

# isuaa news

*“ISUAA – serving annuitants and survivors since 1971”*

2004-2005 Issue No. 2, November 1, 2004      Co-Editors, Jack Hobbs and Jan Cook

Illinois State Annuitants Association Newsletter  
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## **PRESIDENT'S MESSAGE**

**Jan Cook**

We have good reasons to be proud of our Annuitants' Association!

Thanks to Don Kachur and the Membership Committee, ISUAA has grown dramatically in the last two years, becoming the second largest group in the state. Christ Schwelle's committee is continuing to guide our expansion.

In the past 4 years, Lloyd Watkins, Parker Lawlis, Tom Wilson and I have been out talking to individuals and groups (most recently the Faculty Caucus of the Academic Senate), reminding them that annuitants are a valuable university resource. We know

how the university works, and we have the time and energy to take on activities that current employees would have trouble getting to. We're pitching the premise that "We can do things that you can't." In response, we are receiving requests to participate in current campus programs and committees.

One example of our service to the campus community is the table (page. 10) of Internet Service Providers, which sell dial-access services in all or part of McLean County. We had time to look it up and share the information.

Following up on an idea of Parker's a social security representative will be on campus (see below)

A) *Understanding Dial-Access into ISU from some other Internet Vendor's System.*

Dr. Mark Walbert has graciously agreed to meet with us and describe how things will look when we connect to ISU's web site and mail systems through some other Internet Service Provider's (ISP's) hook-up. He will deal with questions like

"How do we get disconnected from the ISU system? Should we do that before or after we start up service with another ISP?"

"Will we need additional software

such as VPN? Is it on the I-Tools CD? How can we tell if we already have it set up on our systems? If it isn't, how do we get it set up?"

"Can we still legally use the McAfee Anti-Virus Software we got with I-Tools?"

"Will we need new sign-ons in order to use the ISU web-site, Milner's catalog, and other ISU resources we are using now?"

Dr. Walbert's demonstration and discussion session will be held on **Wednesday, Dec. 1 in Schroeder 130 from 3:00 - 4:30**. Parking is available in the Bone lot. Enter Schroeder from the West.

B) *What SURS folks need to know about Social Security BEFORE they turn 65?*

Many of our spouses and us folks have some credits accumulated under Social Security. We wonder what we need to know in order to make decisions about participation in Medicare A and/or B. The answers depend on whether the applicant is married, single, or widowed, how many quarters he or she has credit for, how much has been contributed, and whether the applicant's spouse has or had Social Security coverage.

But we can get answers to some key questions ahead of time, to simplify the process when we do turn 65. Mr. Bill Carter of Bloomington's Social Security Office will be on campus several times to deal with questions such as: "I (my spouse) have almost enough quarters to qualify for Social Security-Medicare. How can I tell if it's worth while to work to get the extra quarters?"

"How does the notorious Social Security Offset work? How much of my earned benefits will I actually get, considering the expected amount of my

SURS pension?"

"What information will I need in order to decide if it's worth the money to buy Medicare B coverage on top of my SURS health insurance coverage?"

Mr. Carter will meet with up to 35 current or retired faculty and staff on **Wed, Nov. 15, 2004 in the Faculty-Staff Commons at 11:30 - 1:00**. Bring your own lunch. Registration is required to be sure we don't overwhelm his ability to answer individual questions. Call or e-mail Jan Cook: 726-1664 or [jmcook@ilstu.edu](mailto:jmcook@ilstu.edu).

Additional sessions are scheduled for **Tues., Jan. 11** and **Thurs., Jan 13<sup>th</sup> 2005** in the **Faculty-Staff Commons at 11:30 - 1:00**. Again, registration is required. **We plan more sessions in April and May.**

