

# PARTA

# SOUNDINGS



**OCTOBER 2016**

**Peoria Area Retired Teachers' Association**

## MEETING

**October 3**

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

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

## Greeters



**Kathy Simpson**



**Jo Geeseman**

## Invocation



**Patti Monks**

## Pledge



**Patti Monks**

## Luncheon

Pork Loin  
Rice Pilaf  
Vegetable  
Assorted Salads  
Assorted Desserts

## Program

District 150 Foundation  
Horizons  
Adopt a School

**Cindy Morris**

**Soundings Editor  
Roger Hampton**



## PRESIDENT'S MESSAGE

**Greetings!**

What a wonderful September PARTA meeting we had! It was great to see so many of you here as we welcomed new retirees. After experiencing Kim Thomas' presentation, it was obvious why she was selected "Teacher of the Year" in our state.

This month's program promises to be a good one too. Cindy Morris, from the District 150 Foundation, will give us the latest information on the "Horizons" and the "Adopt a School" programs.

October is also the month when information about health insurance and other benefits for 2017 start becoming available. This is not only a good reason for you to attend, but also a good reason to bring a fellow retired teacher who has not attended for a while. Hope to see you at the October meeting.



**Dave Barnwell, PARTA President**

## UPCOMING PARTA PROGRAMS

**NOVEMBER 7, 2016**

**T B A**

*Information will be posted online*

**DECEMBER 5, 2016**

**Music by PARTA Members**

*Denise Adams, Director*



## THOUGHTS FOR TODAY

- Don't make excuses, make improvement. ~ Tyra Banks
- Be the motivation, not the distraction. ~ Rob Hill Sr.
- When "i" is replaced by "we", even "illness" becomes "wellness".
- Your value does not decrease based on someone's inability to see your worth. ~ Unknown

# SOUNDINGS

## PARTA Luncheon Meeting

September 12, 2016

Dave Barnwell welcomed everyone to the meeting. He thanked Susan Bartlow, today's greeter, and Susan Leighty, who gave the Invocation and led us in the Pledge.

Attendance today was 122.

After the luncheon, Ann Winget introduced the speaker, Kim Thomas, the Illinois Teacher of the Year. Kim gave an energetic, passionate, inspirational, and positive message on teaching.

Dave introduced Beth Crider-Derry, who congratulated the new retirees.

Dave then opened the business meeting.

- 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*. The report will be filed for audit.
- Investments – Eric Johnson said the American economy is strong and our investments are solid.
- Nominating Committee – Valda Shipp reported that the nominations are close to being finished, but are not there yet.

Membership – John Rathbun said he is collecting dues for 2017.

Annual dues for 2017 are \$15. The



Lifetime dues in January will be \$120, but through the end of December you can join for \$75. There is a TRS meeting for active teachers at Richwoods High School on October 12 at 4:30 P.M. IRTA will be passing out information and need a few helpers from our local.

- Legislative – Roger Hampton said no local candidates were endorsed. Very few of the questionnaires were returned. There is information in the *Soundings* about elections, pensions, and insurance. If you are interested in being on the TRS board, contact the IRTA office for information.
- Scholarship – Valda said we would again award three scholarships.
- Altruistic – Frances Farraher said she is PARTA's delegate to the Peoria Women's Civic Federation. We are welcome to attend. Their next meeting is September 28 from 9:30 A.M. to 10:30 at St. Paul's Lutheran Church on Lake Street. The speaker is the director of Esther House.

*Respectfully Submitted, Kathy Simpson, Recording Secretary*

## SEDENTARY LIFESTYLE ↔ DAILY EXERCISE



A study of one million people has found that a lack of physical inactivity costs the global economy \$67.5 billion a year in healthcare and productivity losses, but an hour a day of exercise could eliminate most of that. Sedentary lifestyles are linked to increased risks of heart disease, diabetes and cancer. Researchers found that activity such as brisk walking could counter the higher likelihood of early death linked with sitting for eight or more hours a day.



I just changed my Facebook name to 'No one' so when I see stupid posts I can click like and it will say 'No one likes this'.



