those listed in the *Soundings*, Dickson Young died recently.
- Legislative: Maxine Blane, IRTA Region 10 Director, reported that the IRTA Political Action Committee is taking donations to be used to help those politicians who have our interest at heart. For instance, IRTA would pay for you to go to support these politicians. She also reported that if you are satisfied with the Medicare Advantage TRAIL program, you don't need to do anything. There will be a meeting to answer questions about this on October 20 at the Gateway Building in Peoria.
- The IRTA Convention is coming up. We have a delegation attending. Anyone else may go, but only the delegates may vote. Shirley Horwedel will be honored as our unit's honoree at the convention.
- Dave reminded us that November's speaker is Rabbi Karen Bogards, and Ann Winget will need help with the December program.
- It was moved and seconded to adjourn.



Respectfully submitted

Kathy Simpson, Recording Secretary

A big THANK YOU to some of PARTA's Volunteers

Susan Bartlow: Greeters
Laveine Birditt: Public Relations
Maxine Blane: Nominations, By-Laws
Francis Farraher: Altruistic, Community Participation
Roger Hampton: Legislation, Publications
Eric Johnson: Audit, Budget, Investments
Terry Knapp: Foundation Services/Scholarships



Sue Leighty: History & Archives
Mike Olson: Cashier
John Rathbun: Membership, Recruitment
Linda Sedgwick: Advisory, Retirement
Peggy Shane: Invocation
Sally Weber: WebMaster
Nancy Wing: Cashier, Reservations

Other volunteers were mentioned in the October 2015 edition of the *Soundings*.

If you are serving on a PARTA committee, please let Roger Hampton know so that your name will be included in the December 2015 edition of the *Soundings*.

SOUNDINGS



In fiscal year 2016, the state of Illinois is required to pay the Teachers Retirement System (TRS) \$3.7 billion. Unlike most other state government spending authorizations, the authority to pay the annual TRS contribution does not need to be renewed from year to year.

TRS will work diligently to ensure that the full fiscal year 2016 contribution is made as timely as possible.

Source: trs.illinois.gov/pubs/topics/summer15.pdf

Senator Chuck Weaver (R-Central Illinois 37th) issued the following comments:

The state's monthly pension payment of \$560 million is the largest consistent expenditure throughout the year. Due to a lack of funds, November's full pension payment won't be made and therefore will not be invested. This lack of funds could negatively impact the overall investment of the pension system, which could lead to future increases in state contributions. Illinois State Comptroller, Leslie Geissler Munger, has been warning that the unbalanced spending approach that has been passed in the Legislature is a recipe for disaster, resulting in cash shortages, more unpaid bills, and extended payment delays. She says that the state is required to pay at last year's levels, even though the state is expected to bring in \$5 billion less this fiscal year. Munger says the consequences of not passing a balanced budget are severe, and will grow more severe with each day. During the week of October 23rd, the backlog of unpaid bills reached \$6.9 billion. Munger says the state is on track to have \$8.5 billion in unpaid bills by the end of the calendar year.

Source: senatorweaver.com/

Senator Kwame Raoul (D-Chicago 13th) issued the following comments:

Illinois' sorry history of skipping payments to its pension systems has made its unfunded pension liability the highest in the country. The state has used its pension funds like credit cards to fund essential services because of a persistent unwillingness to face the fact that revenue isn't keeping pace with the needs of its people. I had hoped that by now, we all could at least agree that continuing to skip pension payments is not an option.

Source: www.senatorraoul.com/

DO YOU REMEMBER?

- Cars had no air-conditioning
- S & H green stamps
- There was only AM radio
- Typing class was noisy
- Girls had big hair
- Every house had a tall outside TV antenna
- Motor oil came in metal containers
- "Free air" at all service stations
- Football helmets came without face guards
- There was one light (red) on top of police cars



- Most of the change in your pocket was pure silver
- Music was on vinyl records 45 rpm and albums were 78 rpm
- You only had GM, Ford and Chrysler making cars in the US
- Cracker Jacks had a decent and unusual prize in it
- All soft drinks came in bottles and you could get a deposit back



A first grade teacher handed out a coloring page to her students - on it was a picture of a frog holding an umbrella. When the class handed them in, one little boy had colored the frog bright purple. The teacher scolded him, asking, "How often have you seen a purple frog?" The little boy answered, "The same number of times I've seen a frog holding an umbrella."

