PARTA SOUNDINGS

OCTOBER 2019

ROGER HAMPTON, EDITOR PR

LUNCHEON MEETING October 7 11:30 A.M. Barracks Cater Inn Buffet: \$12.00

GREETERS



Melvina Haynes
Delores Turner

INVOCATION/PLEDGE

🗱 Frances Farraher

LUNCHEON

Pork Loin Red Sauerkraut Potatoes Assorted Salads Assorted Desserts

PROGRAM

In Memoriam: 🔶 Celebration of Life

(Refer to Page 8) Lead by

Frances Farraher Relatives are Welcome to Attend



Flag Folding Ceremony Members of the Bartonville VFW

pa-rta.weebly.com/ Sally Weber Webmaster

PEORIA AREA RETIRED TEACHERS ASSOCIATION

<u>PRESIDENT'S MESSAGE</u>

Greetings PARTA Members,

We look forward to seeing you at our next PARTA luncheon. Remember, if you have any meal restrictions, please inform your caller. Also, if you are 85 or older,

and it's your birthday month, please inform your caller and you will receive a free lunch!





We have been blessed with a few people who have stepped up to help out. Deloris Turner will be managing our teacher

grants. We hope to provide five teachers with a \$200 grant. Details and information will follow. Thank you, Deloris Turner!

Ann Christophel has offered to coordinate our greeters. It is so nice to walk into PARTA luncheons to have friendly faces greet us at the door. Thank you so much, Ann Christophel!



There should be more information about the coordination of our reservation callers after the publication of this newsletter. Enjoy the cooler weather. We hope to see you in October.

Fondly,

Abby Humbles, PARTA President

 FUTURE PARTA PROGRAMS

 NOVEMBER 4

 Align Peoria - Reading
 Aign Peoria - Reading

 • Reading Buddies
 • Dignet and the second sec



MAGIC presented by ALLAN ADCOCK



Light tomorrow with today. -

– Elizabeth Barrett Browning

NEW Lunch Reservation Information If you have not been contacted by Thursday, prior to a meeting, please call										
	Abby Humbles (309) 472-0455						atty Monks 9) 697-3385			Nov
to make or change your PARTA lunch reservation.										
A	PLEASE CONSIDER VOLUNTEERING									
Abby H	REPLACEMENT NEEDED for									
temp	NANCY WING									
	Thank you, Nancy Wing, for your									
Reserv	inators	years of service to PARTA.								
DIRE	CTORY	CHANGE	S- Please	make ch	nang	ges l	in y	our	PARTA D	irectory
Applegate	Lisle	100 Grand	Washington			IL	61	571-9649	New address	
Barthel	Richard L	1112 E Bail	Peoria	Peoria			61614-2218		New address	
Goin	Malinda M	2227 N Ard	Peoria			Ľ	61604-3005		New address	
Gray	Judy A	2622 Chesi	Dundee				60118-1749		New address	
Heerman	Joyce	519 W Arm	Peoria	Peoria IL 616			429	688-6225	New member	
		jeheerman@gmail.com								
Nelson	Gene	1526 W Queens CT RP		Peoria	IL	IL 6161		14-1706 692-1384		New member
		nelson1384@gmail.com								
Phillips	Marilyn	3415 N Sheridan RD		Peoria		IL 61604-1430)4-1430	New address	
Regnier	Stewart	9420 N Timber LN		Peoria	Peoria		⊒			New address
Vallosio	Pete	197 Tara Tl	Morton		IL	61550-9111		New address		
White	Sandra J	416 Flag S	Metamora			IL 61548-8368			New address	
PARTA members, PLEASE HELP keep the database current. Let John Rathbun, Membership Chair, know of ANY CHANGES to your status										
October 1, 2019 TOTAL PARTA FINANCES: \$ 53,562.48 Jeff Vallosio Treasurer										
REPORT	Investment	Balance	\$ 46,193.02	Working Cash (cash boxes)				oxes)	\$ 100.00	
	Savings Balance 5,983.7		5,983.74							204.75
	Checking B	alance	1.052.67	7 Post Office Returned Mail Fund					\$28.30	

A complete treasurer's report will be available at meetings.



I signed up for my company's 401k today, but I'm nervous! I've never run that far before.



PARTA

EVERYONE KNOWS ILLINOIS IS A MESS! IT WASN'T ALWAYS THAT WAY!

Twenty years ago, Illinois was humming along. Its median household income stood at nearly \$64,000 in today's dollars – more than \$6,300 above the national average and higher than it's been at any time since 2000. Edgar handed his successor a surplus of more than \$1 billion in state revenue. Bond ratings had been

upgraded a handful of times during his tenure, a first in Illinois history. Lots of people grumbled at Edgar's fiscal austerity, but he left office at the end of his eight-year tenure more popular than ever, with a 60% approval rating.