## NEW OFFICERS

**President:** Janet Cook 2004-06

**Vice President:** Sharon Quiram 2003-05

**Secretary:** Carolyn Bartlett 2004-06

**Treasurer:** Paul Schertz 2003-05

## Council Members:

Jude Boyer 2003-05

Christ Schwelle 2003-05

Don Kachur 2004-06

Andy Nappi 2004-06

## SUAA Directors

David Strand 2003-05

Chuck Taylor 2003-05

Parker Lawlis 2004-06

Jan Cook 2004-06

Paul Schertz 2004-06

## ISUAA Committee Chairs

**SUAA Foundation Director** Christ Schwelle 2004-06

**Membership Committee** Christ Schwelle

**Legislative: Co-chairs** Dave Wiant, Tom Wilson

**Newsletter:** Jack Hobbs, Jan Cook

**Survivor's Advocacy Team:** Mary Liverman

**Golf:** Pete Whitmer

**Social:** Shirlee Bottomely, Dona Meador

**Insurance:** Yvonne Hougham

**Chapter Directory:** Dona Meador

**Auditor:** Chuck Taylor

**Membership Lists:** Rebecca Benner

### Coming Events

*Wed, Nov. 10, 2004*

ISUAA Board Meeting with Committee Chairs, Spotlight Room 2:00-3:30

*Thursday, Nov. 18, 2004*

Discussion: What SURS Folks Need to Know about Social Security BEFORE They Turn 65. Faculty-Staff Commons 11:30 - 1:00. Led by Bill Carter of Social Security. Registration required. Call or e-mail Jan Cook

*Wed., Dec. 1, 2004*

Presentation: Connecting to ISU via an outside Internet Service. Dr. Mark Walbert, Schroeder 130, 3:00 - 4:30.

*Wed, Dec. 8, 2004*

**Holiday Luncheon Meeting-** Ballroom, 11:30, 2:00 Christmas luncheon menu - \$10 per person. Garden salad, sliced oven roasted turkey, mashed potatoes with gravy, garden peas, rolls, pecan pie **OR** fruit cup (you

will make this selection on your reservation form), ice tea, coffee (Please note: if you cannot attend, either invite some friends to go in your place or call Shirlee Bottomley (827-5015) or Dona Meador (452-7588) to cancel!)

*Friday, Dec. 10, 2004*

ISUAA sponsors University Club: Scholarship Awards. Faculty-Staff Commons, 3:30.

*Tues., Jan. 11, 2005*

Discussion: What SURS Folks Need to Know about Social Security BEFORE they turn 65. Faculty-Staff Commons 11:30 - 1:00 Led by Bill Carter of Social Security. Registration required. Call or e-mail Jan Cook

*Wed., Jan. 12, 2005*

ISUAA Board Meeting with Committee Chairs, Spotlight Room 2:00-3:30

*Mon, Jan. 17, 2005*

Deadline for materials, February Newsletter

*Thur., Mar. 10, 2005*

SUAA Board of Directors Meeting, Gov. State University

*Mon., Mar. 14, 2005*

ISUAA Spring Luncheon, 11:30 - 2:00, Holiday Inn, Normal

*Wed., Mar. 16, 2005*

ISUAA Board Meeting with Committee Chairs, Spotlight Room 2:00-3:30

*Fri., Apr. 15, 2005*

Deadline for materials, May Newsletter

*Tues, Apr 26, 2005*

ISU Foundation Breakfast, 8 AM,  
Atrium, Co B Building

*Wed., May 11, 2005*

ISUAA Board Meeting with  
Committee Chairs, Spotlight  
Room 2:00-3:30

*Wed., June 1, 2005*

ISUAA 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,  
Bone Student Center Ballroom

*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

## **LEGISLATIVE REPORT**

**by Tom Wilson**

Below are the proposed 2005 Legislative  
Goals.

### **2005 SUAA LEGISLATIVE GOALS and BRIEF RATIONALE**

The State Universities Annuitants Association (SUAA), a voluntary organization of about 13,000 members, supports benefit maintenance and improvements for members of the State Universities Retirement System of Illinois (SURS).

#### *RETIREE AND SURVIVOR BENEFITS*

**Death Benefit** – Increase the SURS death benefit from \$1,000 to \$5,000. The benefit has been at \$1,000 since 1959. SURS has indicated that the cost of this benefit is negligible.

**Inflation Adjustment** – Provide an ad hoc increase for those who retired before 1980 (or for the survivor). Inflation in the 1970s averaged about 10% per year, and retirees from that era have never come close to achieving a cost of living increase.

#### *HEALTH INSURANCE*

**State Group Health Insurance** – Maintain current health benefits for State university retirees, survivors, and employees. Establish greater transparency in health care decision making by Central Management Services, including a Participants Advisory Committee to CMS.

**CCHIP Premium Assistance** – Reduce the dependent's payment for the Community College Health Insurance Program (CCHIP). At present

dependents under age 65 pay about \$6,500 per year for health insurance and those 65+ without Medicare pay over \$10,000 per year.

**Medicare Premium** – Provide State payment of the Medicare Part B premium for State retirees with Medicare. The State’s health insurance payment is reduced by about 60% for State retirees who are Medicare recipients. Work out a fair plan for employer payment of Medicare B for community college retirees.

#### *FUNDING AND CONTROL OF SURS*

**State Required Contribution** - Support actuarially certified funding for SURS and the other State retirement systems for fiscal year 2006, which begins July 1, 2005.