SOUNDINGS

Teachers Retirement Insurance Program (TRIP)

TRAIL Medicare Advantage Plans

- 2015 Open Enrollment Period through November 16, 2015
- **CHANGES EFFECTIVE JANUARY 1, 2016**
- TRAIL Decision Guide Online at:
www.illinois.gov/cms/Employees/benefits/trail/trip/Documents/TRIP%20TRAIL2016.pdf

TRIP Medicare Advantage Plan Monthly Contributions NEW RATES EFFECTIVE JANUARY 1, 2016

Peoria County Options:	Coventry Advantra HMO		United-Healthcare PPO	
	2015	2016	2015	2016
Member Rate	\$ 37.13	\$ 38.99	\$ 49.94	\$ 52.44
Dependent Rate	\$ 111.38	\$ 116.95	\$ 149.80	\$ 157.29

You may be receiving mailings about Medicare Advantage and Medicare Supplement plans from companies that are not affiliated with the State of Illinois. Only mailings with the Total Retiree Advantage Illinois (TRAIL) logo contain information about the Medicare Advantage plans with prescription drug coverage (MAPD plans) available to you through your Teachers' Retirement Insurance Program (TRIP).



Who must enroll in TRAIL during the Open Enrollment Period?

If you are a TRIP member and are eligible for Medicare Parts A and B before October 1, 2015 you must enroll in one of the TRAIL Medicare Advantage insurance plans offered in your county of residence in order to keep your health insurance after December 31, 2015.

If you are already enrolled in a TRAIL health insurance plan, you have 2 options:

- | | |
|--|--|
| <ul style="list-style-type: none"> • If you want to make a change to your TRAIL health insurance coverage or add a dependent, the fall Open Enrollment Period is the time when you can make that change by submitting the proper forms to TRS. TRS will send you a letter acknowledging that the form is being processed. | <ul style="list-style-type: none"> • If you want to maintain your current TRAIL coverage, you don't have to do anything. Your health insurance coverage automatically will continue as it is in 2016. If you mistakenly send TRS a form that does not authorize any changes in coverage, TRS will send you an acknowledgment letter. |
|--|--|

Is a TRAIL Medicare Advantage insurance plan still Medicare?

Yes. These types of Medicare Advantage plans are Medicare-approved plans that combine the different parts of Medicare - Part A, Part B and Part D – into one plan. Since Medicare Advantage plans are a type of Medicare, you must continue to pay your federal Medicare premiums in order to remain enrolled in TRAIL.



There was one group of people in our school district who really were all about "No Child Left Behind". It was the bus drivers!

SOUNDINGS



Social Security 2016 Cost-of-Living Adjustment: 0.0%



Medicare Part B 2016 Expected Premiums

"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. Because there will be no COLA to Social Security benefits, the "hold harmless provision" will apply to an estimated **70% of Medicare beneficiaries** in 2016, meaning for most, their Part B premium will remain the same at:

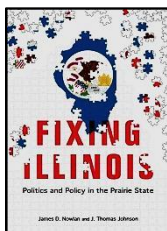
\$ 104.90 per month

Source: www.socialsecurity.gov/

Enrollees Not Held Harmless

Enrollees who will not be "held harmless" (an estimated **30% of Medicare beneficiaries**) and will be forced to pay more include: state government retirees, teachers, who do not receive Social Security (or do not receive large enough Social Security payments to pay Part B premiums from their Social Security checks); new Medicare enrollees in 2016; individuals not collecting Social Security benefits or only collecting minimal Social Security benefits; and beneficiaries already paying higher, income-related premiums. Nine million beneficiaries dually eligible for Medicare and Medicaid also are subject to the higher premiums, but state Medicaid programs will bear this cost. The estimated premium increase for these enrollees will increase 52% from \$104.90 to:

\$ 159.30 per month



GOOD READ

"Fixing Illinois by James Nowlan and Thomas Johnson is a prodigious effort to diagnose the ailments of a fundamentally strong state and prescribe a wide range of measures to improve the accountability of government and diminish widespread perceptions of corruption. It is objective and reflects extensive research and the real-world experience of its authors. *Fixing Illinois* should be read by all concerned Illinois citizens."