Somewhere an elderly lady reads a book on how to use the internet, while a young boy googles "how to read a book".

# SOUNDINGS

## TRS Annual Fall Member Meeting

The Teachers Retirement System (TRS) hosts statewide meetings from September to November that are designed to provide you with a plethora of information. The meetings have been prepared for Tier I members. Tier I members first contributed to TRS before January 1, 2011 or have pre-existing creditable service with a reciprocal pension system prior to January 1, 2011. The meetings are being conducted in cooperation with regional offices of education and selected school districts.

### Meeting Date for Peoria

October 12, 2016 at 4:30 p.m.  
Richwoods High School Auditorium  
6301 N University  
Peoria, IL



PARTA will be represented at this meeting. Please let John Rathbun know if you can assist.

## TRS Death Benefits

- |  |   |
|--|---|
| <ul style="list-style-type: none"> <li>• <b>Beneficiary Refund</b> <ul style="list-style-type: none"> <li>○ Lump-sum refund of unrecovered pension contributions</li> <li>○ Paid only if you pass away before retirement or within first few years of retirement (<i>declining balance</i>)</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li>• <b>Survivor Benefits</b> <ul style="list-style-type: none"> <li>○ Funded through survivor benefit contributions made while teaching (<i>1% of annual salary</i>)</li> <li>○ Tier I – 50% of monthly benefit to a dependent beneficiary</li> <li>○ Lump sum to any beneficiary</li> </ul> </li> </ul> |
|--|---|

### POST RETIREMENT EMPLOYMENT

- No restrictions on non-TRS employment
- If reciprocal, check limitations for other reciprocal retirement system
- TRS covered-employment restricted to 100 days/500 hours per school year

### MEDICARE

- Qualify through non-TRS employment
- TRS employment after March 1, 1986
- Qualify through spouse
- Medicare election in 2004
- Medicare (800) 633-4227
- [www.medicare.gov](http://www.medicare.gov)



### SOCIAL SECURITY

- IL teachers do not contribute on TRS covered employment
- Earned SSA benefits may be reduced under Windfall Elimination Provision and/or Governmental Pension Offset
- Social Security (800) 772-1213
- [www.socialsecurity.gov](http://www.socialsecurity.gov)

### Total Retiree Advantage Illinois (TRAIL) Medicare Advantage Plan

Open Enrollment Period: October 14 – November 15, 2016  
Effective January 1, 2017  
Important information coming in the mail soon from CMS.



## DOOR TO DOOR DECEPTION



Door to door sales are making an unwanted comeback! The Better Business Bureau has reported an increasing number of complaints about door-to-door sellers. If you really want to open that door, remember that any legitimate salesperson will be willing to give you time to make a decision – they will leave you information and a way to contact them. If they push you into making a decision, say “no!” If you do get backed into that corner, federal law gives consumers the right to cancel a contract for something bought at home for more than \$25. By midnight on the third business day after signing a contract (with certain exceptions), you can cancel in writing.

Source: [www.css-clean.com/door-to-door-deception/](http://www.css-clean.com/door-to-door-deception/)

## SOUNDINGS

<b>Life Membership Fund *</b>		<b>\$31,006.61</b>
* This is not an additional amount but is included within the Investment Balance.		
<b>Investment Balance</b>		<b>40,292.88</b>
<b>Total PARTA Finances</b>	Savings Balance	936.01
	Checking Balance	4,053.98
	Working Cash (cash boxes)	100.00
	Post Office Bulk Mail Fund	485.20
	Post Office Returned Mail Fund	82.09
<b>Jeff Vallosio, Treasurer</b>		<b>Grand Total</b>
		<b>\$45,950.16</b>

### Governor Rauner Optimistic About Pension Reform

by Amanda Vinicky



Lawmakers haven't touched state pension benefits since the Illinois Supreme Court ruled their previous attempt unconstitutional. That was nearly a year-and-a-half-ago. Now Governor Bruce Rauner says he's "pretty excited": He thinks they will pass a new law this winter.

