

isuaa news

"ISUAA – serving annuitants and survivors since 1971"

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Illinois State Annuitants Association Newsletter
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PRESIDENT'S REMARKS

Janet Cook

We have a few new projects and programs going this Spring. To keep up with our activities, you now can check our ISUAA Web-site, www.annuitants.ilstu.edu for our calendar of events. As a memory device, it's ISU's web site, with "annuitants" in front of it.

We are having a Spring Luncheon on Monday, March 16th at the Holiday Inn in North Normal. We are trying a new day of the week and location to see if they are more convenient for some members. Shirlee has chosen a menu centered on beef. The cost will be \$10. A reservation form is on the inside back cover of this newsletter. (That much is the same.)

Senator Bill Brady was our guest at the Holiday Luncheon in December and talked about the Pension Commissions he participates in as a Senator. We hope that Representatives Dan Brady, Dan Rutherford and Keith Sommers will each be able to attend one of our next three luncheons. Annuitants do care about what is happening in Springfield.

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Parker Lawlis is arranging discussion sessions with several of our legislators, tentatively scheduled for Tuesday, Apr. 26 (after the Foundation Breakfast) and Monday, May 9. See the ISUAA Web-

site calendar for final details, or ask Parker.

Tom Wilson and Dave Wiant keep us informed on legislation in our quarterly newsletters, but lately those updates seem much too far apart. On Fri., Apr. 15, ISUAA will be sponsoring the U-Club meeting from 3:30 to 5:00 so that Tom can give us a mid-term up-date on potential changes in benefits and pensions.

From 1:30 to 4:00 on Thursday, Mar. 31 in Old Main, Andy Schweitzer of Tech Zone will tell us "What Every Computer User Should Know" about new options and new risks for our computers.

And in May we are scheduling an Open House and Tour to visit some of the B/N condo clusters where our members live. They've talked so much about their new homes; a lot of us would like to see how the adventurous half lives! If you think we should be admiring *your* subdivision, call Sharon Quiram, 726-1686, to tell her about it.

I'm looking forward to seeing you at these events!

2005 CALENDAR

Thur., Mar. 10, 2005
SUAA Board of Directors Meeting,
Gov. State University

Wed., Mar. 16, 2005
ISUAA Board Meeting with Committee
Chairs, Spotlight Room 2:00-3:30

Mon., Mar. 21, 2005
ISUAA Spring Luncheon, 11:30 - 2:00,
Holiday Inn, Normal

Thur., Mar. 31, 2005
Tech Zone presents, "Things Every
Computer User Should Know", Old
Main, 1:30 - 4:00

Fri., Apr. 15, 2005
ISUAA sponsors U-Club. 3:30 - 5:00,
Faculty-Staff Commons. Tom Wilson
on legislation and benefits.

Fri., Apr. 15, 2005
Deadline for materials, May Newsletter

Tues., Apr. 26, 2005
ISU Foundation Breakfast, 8 AM,
Atrium, College of Business Building

Tues., Apr. 26, 2005 after Breakfast
(Date to be confirmed)
Exchange of views with two area
legislators. Check ISUAA Web-site
Calendar for details

Mon., May 9, 2005 (Date to be
confirmed)
Exchange of views with other area
legislators. Check ISUAA Web-site
Calendar for details

Wed., May 11, 2005
ISUAA Board Meeting with Committee
Chairs, Spotlight Room 2:00-3:30

Wed., June 1, 2005
ISUAA Annual Meeting, elections and
June Dinner, 5:30 - 7:30 Bone Student
Center Ballroom

Wed., July 13, 2005
ISUAA Board Meeting with Committee
Chairs, Spotlight Room 2:00-3:30

Fri., July 15, 2005
Deadline for materials, August
Newsletter

Wed., Aug. 10, 2005
ISUAA Board Meeting with Committee
Chairs, Spotlight Room 2:00-3:30

Wed., Sept. 14, 2005
ISUAA Fall Luncheon, 11:30 - 2:00,
Location TBA

Fri. Oct. 15, 2005
Deadline for materials, ISUAA
Directory, November Newsletter

Wed., Nov. 9, 2005
ISUAA Board Meeting with Committee
Chairs, Spotlight Room 2:00-3:30

Wed., Dec. 7, 2005
Holiday Luncheon Meeting-Ballroom,
11:30/2:00

SPRING LUNCHEON

The ISUAA Spring Luncheon will be held on Monday, March 16, 2005 at the Holiday Inn on North Main St. in Normal. Doors open at 11:00 A.M., serving starts at 11:30. The price per person is \$10. The menu includes

Garden Salad
Beef Tips with onion and mushrooms over Pasta
Roll and butter
Coffee and Iced Tea
Fruit Cup

Reservations may be sent to Shirlee Bottomley, 507 E. Taylor St., Bloomington 61701-5344 by March 10.

