

PARTA

SOUNDINGS

OCTOBER 2015

Peoria Area Retired Teachers' Association

MEETING

October 5
Barracks Cater Inn
Luncheon – 11:30 AM
\$12.00

YOU MUST HAVE
(and pay for)
A RESERVATION

If not contacted by
Thursday prior to a meeting
call Nancy Wing: 243.9218

Greeters

 **Marcia Becker**
 **Marti Sprecher**

Invocation



Pledge



Luncheon

Pork Loin
Potato / Vegetable
Assorted Salads
Assorted Desserts

Program

“Look! It's My Book”



Janet Roth

Soundings Editor
Roger Hampton



PRESIDENT'S MESSAGE

Greetings! It was great to see all of you at the September meeting. A big "thank you" to the Regional Superintendent's office for helping us honor the Peoria County retirees from last school year.

October is a busy month for retired teachers. In addition to fall trips and yard work, our October 5th meeting promises to be a good one. Also, some of us will be attending the IRTA Convention on October 26-27. Shirley Horwedel will be honored at the convention for her many years of dedication and service to PARTA.

Don't forget, you 65 and older members, that any change you would make to your Medicare Advantage Provider, must be made between October 15 and November 16, 2015. You should be receiving more information from CMS (Central Management Services) in the mail soon.

See you at Cater Inn on October 5th!

Dave Barnwell, PARTA President



UPCOMING PARTA PROGRAMS



NOVEMBER 2, 2015

Jewish Traditions

Rabbi Karen Bogards

DECEMBER 7, 2015

Music by PARTA Members

Denise Adams, Director



How do you mend a broken pumpkin? — *With a pumpkin patch*
What's the best thing to put into a pumpkin pie? — *Your teeth*
What do you get when you drop a pumpkin? — *Squash*



WARNING

Retirees know everything,
and have plenty of time to tell you about it!

SOUNDINGS

PARTA Luncheon Meeting

September 14, 2015

Jan Deissler gave the Invocation and led us in the Pledge. President Barnwell thanked the greeters, Ann Christophel and Susan Bartlow, for welcoming everyone. Attendance today was 139, which included 15 new retirees, 3 newcomers, and 7 program guests.



After the luncheon, Gary Stella and Shelley Epstein spoke on the need for geographic redistricting of legislative districts in Illinois. Petitions were available to be signed. Beth Crider-Derry, the Regional Superintendent, helped Dave honor the new retirees. Al Hedeman and the Lindonhoff Echoes played their Alp horns for our enjoyment. The Alp horns average 12 feet 3 inches in length, and they were originally played in the Alps region in Europe for communication and to also soothe the cattle. Larry Newman, from Association Member Benefits Advisors (AMBA), shared information about benefits we have as IRTA members.

Dave then opened the business meeting.

- 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.
- Membership – John Rathbun said the PARTA dues are \$10 per year or \$75 for lifetime membership. He thanked the Regional Office for setting up and recognizing the new retirees. He said Sally Weber has information about PARTA and IRTA membership on the new website. A payroll deduction of \$2.50 a month would take care of the yearly IRTA dues.
- Altruistic – In addition to those listed in the *Soundings*, two others have passed: Joan Brune and Mary Ann Meyer.
- Legislative and Newsletter - Roger Hampton said to see John Rathbun if you didn't receive a *Soundings*; it must mean that we don't have your correct address. He thanked Nancy Miller for taking the *Soundings* to the post office. He also thanked Sally Weber for being the new webmaster at pa-rtta.weebly.com. Roger is our IRTA representative. IRTA's purpose is to benefit and help you. They have gone to bat for Illinois retired teachers consistently; especially in the lawsuit we won. The lawyer fees cost 1.1 million dollars. There will be another lawsuit at some time, and your membership and donations will be needed. CMS administers all health payments. Governor Rauner is stopping all payments to health care providers. They will eventually get paid. Every county has its own retired teachers' organization. The state organization, IRTA, is different and separate.

The meeting was adjourned.