"I think we can come to an important solution to fund our pension structure. Again: Protect existing benefits, but put in place new options that are more affordable that employees can choose among, with their own choice, their own options. That's both fair as well as constitutional," he said during a Facebook Live stream. "I think it's important to come up with more creative options that employees can choose among, that may be more affordable in the long run."

Rauner says the state would save billions if it could spend the money on other needs, and that there are a "number of ideas on the table." He continues to embrace a concept introduced by Senate President John Cullerton. It would give workers a choice in how they want their benefits package to be reduced. But unions say that's illegal, and Democratic lawmakers aren't keen on moving forward with the budget and other issues at impasse. Still there's an incentive for Chicago legislators to get on board. A pension overhaul is a condition for Chicago Public Schools getting millions of dollars the district needs.

The city of Chicago is also proposing changes to its own pension fund, which require the governor and General Assembly's approval.



*Source: [northernpublicradio.org/post/gov-rauner-optimistic-about-pension-reform](http://northernpublicradio.org/post/gov-rauner-optimistic-about-pension-reform)*



4 out of 5 dentists recommend sugar free gum to their patients who chew gum, but we all wonder what the 5<sup>th</sup> dentist thinks, right? He says, "Eat all the sugar you want, it keeps me in business!"

3 out of 4 voices in my head just want to sleep. The other voice wants to know if I locked the door, turned off the oven, what I'll eat tomorrow, are my good jeans clean, what if she's lying . . . .





## SOUNDINGS

### No Budget Talks Taking Place



by Jordan Abudayyeh

After the election, lawmakers have a lengthy list of things to get done. At the top of the list is a full fiscal year budget. Then they'll have to tackle a wide range of reforms: pensions, workers comp, fair maps, term limits, and property taxes.

On top of that the Governor said he would like to see a new education funding formula be a part of the deal. The Governor says he hasn't been talking with democratic leadership about these things, but he's hopeful the outcome of the election will swing things in his favor.

"Are you going to support the status quo? Or are you going to support reform? We clearly need to go in a different direction. And folks that argue our proposals on reforms are too extreme, or hurting some class, or whatever, that's just not true. That's political spin," said Rauner.

Right now, there are only four days of session scheduled before the end of the year. The stopgap budget only runs through December and then the state will go without spending power once again.



Source: <http://newschannel20.com/news/local/no-budget-talks-taking-place>

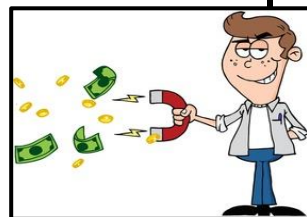
### Spotlight on IRTA Member Benefits

As an IRTA member you have many awesome money saving benefits. It's like getting your IRTA membership free with cash back on products and services you already use.

**Liberty Mutual** Enjoy exclusive savings on your Auto & Home Insurance from Liberty Mutual Insurance. If you are an IRTA member and already have Liberty Mutual Insurance, make sure you are getting your discount.

**Long-Term Care** Have you ever tried to get long term care but could not afford the cost? One of our IRTA benefits through AMBA offers a guaranteed Tax-Deferred Annuity with Long-Term Care Benefits included. There is no medical to pass to receive this benefit.

**Sam's Club** Print your IRTA voucher from [www.irtaonline.org](http://www.irtaonline.org) and present it to the Sam's Club Service Desk when renewing an existing or purchasing a new Sam's Club membership and receive a \$10.00 gift card.



For a full list of our member benefits, login on to the [www.irtaonline.org](http://www.irtaonline.org) web page and click on member benefits.

*Aging gracefully is about enjoying life. For example, I'm sitting here thinking how nice it is that wrinkles don't hurt. Agatha Christie knew about aging gracefully when she said: "An archeologist is the best husband any woman can have: the older she gets, the more interested he is in her."*



The first jack-o'-lanterns were actually made from turnips.  
The world's largest pumpkin weighed in at 1,872 pounds  
Americans purchase over 20 million pounds of Candy Corn each year.