We will be collecting voluntary donations for the Compassion Center in Bloomington. They would appreciate coffee, disposable coffee cups, or personal care products such as soap, deodorant, disposable razors and shampoo. A Helping Hamper for collections will be at the door of the lunchroom.

If, after making a reservation, you find you cannot attend, why not call a friend and say you'll treat them to lunch if they will go in your place?

(I mailed my reservation on _____)

SPICING UP SOUPS with LEFT-OVERS – GOT PIZZA?

Needed: Left-over Pizza, can of Tomato Soup, shredded Cheese (optional)

Remove topping from pizza. Cut into ½ inch squares.

Spread cheese on crust. Microwave about 10 seconds to soften cheese. Cut crust into chunks that fit your soup spoon with space for soup.

Prepare soup according to can directions, stirring in topping chunks before heating.

Top with crust pieces before serving.

WELCOME NEW RETIREES

Warren R. Nielsen	10-22-04
Michael J. Krutke	11-01-04
Daniel J. Sepesy	11-01-04
Doug Smith	11-01-04
Mary S. Alberts	1-01-05
Alice Berry	1-01-05
Lucille Buscher	1-01-05
Dara L. Carr	1-01-05
Douglas Edwards	1-01-05
Elaine R. George	1-01-05
Debra W. Grossman	1-01-05
Delmar L. Hardwick	1-01-05
Marilyn Hodgson	1-01-05
Harlan Kilborn	1-01-05
Ming Gon John Liam	1-01-05
Susan O. Mason	1-01-05
Nicholas J. Petri	1-01-05
George Wm. Rhodes	1-01-05
Sherry Stephens	1-01-05

Helen Taylor	1-01-05
Ronald L. White	1-01-05
Dennis Kuntz	2-01-05
Audli L. Yeakel	2-01-05

ELECTIONS IN JUNE

At the Annual Meeting held at the end of the June Dinner on June 1, 2005, we will be holding elections for ISUAA officers and Council members. Terms expiring are

Vice - President (currently Sharon Quiram)

Treasurer (currently Paul Schertz)

Two Council seats (currently Jude Boyer and Christ Schwelle)

If you would like to be nominated for one of these positions, please contact Marilee Rapp, chair of the Nominating Committee. We might even have More than one candidate for some positions!

UNIVERSITY CLUB

University Club is a great way to meet members of the University community. Membership is open to all current and retired faculty and staff of Illinois State University.

The University Club holds a **Discussion Hour** each Friday of the academic year from 3:30 to 5:30 p.m. in the Faculty/Staff Commons of the Bone Student Center. Sponsors provide gratis refreshments and give a short 10 minute presentation at 4:30 p.m. This is an excellent opportunity to stay abreast of University activities and hear from other groups from outside the University. All faculty, staff and annuitants are encouraged to join us for refreshments and lively conversation.

Twice each semester, the University Club sponsors a **Gourmet Dinner**. The next dinner will be held on Saturday,

February 26 in the Old Main Room of the Bone Student Center. A Northern Italy cuisine will be the theme. A cash bar is open from 6:30 to 7:00 p.m. Dinner is served at 7:00 p.m. The three or four course dinners are priced at \$21.00 per person. The deadline for reservations for the February dinner is Friday, February 18. Contact Jude Boyer at 827-2826 OR jboyer1@ilstu.edu.

Further details about the University Club may be found at the following web site address: www.lilt.ilstu.edu/uclub

T-BIRD GOLF

Tee Bird Golf League meeting is May 5; play begins May 12

ISU Annuitants, spouses and surviving spouses interested in playing golf in the Tee Bird Golf League this year should plan to attend an organizational meeting to be held in the Faculty-Staff Commons at Bone Student Center at 10a.m. Thursday May 5. (Mark your calendar)

The usual \$5 fee will be collected at the time of the meeting. Persons not able to attend can send a proxy for the sign-up.

League play will begin May 12 and continue into September. Most of the play will be at the ISU course with additional playtime at other area courses. The ISU golf course will sell annuitants, spouses and survivors a 9-hole 10-play card for \$50. Cart rental, if desired, will be \$6 per person.

Spouses and survivors should be members of the ISUAA, and it is expected that players buy their card in April or early May to be ready for play on May 12. If questions, call Pete Whitmer at 828-9550.