Respectfully Submitted, Kathy Simpson, Recording Secretary

A big THANK YOU to Nancy Wing and the PARTA Callers

Attendance/Reservations Chair: Nancy Wing

Callers: Willa Anderson, Marcia Becker, Laveine Birditt,

Mary Lou Boettger, Cora Coleman, Sharon Couden,

Jessie Daniels-Johnson, Frances Farragher, Pat Jackson, Karen Lawrence,

Ruth Livingston, Patty Monks, Jean Powers, Kathy Simpson, Mary Sprecher

Substitute Callers: Maxine Blane, Malinda Goin, Lillie Foreman, Pat Hampton

REMEMBER: It takes us all! Find YOUR place to volunteer in PARTA today.



Autumn is a second spring, when every leaf is a flower.



SOUNDINGS

TRS Pension Payments Unaffected by State Budget Dispute

The on-going dispute over finalizing the State of Illinois budget for fiscal year 2016 will not affect the payment of pensions by Teachers' Retirement System. All TRS pensions and benefits are funded exclusively from the TRS trust fund and not from the state budget. TRS has sufficient resources to pay all pensions and benefits for years to come.

The Illinois Comptroller and her staff are managing very tight cash resources and TRS is working closely with them to monitor the State's \$312 million monthly contribution to TRS, which is required to fund the system for the future. To date, these payments have been received on time.

Source: trs.illinois.gov

In July of 2015, a Cook County Circuit Court ruled that all TRS pensions and benefits must be paid even if Illinois State Government does not have a comprehensive state budget in place.

New Pension Benefit Law for TRS Ruled Unconstitutional

With this decision, for the foreseeable future TRS members in Tier I and Tier II will see no changes in the administration of their retirement benefits. The current retirement benefit calculations, cost-of-living-adjustment calculations, active member contribution rate, all retirement eligibility standards and current laws governing teacher pensions will not change.



Teachers' Retirement System (TRS) of the State of Illinois

Want to know more about your TRS benefits?
Member Guides are online for reference 24/7.

✓ TRS Tier I Member Guide:

trs.illinois.gov/members/pubs/tier1guide/guide.pdf

✓ TRS Tier II Member Guide:

trs.illinois.gov/members/pubs/tier2guide/TierIIMemberGuide.pdf

THE INTERNET – WHAT IS IT? REALLY!?!?!?

- Customer: "Can you copy the Internet for me on this diskette?"
- I work for a local ISP (Internet Service Provider). Frequently we receive phone calls that start something like this:
Customer: "Hi. Is this the Internet?"
- Some people pay for their online services with checks made payable to "The Internet."
- Customer: "So that'll get me connected to the Internet, right?" Tech Support: "Yeah."
Customer: "And that's the latest version of the Internet, right?"
Tech Support: "Uhh...uh...uh...yeah."



The best part about being over 40 is,
we did most of our stupid stuff before the Internet!

– David Gwalt

The trouble with quotes on the Internet:

You can never know if they are genuine. – Abraham Lincoln



SOUNDINGS

Life Membership Fund *	\$ 28216.61 previous + \$ 675 =	\$ 28,891.61
* This is not an additional amount but is included within the Investment Balance.		
Investment Balance	(lost 908.53)	(loss 2883.54)
		\$ 39,950.77
Total PARTA Finances	Savings Balance	933.38
	Checking Balance	3,353.02
	Working Cash (cash boxes)	100.00
	Post Office Bulk Mail Fund	\$ 69.31 Soundings
	Post Office Returned Mail Fund	(? change) 98.29
Jeff Vallosio, Treasurer		Grand Total \$ 44,864.07

Illinois Retired Teachers Association Political Action Committee (IRTAPAC)

The IRTA Legislative Committee has begun the process of looking toward next year's general elections. Several retiree-friendly legislators may face opposition to their re-election. This would be a good time to consider a monthly \$1 deduction from your pension check to IRTAPAC or to make a one-time contribution.



IRTAPAC is a statewide, nonpartisan Political Action Committee (PAC) organized by members of IRTA to benefit the entire retired educator community through political contributions to state candidates.