Illinois governors are powerful. They have many executive tools at their disposal that their counterparts in other states don't possess. As chief executives, they have the biggest say on the state's financial situation and the biggest platform to tend to the

state's economy. But over the last two decades, public confidence, financial stability and economic growth in Illinois have all suffered. During that time, Illinois has had four governors: two Republicans and two Democrats.

Full article online: www.governing.com/topics/politics/gov-illinois-rauner-budget-rating.html

MUSIC EFFECT - GOOD FOR THE BRAIN

It's been said that listening to music is good for the soul, and now new research shows that it's good for the brain too. The next time you find yourself in need of a little extra brain power, listening to some music may help.

BRAIN POWER BOOST

When we listen to music we enjoy, classical or otherwise, it makes us feel more joyful and *that* helps improve cognition. Put simply, music impacts how we feel, which in turn impacts how we perform on cognitive tasks. A happy brain is a healthy brain and music, especially music that evokes positive memories, can help to increase dopamine and neuro-connectivity, keeping the aging brain healthier.

SHARP MEMORY

Researchers believe that listening to classical music makes people more receptive to information, allowing them to store and recall it more efficiently. But if you really want to boost your brainpower, don't just stop at listening to music. Music lessons and practice of any sort, particularly in classical music, may also contribute to improved brain plasticity and neuralnetwork development, which can enhance learning and memory.

A new teacher was trying to make use of her psychology courses. She started her class by saying, "Everyone who thinks they're stupid, stand up!" After a few seconds, Little Johnny stood up. The teacher said, "Do you think you're stupid, Little Johnny?" "No, ma'am, but I hate to see you standing there all by yourself!"



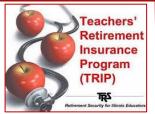
SURPLUS

Issue: October 2019

PARTA

TEACHERS' RETIREMENT INSURANCE PROGRAM (TRIP)

On August 22, 2018, SB 3046 was signed into law amending legislation to allow former TRIP members and dependents who previously opted-out of their health benefits plan, to be allowed to opt-back-in during an open enrollment period or other qualifying enrollment opportunities.



THIS BILL WAS AN IRTA INITIATIVE - THANK YOU IRTA

2019 TRAIL Medicare Advantage Prescription Drug (MAPD) Open Enrollment period: October 15 - November 15, 2019 You should have received information in the mail.

TRAIL | MAPD Plan Monthly Costs

Aetna Coventry's Advantra HMO Member \$ 36.90 per month Dependent \$ 110.69 per month

TRAIL MAPD Seminar

October 21, 2019 9:00 a.m. - 11:00 a.m. Holiday Inn & Suites Peoria at Grand Prairie 7601 N Orange Prairie RD Peoria, IL

Effective January 1, 2020 United Health Care PPO

Member \$ 54.19 per month Dependent \$ 162.56 per month



You will find changes to the program for 2020 in the materials mailed from CMS or by attending the seminar. Any impacted retiree may attend any meeting. Topics include eligibility criteria and an explanation of the benefits provided through the Program.

If you are unable to attend in person, you can log on to your computer, smartphone or tablet to view the seminar via livestream webinar on October 22. Just login online at MyBenefits.illinois.gov. Click on the TRAIL MAPD tile and watch from the comforts of your home. If unable to attend a live seminar, a video will be available at MyBenefits.illinois.gov

Online links to 2020 TRIP TRAIL are available to IRTA members at: irtaonline.org/index.php/members-only

Questions? MyBenefits.illinois.gov or call 844.251.1777 Monday – Friday 8:00 AM – 6:00 PM CT.

 CORN FACTS Always has an even number of rows on each ear Average ear: 800 kernels arranged in 16 rows One piece of silk for each kernel Each tassel on a corn plant releases as many as 5 million grains of pollon 	 Earliest domestication of corn: Mexico about 8,700 years ago (6,700 BC) An ingredient in 3,000⁺ grocery products One bushel of corn can make: 33 pounds of sweetener 22 pounds of storesh
million grains of pollen	32 pounds of starch
• World corn-eating record: 33 ¹ / ₂ ears in 12 minutes	2 ¹ / ₂ gallons of ethanol fuel

All men should make coffee for the women in their lives.