DID YOU KNOW? No University or State dollars are used to fund the annual operating budget of the University Golf Course. The annual budget is funded through yearly green fees, cart rentals, merchandise and food/beverage sales. Capital improvements are funded through Student Fees and private donations.

SPRING BREAK VISITORS

March is a month when some annuitants are hosts to visiting grandchildren who are on spring break. One problem is finding things to do. ISUAA and the Illinois State Bowling & Billiards Center (BBC) is addressing this by offering ISUAA members and their families \$1 per game bowling and \$1 shoe rental weekday afternoons until 4pm during March. The BBC is an alcohol and smoke free environment. If you have a gold annuitant/retiree parking tag properly displayed you can park for free in the Bone/Braden lot by writing your tag number on the back of the parking lot ticket before giving the ticket to the attendant as you leave. Calling the BBC (438-25555) ahead of time to make sure they'll have a lane available is suggested.

ISUAA POOL TOURNAMENT

ISUAA members who might be interested in playing in an ISUAA pocket billiards tournament should contact Christ Schwelle ([HYPERLINK "mailto:cfschwel@ilstu.edu"](mailto:cfschwel@ilstu.edu) cfschwel@ilstu.edu or 663-0230) on or before 2/28/05. The tournament would likely be at ISUs Bowling and Billiard Center (BBC) on a weekday afternoon.

PRESIDENT BUSH AND INSECURITY

By SUAA

While SUAA has not posted a call to action, it has suggested writing to President Bush over the holidays in support of repeal of GPO/WEP. The news media is beginning to give lots of coverage to this issue and this may just be the time that Congress faces this music. However, SUAA has seen little about other fixes needed; so this would be a good time to let the President know our feelings.

Your message to him can be quite simple. Politely ask for the elimination of the GPO/WEP in the Social Security reform legislation. Always give name, address and perhaps a telephone number. Maybe they will call sometime.

You may write him at:

George W. Bush, President
The White House
1600 Pennsylvania Ave., N.W.
Washington, D.C. 20500

Please be reminded there is a significant delay for snail mail due to screening of all mail. The fastest way to make your comments is to call the comment line at 202/456-1111 or email can be sent to <http://www.president@whitehouse.gov/president@whitehouse.gov>.

SOCIAL SECURITY VS SURS

Mr. Bill Carter of Bloomington's Social Security Office was on campus several times this winter to discuss questions about what SURS folks need to know about Social Security before they turn

65. He addressed the key factors affecting the Windfall provisions that limit Social Security payments to people collecting a government pension, and the Social Security Offset on benefits to surviving spouses, then answered a great many individual questions. At each session I noted that several people would ask the same question and get quite different answers because their circumstances were different.

We are inviting him back next winter, when a different group of people will be approaching age 65.

LEGISLATIVE REPORT **Tom Wilson**

Governor's Pension Commission for Reducing Pension Costs

The Pension Commission met on January 7, 2005 and tentatively approved six changes.

The first four changes below apply to new hires only.

1. Change the annual COLA adjustment to 2.0% rather than 3%.
2. Eliminate the money purchase formula.
3. Change the date at which unreduced retirement benefits are first available for new hires to the earlier of age 65 with 8 years of service OR the Rule of 85 (age + years of service = 85 or more).
4. Provide the special risk benefit (alternative formula) only to those licensed to carry firearms in their State employment and increase employee contributions.

Two of the changes apply to current participants and new hires.

1. Increase the employee contribution rate by 1% for all participants, but do not consider such additional contributions for the money purchase benefit
2. The cost of any increase in pension benefits as a result of annual increases in pay that occur during the final average period that are in excess of 5% will be funded by the entity (i.e., school district, university, etc.) responsible for the pay increase.

At the January 14 meeting the Commission discussed fine-tuning the six recommendations tentatively approved on January 7 and added four new items for consideration.

1. Define the rate of interest applied to the money purchase option by State statute. Currently the SURS Board (appointed by the Governor) designates the rate each year.
2. No new pension benefits will be adopted without first finding a source for funding.
3. The 1995 funding plan for pensions might be revisited and revised.
4. Borrowing for additional Pension Obligation Bonds will be explored.

The Pension Commission has held all their meetings in Chicago, which makes it difficult for people downstate to attend (especially if they are down as far as Carbondale). Their recommendations seem rather confusing. Several people on the Commission think that the State pension is an addition to Social Security benefits. They do not realize that many SURS retirees do not get Social Security

and those that do have a 50% - 60% reduction because of the so-called Windfall Elimination Provision.