IRTA's recent legal defense of pensions cost IRTA over \$500,000. Those monies were part of the IRTA Legal Defense Fund. It's much less expensive to have pro-retiree votes in the General Assembly. For information or to make a contribution:

- Phone: 1.800.728.4782 (IRTA Office)
- Online Donation: irtaonline.org/IRTAPAC.aspx
- Donation Form: <https://irtaonline.org/documents/IRTAPACApril222015.pdf>



Great Truths About Life That Children Have Learned

- | | |
|--|--|
| <ul style="list-style-type: none"> ⇒ Don't sneeze when someone is cutting your hair. ⇒ Don't wear polka-dot underwear under white shorts. ⇒ Never hold a dust buster and a cat at the same time. ⇒ You can't hide a piece of broccoli in a glass of milk. ⇒ You can't trust dogs to watch your food. ⇒ Reading what people write on desks can teach you a lot. | <ul style="list-style-type: none"> ⇒ Puppies still have bad breath even after eating a tic tac. ⇒ When your mom is mad at your dad, don't let her brush your hair. ⇒ The best place to be when you are sad is in Grandma's lap. |
|--|--|



Great Truths About Growing Old

- | | |
|--|--|
| <ul style="list-style-type: none"> ⇒ Time may be a great healer, but it's a lousy beautician. ⇒ Wisdom comes with age, but sometimes age comes alone. ⇒ Forget the health food. I need all the preservatives I can get. | <ul style="list-style-type: none"> ⇒ Growing up is mandatory; growing old is optional. ⇒ When you fall down, you wonder what else you can do while you're down there. ⇒ It's frustrating when you know all the answers but nobody bothers to ask you the questions. |
|--|--|



My thighs were snatched from me during the night of January 1, 2010. It was just that quick! I went to sleep in my body and woke up with someone else's thighs.



SOUNDINGS

Teacher Retirement Insurance Program

The enrollment period for TRAIL will be October 15 - November 16, 2015. TRAIL premiums will have a small premium increase but there are no changes in the deductible or out-of-pocket maximums. If you are currently enrolled in TRAIL and are satisfied with your insurance, you will not have to do anything during the enrollment period. If you turned 65 prior to September 30 and are Medicare eligible, you should receive TRAIL enrollment forms from TRS in October. Contact TRS (1.800.442.1300) if you have any questions about your insurance choices.



TRIP Health Insurance Payments UNAFFECTED by State Budget Problems

The State of Illinois will continue to pay its share of health insurance bills for retired TRS members in both the Teachers' Retirement Insurance Program and the Total Retiree Advantage – Illinois (Medicare) program. Because of on-going financial problems, state government decided in September to stop paying health insurance bills for 146,000 current and retired state government employees who are members of three self-insured health plans. TRIP and TRAIL insurance plans were not part of this decision.

Illinois Issues: Taxpayers Should Brace Themselves for Increases

Illinois Comptroller, Leslie Munger, reported that her staff is doing "triage" due to accumulated unpaid bills. "We are spending more than we are taking in, and it only gets worse the longer we go on without a balanced budget in place," she said. She predicts the mound of overdue bills will total \$8.5 billion by the end of this year, up from about \$6 billion.

Full Editorial Online @ wuis.org/post/illinois-issues-taxpayers-should-brace-themselves-increases#stream/0

Let's be blunt: Illinois needs higher taxes. That statement might come as a shock to citizens under the illusion that all would be well, if state leaders would just cut all the wasteful spending out of the state budget. Better-informed folks won't be surprised, though, when at some point Governor Bruce Rauner and the legislature's majority Democrats hash out a budget deal for the current fiscal year involving some cuts, but also major tax increases.



The Center for Tax and Budget Accountability (CTBA) released a new report that offers a number of common sense, data-driven solutions that will modernize the tax code – and still keep Illinois relatively low tax. "It Is All About Revenue" describes how Illinois can completely eliminate its structural deficit by re-amortizing its pension debt, as well as other smart tax policy reforms.