# SOUNDINGS

## DIRECTORY CHANGES - Please add to your 2015 PARTA Directory

Burdette	D. George	6901 N Galena RD APT 201	Peoria	IL	61614-3160	Address change
Hartmann	Verna M.	1109 E Bailey CT	Peoria	IL	61614-2218	Address change
Huffman	Sadie Jane	500 Centennial DR #253	East Peoria	IL	61611-4955	Address change
Illuzzi	Gail	6601 N Greenmont RD	Peoria	IL	61614-2409	693-7462 New member
McGhee	Tom	3629 N LeRoy AVE, APT A	Peoria	IL	61604-1275	Address change
Metzger	Kathryn	14608 W Laura RD	Princeville	IL	61559-9378	Address change
Monroe	Sally	401 SW Water ST, Unit 202	Peoria	IL	61602-1582	Address change
Schmidt	Patricia	4411 S New Castle CT	Mapleton	IL	61547-9557	633-0822 New member
noshow91@hotmail.com						
Timmes	Kathryn	1920 W Willow Knolls, APT 216	Peoria	IL	61614-1267	Address change
Weitzel	Ronald	13441 N River Beach DR	Chillicothe	IL	61523	Address change
rondo43@hotmail.com						

Bethel      Frank      Deceased      Monday, September 19, 2016

**DATABASE KEPT BY JOHN RATHBUN, Membership Chair**

### Sampling of **WARNING LABELS** on Various Products:

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>• <b><i>Sleeping pills:</i></b><br/><u>"May cause drowsiness."</u></li> <li>• <b><i>Lawn mower:</i></b><br/><u>"Not intended for indoor use."</u></li> <li>• <b><i>Eggs:</i></b><br/><u>"Remove from shell before using."</u></li> <li>• <b><i>On toilet paper:</i></b><br/><u>"Unwrap before using."</u></li> <li>• <b><i>Earplugs:</i></b><br/><u>"May cause a temporary hearing loss."</u></li> <li>• <b><i>On a bag of microwave popcorn:</i></b><br/><u>"Pop corn before eating."</u></li> <li>• <b><i>Bags of ice cubes:</i></b><br/><u>"Do not sterilize in boiling water."</u></li> </ul> | <ul style="list-style-type: none"> <li>• <b><i>Caution:</i></b><br/><u>"Caution: gangplank is slippery when wet."</u></li> <li>• <b><i>Blindfolds:</i></b><br/><u>"Do not operate heavy machinery while in use."</u></li> <li>• <b><i>Refrigerator:</i></b><br/><u>"Keep in upright position for best results."</u></li> <li>• <b><i>Chainsaw:</i></b><br/><u>"If checking for sharpness, disengage or turn off."</u></li> <li>• <b><i>Caution:</i></b><br/><u>"Remove gas lid before attempting to fill tank."</u></li> <li>• <b><i>False teeth:</i></b><br/><u>"Remove dentures from mouth before soaking."</u></li> <li>• <b><i>Motor home sticker:</i></b><br/><u>"Do not leave your seat while driving."</u></li> </ul> |
|--|--|

### Things You Never Hear a Teacher Say

- Thank goodness for these evaluations. They keep me focused.
- I'd like to see Red Lobster offer a meal like this!"
- I can't BELIEVE I get paid for this!
- Here class, just put all your gym shoes in this box next to my desk.
- I bet all the people in our administration really miss teaching!
- Gosh, the bathroom smells so fresh and clean!
- This in-service training has just been fabulous.
- It's Friday already???



**TEACHING: The only profession where you have to do more work to call in sick than if you just suffered through it!**

## SOUNDINGS

Peoria Women's Civic Federation - Frances Farraher, PARTA Representative

Meeting: October 26, 2016 – Will be honoring presidents of the organization  
Speaker Topic: Peoria Sculpture Walk

### Our Country Is Facing A Serious Retirement Crisis

Our country is facing a serious retirement crisis. Recent data shows that the median retirement savings for all working families is a mere \$3,000, and for families nearing retirement age that number increases only slightly to \$12,000. This lack of savings makes it all too likely that working families will retire into poverty.



An inadequate system of retirement options – especially for lower-income workers – is a significant cause

of the problem. With over 68 million workers across the country lacking access to an employer-based retirement savings plan, the US Department of Labor issued a final rule on Thursday, August 25, 2016 enabling states to move forward with state run plans aimed at those very workers.