It's listed in the bible: "HE BREWS"

Issue: October 2019

PARTA

TRS FALL MEMBER MEETINGS

SEPTEMBER 26, 2019 | 4:30 P.M. | PEKIN, IL WASHINGTON INTERMEDIATE SCHOOL AUDITORIUM - 501 WASHINGTON ST OCTOBER 10, 2019 | 4:30 P.M. | PEORIA, IL RICHWOODS HIGH SCHOOL AUDITORIUM - 6301 N UNIVERSITY ST The TRS meetings are designed to explain the retirement process and to provide you with information about disability, death and insurance benefits. The presentations have information for both Tier 1 and Tier 2 members. Benefit Meeting handout online at: www.trsil.org/handout

Source: www.trsil.org/Fall_Member_Meetings

FY 2020 STATE FUNDING for TRS

Governor JB Pritzker and legislators agreed on a \$4.8 billion contribution to TRS as part of a \$40 billion state budget for fiscal year 2020, which began on July 1.

The \$4.8 billion contribution is an increase over the governor's original funding level for TRS of \$4.2 billion, which he proposed in January. Because of the state's ongoing financial problems, the governor wanted to redirect roughly \$600 million away from TRS to other priorities.



However, state tax receipts for April came in \$1.5 billion ahead of estimates, so Governor Pritzker changed his mind and decided to use that windfall to boost the TRS contribution back up to \$4.8 billion. The \$4.8 billion funding level meets the state funding level required by state law for the year, but nonetheless falls \$3 billion short of "full funding" for the System as determined by TRS actuaries. Since 1939, state government has never once appropriated a "full funding" amount for TRS. This record of inadequate funding is the main reason TRS carries a \$75 billion unfunded liability, one of the largest in the country.

<u>YOU CHOOSE WHAT SPILLS OUT - IT'S YOUR CHOICE!</u>



You are holding a cup of coffee when someone comes along and bumps into you or shakes your arm, making you spill your coffee everywhere. Why did you spill the coffee? "Well, because someone bumped into me, of course!" Wrong answer – you spilled your coffee because there was coffee in your cup. Had there been tea in the cup, you would have spilled tea. "Whatever is inside the

cup is what will spill out." Therefore, when life comes along and shakes you (which WILL happen), whatever is inside you will come out. It's easy to fake it, until you get rattled.

"So, we ask ourselves, "What's inside my cup?" When life gets tough, what spills over? Joy, gratefulness, peace, and humility? Or, anger, bitterness, harsh words, and reactions. You choose! Today, work towards filling your cup with gratitude, forgiveness, joy, words of affirmation, kindness, gentleness, and love for others! *Author Unknown*

Fissue: October 2019



THE FINANCIAL STATE OF ILLINOIS

A new analysis of the latest available audited financial reports found Illinois has a Taxpayer Burden of \$52,600, earning it an "F" grade from Truth in Accounting. The standard for timely state financial reports is 180 days after the fiscal year end, but Illinois did not release its report for more than 400 days after the fiscal year end. Illinois' elected officials have made repeated financial decisions that have left the state with a debt burden of \$223.9 billion. That burden equates to \$52,600 for every state taxpayer.

Illinois' financial problems stem mostly from unfunded retirement obligations that have accumulated over the years. Of the \$284.5 billion in retirement benefits promised, the state has not funded \$139.5 billion in pension and \$56 billion in retiree health care benefits. Illinois and other states have become more transparent over the last few years, thanks to the Generally Accepted Accounting Principles set by the Governmental Accounting Standards Board.

ILLINOIS FINANCIAL BREAKDOWN - FAST FACTS

Illinois has \$28.9 billion available to pay \$252.8 billion worth of bills.

The outcome is a \$223.9 billion shortfall. which breaks down to a burden of \$52.600 per taxpayer.

Illinois' reported net position is inflated by \$10.2 billion, largely because the state defers recognizing losses incurred when the net pension liability increases.

GRADE: F

According to Truth in Accounting's grading scale, any government with a Taxpayer Burden greater than \$20,000 receives an "F." www.statedatalab.org/state_data_and_comparisons/detail/illinois

A guy takes his girlfriend to a football



game for the first time. After the game he asked his girlfriend how she liked the

game. Oh, I really liked it, she said, but I just couldn't understand why they were beating each other up for 25 cents. Surprised, the boyfriend asked, what do you mean? The blonde girlfriend replied all they kept screaming was. 'Get the guarter back! Get the guarter back!'



Little Johnny's Chemistry teacher wanted to teach his class a lesson about the evils of liquor, so he set up an experiment that involved a glass of water, a glass of whiskey, and two worms. "Now, class. Observe what happens to the two the worms," said the professor putting the first worm in the glass of water. The worm in the water moved about, twisting and seemingly unharmed. He then dropped the second work in the whiskey glass. It writhed in pain for a moment, then guickly sank to the bottom and

died. "Now kids. what lesson can we derive from this experiment?" he asked. Little Johnny raised his hand and wisely responded, "Drink whiskey and you won't get worms!"



Teacher: Why are you late? Student: Because of the sign.