Full Report Online @ www.ctbaonline.org/reports/it-all-about-revenue-common-sense-solution-illinois%E2%80%99-fiscal-solvency

NATURAL HIGHS:

Giggling	Getting Mail	No Lines at the Store	Hot Towels out of the Dryer
The Beach	A Bubble Bath	A Good Conversation	Taking a Drive on a Pretty Road
Falling in Love	A Care Package	A Chocolate Milkshake	Laughing so Hard your Face Hurts
A Hot Shower	A Special Glance	Getting Invited to a Dance	Hearing your Favorite Song on the Radio



SOUNDINGS

DIRECTORY CHANGES - Please add to your 2015 PARTA Directory

Bonomo	Like	16601 N Elliott RD	Princeville	IL	61559-9314	385.4772	New member
		bonomoly@hotmail.com					
Brandow	Connie	6406 N Live Oak CT	Peoria	IL	61615-2232	360.6049	New member
		cbrandow2@gmail.com					
Connors	Susan	5314 N Woodview AVE	Peoria	IL	61614-4559	693.7040	New member
		susanconnors150@gmail.com					
Darling	Bob	No address					
Edmonds	Florence	6224 N Field Tree CT	Peoria	IL	61615-2251	692.2692	New member
		DFWilma@aol.com					
Edmonds	Wilma	6224 N Field Tree CT	Peoria	IL	61615-2251	692.2692	New member
Elbus	Rose	420 E Garfield ST	Kewanee	IL	61443-3832	853.1981	New member
		r.elbus@comcast.net					
Goin	Malinda	2507 W Richwoods BLVD	Peoria	IL	61604-1116		New member
Hipes	Vanessa	2 Chrisendale LN	Washington	IL	61571-1205	444.3855	New member
		vhipes@yahoo.com					
Hulick	Abby	11007 N Hunters Trail CT	Dunlap	IL	61525-9789	472.0455	New member
		ahulick@hotmail.com					
Kokos	Rhonda	1711 N Mission RD	Peoria	IL	61604-2343	681.1151	New member
		r.kokos@comcast.net					
Merriman	Barbara	2616 N Kingston DR	Peoria	IL	61604-2141	682.9139	New member
		merriman.barbara@gmail.com					
Meyers	Cathy	808 W Siwash	Elmwood	IL	61529-9421	231.1588	New member
		Catmeyers808@gmail.com					
Norton	Koralia	1709 W Queens CT RD	Peoria	IL	61614-1709	692.5124	New member
		koraliacnorton@hotmail.com					
Richardson	Linda	1 Cottonwood CT	Groveland	IL	61535-9743	231.6443	New member
		LRichardson50@gmail.com					
Stokowski	Carala	1720 W Grandridge DR	Dunlap	IL	61525-9376	696.0003	New member
		cjstokowski@hotmail.com					
Stoner	Sue	4529 N Thornhill DR	Peoria	IL	61615-8963		New member
Weerts	William	2909 S Ocean BLVD, APT 2D	Highland Beach	FL	33487-1818		New member
Hughes	Bill					253.2681	New phone
Evans	Ann	2724 W Reservoir BLVD #616	Peoria	IL	61615-4137	566.5095	New address & phone
Brune	Joan	Deceased		Thursday, September 3, 2015			
Harris	Mary D	Deceased		Tuesday, September 15, 2015			
Meyer	Mary Ann	Deceased		Friday, June 19, 2015			

DATABASE KEPT BY JOHN RATHBUN, Membership Chair

Retirees Receiving TRS Benefits:

There are 1,707 in Peoria County.
Only 465 are currently PARTA members.

This data indicates that there are many colleagues who we need to **STRONGLY ENCOURAGE** to join our organization!

DO YOUR PART: EACH ONE - BRING ONE

SOUNDINGS



September 22, 2015 Editorial: Madigan's Grand Budget Deal

By Bev Johns, special education advocate and activist

Eventually there must be a grand deal in Springfield to solve the budget and pension problems – even if this deal is months away. The real danger that Illinois education faces is that the elements of SB 318 will be incorporated into a grand deal. House Speaker Michael Madigan wants to solve the pension problem by shifting the State cost to local school districts, just as Chicago now is. All the other elements of SB 318 plus mandate relief could be part of this grand deal, plus general tax increases and State spending cuts. Special education regulatory mandates (and some general education mandates) could be given little thought in such a grand deal.

The AP says the school superintendent group supports ONLY mandates “that don’t exceed federal requirements.” The elimination of many education mandates, including Special Education class size regulations, has been the aim of school boards and school superintendents for years. The goal now is to add school mandate elimination to Senate Bill 318 (or to a substitute bill) to allow school districts to eliminate costs to balance the money they will lose from the proposed 2-year property tax freeze. As it now reads, SB 318 would blow up current school funding – completely eliminate the current school funding formulas on June 1, 2017. “The school aid formula will crash if this bill passes, and the commission fails to come up with a replacement,” Phelon [spokesperson for Senate President Cullerton] said.