In Illinois, over half of all private-sector workers cannot save for retirement at their workplace. This inability to easily save is one of the key driver of the retirement crisis. As research shows access to a workplace-based plan increases the likelihood that someone will save, and save more.



In 2015, Illinois established the Secure Choice Savings Program, creating a state-based retirement savings program for private-sector workers. It will enable workers to save their own money into an Individual Retirement Account (IRA) easily and safely through a payroll deduction, while limiting the role and obligation of businesses. Employers will enroll their employees and set up the payroll deduction, but they will not contribute to the accounts, and have no managerial obligations or administrative duties.

With the new rule in place, states can continue to move forward with implementation, ultimately providing millions of private-sector workers with an easy, safe, and affordable retirement savings vehicle at work. Meanwhile, employers can feel confident that they are assisting their employees in achieving retirement security without worrying about any fiduciary responsibilities. This final rule is a victory for workers and families in Illinois, and across the country, and an affirmation of the belief that everyone deserves the right to retire with dignity and financial security.

#### Illinois Secure Choice Savings Program

Michael W. Frerichs, Illinois State Treasurer

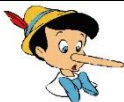


### IT'S ALL IN THE NOSE!

Researchers have combed beaches and ocean floors looking for compounds that can be effective antibiotics, a process that's assumed greater urgency as untreatable superbugs appear more frequently. Now they're targeting a new location: your nose.

Scientists at the University of Tübingen in Germany have found an antibiotic made by a nasal bacterium that can kill *Staphylococcus aureus*, the source of many human infections. Existing antibiotics have been unable to kill its various strains, most notably MRSA, which can cause deadly sepsis and pneumonia.

INTERESTING FACT: Our eyes are always the same size from birth, but our nose and ears never stop growing. YIKES!



I went past a plastic surgeon's shop the other day and saw Pinocchio "picking" a new nose.



## SOUNDINGS

**DID YOU KNOW?** Illinois is one of only 14 states without term limits and this documentary highlights the influence an officeholder can wield in the absence of term limits. Madigan is the longest-serving House Speaker in the U.S. He became an Illinois legislator in 1971 and has been Speaker of the House in Illinois for all but two years since 1983. During the time Madigan has been Speaker, Illinois has had six different governors, more than 200 state senators and more than 500 state representatives.



### One in Four Illinois Residents Say Their State Is the Worst Place to Live



Illinois has the unfortunate distinction of being the state with the highest percentage of residents who say it is the worst possible place to live. One in four Illinois residents (25%) say the state is the worst place to live, followed by 17% each in Rhode Island and Connecticut.

Throughout its history, Illinois has been rocked by high-profile scandals, investigations, and resignations from Chicago to Springfield and elsewhere throughout the state. Such scandals may explain why Illinois residents have the least trust in their state government across all 50 states. Additionally, they are among the most resentful about the amount they pay in state taxes. These factors may contribute to an overall low morale for the state's residents.

**TRUST**  
**TRUST**

[www.illinoispolicy.org/1-in-4-illinoisans-think-state-worst-place-to-live-in-u-s/](http://www.illinoispolicy.org/1-in-4-illinoisans-think-state-worst-place-to-live-in-u-s/)

*It is not how much we have, but how much we enjoy, that makes happiness.*

~ Charles Spurgeon

*Our greatest happiness does not depend on the condition of life in which chance has placed us, but is always the result of a good conscience, good health, occupation, and freedom in all just pursuits.*

~ Thomas Jefferson



Stressing the importance of a good vocabulary, the teacher told her young charges, "Use a word ten times, and it shall be yours for life." From somewhere in the back of the room, came a small male voice chanting, "Amanda, Amanda, Amanda, Amanda, Amanda, Amanda, Amanda, Amanda, Amanda, Amanda."

If some people SUFFER from diarrhea . . . does that mean that the others ENJOY it?

I walked into the gym and see a bunch of ladies working out, I ask the guy who is running the gym, "Sir, what machine should I use to impress the ladies?" He smiles and says, "Try the ATM in the lobby".