~ Senator Adlai E. Stevenson III

"We are truly in a sad state of affairs, and the authors mince no words in describing the problems we face. . . . But the authors are not in such despair that they don't have a bounty of suggestions as to how we can recover."

~ Ronald D. Michaelson,

Visiting Professor of Political Studies at the University of Illinois at Springfield

Two little boys go into the grocery store. One is nine, one is four.

The nine year old grabs a box of tampons from the shelf and carries it to the register for check-out.

The cashier asks "Oh, these must be for your mom, huh?"

The nine year old replies "Nope, not for my mom."

Without thinking, the cashier responded "Well, they must be for your sister then?"

The nine year old quips, "Nope, not for my sister either."

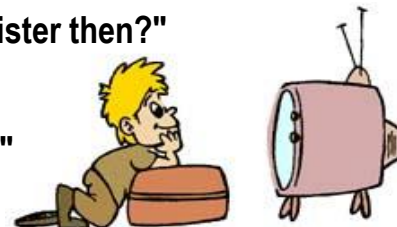
The cashier now becomes curious.

"So not for your mom, and not for your sister? Then who are they for?"

The nine year old says, "They're for my four year old little brother."

The cashier is surprised. "Your four year old little brother?"

The nine year old explains: "Well yeah! They say on TV if you wear one of these, you can swim or ride a bike, and my little brother can't do either of them!"



Remember when you set the clock back one hour in the fall and went to bed thinking you would get an extra hour of sleep? Then the baby woke up at the regular time!!!

SOUNDINGS

PLEASE MAKE THE FOLLOWING CHANGES TO YOUR DIRECTORY							
Bussan	Beth Larey	422 W Stonegate RD	Peoria	IL	61614-6037	231-0129	New member
Bussan422@sbcglobal.net							
Cullinan	Patricia	6911 N Hunters Trace	Peoria	IL	61614-3043	453-9319	New member
pmmbrig@aol.com							
Evans	Susan	1422 E Glen AVE	Peoria Heights	IL	61616-5375	696-7861	New member
suevans3@yahoo.com							
Ranney	James	121 Fawn Haven DR	East Peoria	IL	61611-1879	698-0656	New member
Shane	Laura	5025 N Woodview AVE	Peoria	IL	61614-4564	691-3317	New member
shanefour@comcast.net							
Deceased: Ruth A. Boyd - Friday, September 4, 2015							
Deceased: Mary D. Harris - Tuesday, September 15, 2015							
Deceased: Dickson S. Young - Friday, October 2, 2015							
DATABASE MAINTAINED BY JOHN RATHBUN							

Pew Report: Other States with Budget Challenges Make Progress

The Pew Charitable Trusts has conducted a nonpartisan survey of states with ongoing challenges in crafting a budget for fiscal year 2016. They have found that, in states other than Illinois, substantial progress has been made. Alabama and Massachusetts, after extensive wrangling, have achieved compromise budgets for the 2016 fiscal year. The budgets of New Hampshire and North Carolina, after being caught in policy-related impasses, have been signed into law. In Illinois' neighboring state of Wisconsin, Governor Scott Walker has signed a two-year budget. The Pew Charitable Trusts pointed to two states, Illinois and Pennsylvania, as examples of ongoing budget showdowns "with no end in sight."



Source: www.pewtrusts.org/



A lady was picking through the frozen turkeys at the grocery store, but couldn't find one big enough for her family. She asked the stock boy, "Do these turkeys get any bigger?" The stock boy answered, "No ma'am, they're dead."

NEVER STOP LEARNING – IT ADDS DEPTH TO YOUR LIFE – KEEPS YOU FROM GETTING BORED

Tell me and I forget.
Teach me and I remember.
Involve me and I learn.
~ Benjamin Franklin

I am always doing that which I cannot do, in order that I may learn how to do it.
~ Pablo Picasso

Consistence requires you to be as ignorant today as you were a year ago.
~ Bernard Berenson

I got tired of looking at all those leaves in my yard.
So, I got up off the couch and went into action. I closed the curtains!!!