Teacher: What sign? Student: The one that says, "School Ahead, Go Slow."

Issue: October 2019

PARTA



SPOTLIGHT ON AN IRTA MEMBER BENEFIT

Policies today have a myriad of options that will give you more choices should you need care while also maintaining a more manageable monthly premium.

LONG TERM CARE POLICY 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. This policy pays in addition to any other insurance, and premiums do not increase with age.

HOME CARE PLUS This plan gives you the freedom to choose when and where you recover. It's important to consider and plan for the impact of rising healthcare costs for hospital and at home recovery. A Home Care Plus insurance plan can help you manage your expenses and recuperate at home by covering medically necessary treatments. Benefits are paid directly to you! **RECOVERY CARE HOSPITAL INDEMNITY** This plan can help you manage your expenses. It offers you a level of care and comfort you deserve

in case of an accident or illness that requires assistance. This Program provides Care IN YOUR HOME, Nursing Home or Assisted Living Facility, and will help with the costs of Hospitalization. Benefits are paid directly to you regardless of what is paid by your Health Insurance.

ANNUICARE TAX-DEFERRED ANNUITY

(for long-term care benefits) AMBA offers a Single Premium Tax-Deferred solution for your retirement featuring tax-deferred accumulation of interest, guaranteed competitive interest rate, multiple payout options, income you won't outlive, and a nursing home waiver.

To find out more about these benefits available through IRTA, contact our favorite AMBA District Manager, Larry Newman at: 708-878-2814 or larry.newman@amba.info

ANNUAL COSTS: 2018 AVERAGES for PEORIA, IL

Home Health Care Homemaker Services.... \$49,192 Home Health Aide \$50,336 Nursing Home Care Semi - Private Room \$68,620 Private Room \$81,578 Adult Day Health Care

Adult Day Health Care\$14,235

Assisted Living Facility

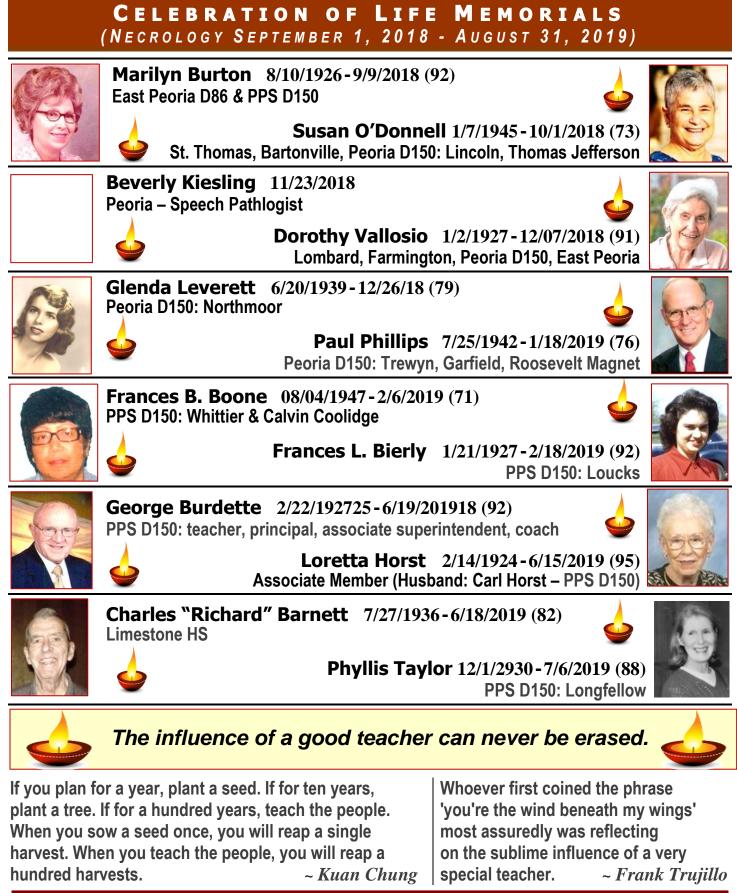
Private, One Bedroom \$45,000

Source: www.genworth.com/aging-and-you/finances/cost-of-care.html

HOME HEALTH CARE HAS ITS ADVANTAGES: A family brings their elderly mother to a nursing home. The nurses bathe her and set her in a chair at a window. After a while, she slowly starts to lean over sideways in her chair. Two attentive nurses immediately straighten her up. Again, she starts to tilt to the other side. The nurses rush back to put her upright. This goes on all morning. Later, the family arrives and asks, "Are they treating you all right?" "It's pretty nice," the old woman replies. "Except they won't let me 'pass gas'!"

Issue: October 2019

PARTA



Issue: October 2019

PARTA