The Commission or someone (such as the Illinois Board of Higher Education) also needs to consider the impact of a two-tier pension system on the hiring, morale, and retention of new, well-qualified employees. On the good side, while the Commission played with ideas to cut pensions for current retirees, as of 1/16/05 there are no proposals on the table to do so.

The Governor's Pension Commission is scheduled to report in February. Please remember that all of these proposed changes are tentative until the final report is done. At that time many of the changes will require revisions in law by the legislature and Governor.

Senator Winkel's Alternative to House Bill 750 and Senate Amendments

The November 1 ISUAA Newsletter contained information on House Bill 750 (HB750). Now, Senator Rich Winkel (Urbana), formerly a main supporter of HB750, has backed off and is proposing his own plan. It would raise the state's individual income tax rate from 3 percent to 4.75 percent. The corporate rate would increase from 4.8 percent to 7.6 percent. The tax rate increases would yield an estimated \$4.9 billion more per year in State revenue. It would not tax pensions or impose a sales tax on services, which are included in HB750.

Most of the revenue in Winkel's plan would go to three places:

1. A reimbursement to property taxpayers of 20 percent of the amount they pay to support schools (cost estimated at \$2.4 billion).

2. A raise in the school funding "foundation" level by about \$1,000 per student for the most property-poor school districts (cost estimated at \$1.8 billion).
3. \$500 million for higher education.
4. The remaining \$200 million is uncommitted. As noted in the last newsletter, HB750 provides \$2 billion in uncommitted money to be used as the Governor and Legislature want.

The increase for higher education is not included in HB750. Winkel would try to assure that the \$500 million would be an additional amount to the regular appropriation for State universities and public community colleges. The idea is to avoid what happened with the Illinois lottery, which was supposed to help fund the public schools. Contrary to popular thinking, after expenses are paid the lottery does not produce much money. While some money gets to the schools, the general State appropriation for schools has been reduced by about the amount they receive from the lottery.

IRS DEDUCTION FOR STATE SALES TAX

If you itemize deductions on your federal taxes, or are close to being eligible to do so, you should take a close look at the new provision for '04 taxes that allows you to claim state sales tax as an alternative to state income tax. This is especially relevant for annuitants when much of our income comes from annuities, pensions, etc not taxed as income by Illinois. For more

information consult IRS
Publication 600 at the IRS
website, www.irs.gov.

GOOD NEWS—NO DUES INCREASE

The ISUAA Board of Directors met January 12 for the specific purpose of reviewing chapter finances and to consider an increase in dues. As recent as November it appeared that a significant dues increase in 06-07 was likely (and possibly needed earlier than 06-07). Based on projections reviewed 1/12 the Board feels the increase may not be necessary. One major factor is University Advancement Services sponsorship of the ISUAA Directory. That began this year and is expected to continue. Another is the belief that some budget expense lines can be reduced with minimal impact on the Board's ability to advocate the interests of ISUAA members. It also helps that ISUAA reserve funds are healthy enough to absorb some budget deficits. It appears that a dues increase will not be recommended until reserves are projected to fall to below an acceptable level. Many ISUAA members could easily afford a \$3 - \$4 dues increase and may wonder why so much effort is spent agonizing over this, but there are other members for whom an increase could pose a hardship and the Board wants to delay that from happening as long as reasonably possible. The Board will continue to closely monitor finances and hopefully be able to avoid increasing dues for a couple of years.

SAVE A FEW TREES *Automatic Dues Deduction*

ISUAA Automatic Dues Deduction saves trees and money. Thank you to those members who are having ISUAA/SUAA dues automatically deducted monthly from their SURS annuity via automatic dues deduction (DD). DD is available only to retirees receiving a SURS annuity and amounts to \$2.08/month (\$3.83 w/spouse). It's convenient for those of you on DD and it saves ISUAA/SUAA time as well as paper, printing and postage expense. If you are on DD you don't have to worry about receiving, completing and mailing a renewal form as you will be automatically renewed unless you contact SURS to cancel. You can tell if you're on DD by looking at the mailing label on your "isuaa news." Just above and to the left of your name there will be "DD" and the date your dues deduction was initially confirmed, such as "DD0704." The State Universities Annuitants Association (SUAA) will mail renewal forms in late spring to most members who paid their 2004-05 dues by check. If you are among this group please consider DD at renewal time. Currently ISUAA has some 30% of members paying via DD. Statewide the percentage is close to 40% and NIU is near 60%. We'd like to close that gap and save some expenses. Whether you renew by DD or check, when you renew promptly it reduces the need for follow-up mailings. Your membership is too important for ISUAA/SUAA to give up after one mailing. A new membership wrinkle just enacted by SUAA is that new members whose forms/checks for single cash payment were received by SUAA after 1/1/05 will be on a calendar

year membership for one year from the date their membership was recorded.