SOUNDINGS

The Windfall Elimination Provision (WEP): *It's Time to Correct the Math!*

Complete Position Paper online at: ssab.gov/Portals/0/Reports/WEP_Position_Paper_2015.pdf?ver=2015-10-02-104201-183



This paper explains how the formula used to calculate Social

Security benefits under the WEP works and describes proposals to modernize it; a separate paper will explain how the Government Pension Offset (GPO) works and outline proposals to improve it. WEP and GPO are similar because they adjust Social Security benefits based on the presence of non-covered earnings. They differ in that they apply to different categories of beneficiaries: WEP adjusts worker benefits while GPO adjusts spousal and survivor benefits.

When Congress established the WEP formula as part of the Social Security Amendments of 1983, the Social Security Administration (SSA) lacked data on earnings in jobs not covered by Social Security that are necessary to make an exact benefit adjustment. Beginning in 2017, SSA will have 35 years of earnings data so that it can accurately calculate benefits for people who have worked both in employment covered by Social Security and in employment not covered by Social Security. Workers in covered employment contribute to Social Security through their payroll taxes, while workers in non-covered employment do not. The Social Security Advisory Board recommends that beginning in 2017, Congress change the current formula to one that uses actual earnings data in applying WEP. SSA should communicate this change to affected individuals, both in an outreach campaign and on its *mySSA* website. The process appears to be fairer.

Current Legislative Efforts: Legislation introduced in Congress this year uses a proportional formula similar to that described above for beneficiaries with non-covered employment.



On Veterans Day, put out your flags, cheer the marchers at parades, and attend tributes. But when you wake up the next day, November 12,

remember that it's still Veterans Day for our veterans — and it will be every day of their lives.

~ General Colin L. Powell, USA (Ret.)

P e o r i a P u b l i c L i b r a r y

OUR HEROES' TREE

reflect, remember, rejoice

Create an ornament at any library location to decorate one of the Our Heroes' Trees!

November 7 – December 31

Join us at North Branch for our special program: A Salute To Veterans Past and Present

November 7, 11:00 am – 2:00 pm

It is especially important for the younger generation to hear personal accounts and gain an appreciation for the past and the service of our veterans.

~ Corbin B. Willis, Veteran of World War II



Share a story in tribute to a loved one or friend who served in America's armed forces. Honor the legacy of our treasured veterans.

SOUNDINGS



FINANCIAL ASSISTANCE

The Illinois Retired Teachers Association Foundation (IRTAF) 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 submit a financial assistance form to IRTAF, for consideration. The financial assistance form can be downloaded online from:

[irtaonline.org/docs/APPLICATIONFORASSISTANCE24-14-11%20\(1\).doc](http://irtaonline.org/docs/APPLICATIONFORASSISTANCE24-14-11%20(1).doc)

For additional questions, please contact the IRTAF office at: (800) 728-4782

Peoria Public Library

www.peoriapubliclibrary.org/untitled-1427491446-0.01873900



Download or Stream Music from Freegal or Watch Freegal Movies

A man walks into a bank in New York City and asks for the loan officer. He says he is going to Europe on business for two weeks and needs to borrow \$5,000. The bank officer says the bank will need some kind of security for such a loan, so the man hands over the keys to a new Rolls Royce parked on the street in front of the bank. Everything checks out, and the bank agrees to accept the car as collateral for the loan. An employee drives the Rolls into the bank's underground garage and parks it there.



Two weeks later, the man returns, repays the \$5,000 and the interest, which comes to \$50.41.

The loan officer says, "We are very happy to have had your business, and this transaction has worked out very nicely, but we are a little puzzled. While you were away, we checked you out and found that you are a multimillionaire. What puzzles us is why would you bother to borrow \$5,000?"

The man replied, "Where else in New York can I park my car for two weeks for 50 bucks?"

Random Comments from Kids:

- ☺ I'm not gonna wipe off your kiss Mommy, I'm going to take it with me today. ~ *Canaan, age 3*
- ☺ If that spider comes into the house, we are moving! I'm not even kidding! ~ *Hanna, age 5*
- ☺ My mouth doesn't want to be quiet! ~ *Laura, age 4*
- ☺ [Sticking her butt out] "Mom, can you unplug my wedgie?" ~ *Jorja, age 4*
- ☺ It's just weird. Every time I'm told to clean my room, my stomach hurts. ~ *Jake, age 5*
- ☺ When it gets cold outside, my teeth start to chew by themselves. ~ *Annabella, age 4*



NEVER laugh at your wife's choices. YOU are one of them!