Senate Bill 318 passed the Illinois State Senate, is currently stuck in the Illinois House of Representatives, but a grand deal would likely be put into a different bill. State Representative Lou Lang stated in a House Executive Committee meeting that SB 318 would blow up school funding in Illinois because if Illinois cannot even agree on a Budget this year, how could a commission agree on new formulas for school funding plus pension changes plus state intervention into local property taxes? We need to educate our State Senators and Representatives.



SOURCE: <https://preaprez.wordpress.com>

It is what it is - until YOU make it what it will become. – Unknown
It always seems impossible UNTIL it's done. – Nelson Mandela

THE PRESSED LEAF

A little boy opened the big, old family Bible with fascination, and he looked at the old pages as he turned them. Then something fell out of the Bible and he picked it up and looked at it closely. It was an old leaf from a tree that had been pressed in between the pages. "Momma, look what I found," the boy called out. "What have you got there, dear?" his mother asked. With astonishment in the young boy's voice he answered: "It's Adam's suit!"



Autumn is a season for big decisions – like whether or not it's too late to start spring cleaning.

SOUNDINGS

Rauner Appointees Shake Up Pension Fund, Oust Union-owned Manager

Minutes after supporters of Governor Bruce Rauner assumed leadership of one of the biggest government pension funds in Illinois, they shook up the way hundreds of millions of dollars are invested — in the process ousting a union-run money manager.



The Republican governor's appointees to the Illinois State Board of Investment voted to shift \$697 million into investments designed to mimic the financial markets' performance — a move the board's new chairman says will benefit taxpayers by slashing multimillion-dollar money-management fees. In line with Rauner's anti-organized labor stance, one of the managers the board dumped was Ullico, a union-owned investment firm that lends money to construction projects that agree to hire union labor. The board's vote to pull its \$65.4 million investment in Ullico's "J for Jobs" fund was along political lines. Marc Levine, the Rauner appointee elected board chairman at the start of the September 17 meeting, says the governor's battle with organized labor had "absolutely" nothing to do with the decision. Says Rauner spokesman Lance Trover: "The governor's office does not, and did not, instruct the Illinois State Board of Investment on how to invest taxpayer dollars."

Unlike the three other firms that the Rauner appointees voted to terminate, Ullico wasn't fired for "underperforming" on investment returns. Rauner has made limiting organized labor's negotiating power in both the public and private sectors a priority. "I think any investment that yields a good return and puts people to work in the state of Illinois is a good investment," says Democratic state Treasurer Michael Frerichs. They require those projects to pay union wages."

But Levine says Ullico had "a really terrible problem: We were paying them fees for putting money in a mattress. . . . Our vision is to be pretty tough on fees." In all, the board paid nearly \$2.3 million in fees on all four deals last year, including \$433,774 to Ullico. Those fees are expected to plummet to \$218,000 with their transfer into stock and bond index funds designed to track the financial markets.

Ullico, which also operates a life insurance company, has long been a player in Illinois Democratic politics. Over the past 15 years, it's made \$406,501 in campaign contributions, including \$125,000 to the Democratic Party of Illinois, \$22,500 to Illinois Democratic County Chairmen's Association, \$20,000 to former Governor Pat Quinn and \$11,000 to House Speaker Michael J. Madigan, D-Chicago, the state Democratic Party chairman. Pension board members typically have had political ties of their own. The Board of Investment — which oversees \$15.3 billion in investments for the retirements of state employees, legislators and judges — is no exception.



Full Report Online @ chicago.suntimes.com/news/7/71/986757/rauners-anti-union-battle-colors-state-pension-fund-shift

Weeks of cool, bright sunny days and chilly nights (but no frost) create the brightest colors. The side of a tree exposed to bright sunlight might turn red, while the shady side of the same tree may turn yellow. And cool, sunny autumn days produce brighter colors than warm, wet weather.



Trees "inherit" their fall colors, just as we inherit the color of our hair. The color depends on how much iron, magnesium, phosphorus, or sodium is in the tree and the acidity of the chemicals in the leaves.