**CAREMARK – PRESCRIPTION
DRUG PROGRAM
Yvonne M. Hougham**

In December, you received the latest information about your prescriptions. You have two options:

1. Their mail order plan for which you received information and forms that outline steps to follow.
2. Continue with your present pharmacy. As of their letter, the local pharmacy that will continue to service the State of Illinois plan is Osco Drugs. However, other pharmacies might agree and you should inquire if they plan to participate in the State of Illinois Drug Program. If not, you have a choice between the two options currently.

You received two new Caremark ID cards in December. You should be sure to show your new card and number to your pharmacy, as your S.S. number has been omitted and a new number identifies you as a member of the State of Illinois Drug Program. If you have further questions about the drug program, you may call 1-800-2321-4403.

HOME DELIVERY SERVICE

If you cannot visit the library because of a temporary or permanent illness or disability and are a Bloomington resident, you are eligible for Bloomington Public Library's Home Delivery Service. If you reside in Golden Prairie Public Library District (GPPLD), see our Books-By-Mail Service.

Materials available for delivery include books, large print books, magazines, videos & DVDs, and books on tape & CD. A library staff member or volunteer will deliver the materials to your home on a specified day every other week. The Home Delivery Service Coordinator will take your application over the phone or in person. Materials will be selected for you based on your reading interests and special needs. You do not need a library card to be eligible for this service. If you have any questions, please e-mail the Outreach Department or phone 828-6091 Ext 221.

The Normal Public Library also offers this service but information about it does not appear on their website. Call the Normal Public Library for information.

**5 THINGS EVERY COMPUTER
USER SHOULD KNOW
(Routine tips for keeping your PC
working great)**

Just as your automobile requires routine maintenance, today's personal computer needs care and attention just the same. Many people own a personal computer these days but very few actually perform the simple tasks that are required to ensure everything works well. Andy Schweizer from TechZone will share his list of the things all computer users should be doing to keep their PC working properly. Although the presentation will focus primarily on computers running Microsoft Windows XP or Macintosh OS X, several of the discussion points are applicable to other operating systems. Dr. Mark Walbert and Andy Schweizer will be available from 3:30 – 4 to answer questions about other topics not covered in the main session.

Topics covered will be:

- Operating System Updates
- Virus Software
- Spyware – the *new* threat
- Defragmenting the computer hard drive
- Application/Program software updates
- Internet Browser tips for surfing the web

TECHZONE COMPUTER STORE

Andy Schweizer

If you are interested in purchasing a new computer, be sure to visit TechZone, a University department serving all members of the ISU campus community. TechZone is the ISU computer store located in Bone Student Center, Second Floor-East Lounge.

- Get personalized one-on-one assistance in choosing the computer that best meets your needs.
- Buy direct from the manufacturer at academic pricing. TechZone offers contract academic pricing with Dell, Apple, IBM, CDW-G (Computer Discount Warehouse), GovConnection and Crucial Technology. Whether you're looking for a complete new system, supplies, peripherals or software, be sure to **Come See Us Before You Buy!**

- TechZone offers a very popular service called the TechZone Setup/Configuration Service which is ideal for those who don't "enjoy" configuring a new computer from scratch. For a flat fee of \$40 TechZone will configure your new computer with everything you need to be up and running in minutes. The service includes: configuring your computer for email, getting all software updates, installing ISU virus software, spyware removal tools, and more. Eliminate the endless hours and hassle of configuring a new computer.

Please contact Andy Schweizer (ajschwe@ilstu.edu), TechZone manager for an appointment at 309-438-3172 or visit us on the web: www.techzone.ilstu.org

RESERVATION FORM FOR
THE ISUAA HOLIDAY LUNCHEON MEETING

Monday, March 16, 2005 11:30 a.m. (doors open at 11:00)
Holiday Inn, Trader's Circle off Main in Normal

Names of those attending _____

Reserve _____ meals at \$10.00 each. Total amount \$_____

Make check for total amount payable to: ANNUITANTS ASSN., and mail check and this reservation form by March 10, 2005 to Shirlee Bottomley, 507 E. Taylor St., Bloomington 61701-5344 .

WE REGRET TO REPORT THE DEATHS OF:

Alice Temple	11-03-04
Robert Smith	11-06-04
Bernice V. Van Horn	11-07-04
Flora A. Henson	11-20-04
Frank Volle	1-05-05
Erika Johnson	1-10-05

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