**Service and Investments** – Support the autonomy of SURS to serve all its members and to make investments in the best interest of those members.

#### *FEDERAL GOVERNMENT LEGISLATION*

**Social Security Offsets** – Remove the so-called “Windfall Elimination” provision and the Government Pension Offset, which greatly reduce earned Social Security benefits for many SURS retirees and for teachers retired from public schools in Illinois.

**Deduction for Long-Term Care Insurance Premiums** – Amend the Internal Revenue Code to allow the full deductibility of insurance premiums paid for long-term care. Currently, only a portion of the premium is deductible and then only if approved medical expenses exceed 7.5% of income.

#### **SUAA SUPPORTS THESE CHANGES**

- Allow employees when they retire to apply up to 2 years of unused sick leave as service credit under SURS.
- Permit retirees to elect three retiree members to the SURS Board of Trustees. Allow employees under SURS to also elect three employee members. Currently, the Governor appoints all members, including two retirees.
- Allow retirees the same flexible spending accounts as provided for employees. For medical care, retirees usually have more expenses than employees. For dependent care, retirees will probably use it for care of spouses and parents rather than day care for children. If IRS rules are a barrier, use the influence of the State to get the rules changed.
- Increase funding for public institutions of higher education.
- Provide a “thirteenth month” check for retirees and survivors when investment returns of SURS exceed 12% for the previous fiscal year.
- Monitor the malpractice claims filed against physicians and the cost of insurance for such claims and provide a remedy if it is clear that physicians in Illinois are leaving the State due to the high cost of malpractice insurance.

## SUAA OPPOSES

- Consolidation of the assets of the five State retirement systems.
- Dissolution of the SURS Board of Trustees.
- Raising the contribution percentage for employees under SURS, which is now 8% for most employees, unless comparable benefit increases are made.

## ALTERNATIVE VIEW OF HB750 By Tom Wilson, Legislative Co-Chair of ISUAA

On September 23 I attended a meeting on House Bill 750 and Senate Amendments 1 and 2, where the main speaker was Ralph Martire, Executive Director of the Center for Tax and Budget Accountability. I asked him several questions, although the time for questions was severely limited.

The bill and amendments now run about 200 pages, but the main points are:

- **Tax increases (\$7.2 billion)**
  1. Raise the individual Illinois income tax from 3% to 5% (\$5 billion)
  2. Raise the corporate Illinois income tax from 4.8% to 8% and eliminate corporate tax exemptions (\$1 billion)
  3. Tax some pension income (\$359 million)
  4. Apply the sales tax to many services (haircuts, labor on car repairs, etc.) (\$900 million)

- **New State expenditures (\$7.2 billion)**

1. Property tax relief based on amount paid for school taxes (\$2.4 billion)
2. Increase foundation level for schools (\$1.8 billion)
3. Credit for lower income taxpayers (\$1 billion)

Note: This may violate the Illinois Constitution, which requires that income taxes be at a flat rate. This provision will definitely need to be tested in the courts, resulting in long delays to get anything implemented.

4. State General Fund (\$2 billion)  
Note: This can be used for anything approved by the Governor and Legislature

One major problem with HB750 is the “spin” implies the \$7.2 billion will go to the schools, whereas only \$1.8 billion (25% of \$7.2 billion) is actually designated for schools. Other problems that I asked Martire about include the following.

### A. Unfair omission of Social Security income when calculating total income

I asked Martire why Social Security (SS) income was first included in the legislation and then was pulled out. He said it was based on polling which indicated the legislation would not pass with Social Security subject to State tax. The irony is that many SURS retirees might have earned some payment from SS, but they don’t receive some or all of it because of the federal offsets. It was interesting that Martire admitted the removal of Social Security from the proposed Illinois income tax was political and based on polling data, after presenting such a “holier than thou” argument about fairness during his talk.

### B. Can two live as cheaply as one?

I asked Martire why the same \$74,999 threshold for taxation of pensions applied to retired couples as

well as single retirees. (This would be the total combined income – the adjusted gross income.) It would seem that the tax on pensions should give a little break to couples, since two cannot really live as cheaply as one. He also did not seem to realize that many older people save and invest a fair amount of money for future expenses such as nursing home care. This saves the State a good chunk of money that otherwise would have to be paid by Medicaid, a costly and often poorly administered State and federal program.

### **C. Big benefit for those with big houses**

Martire lives in River Forrest and noted that the average property tax for schools in that city is \$10,000 per house. With the 20% rebate, the estimated savings for such a homeowner would be \$2,000. But these houses are expensive, probably averaging about \$500,000. Any property tax savings would be much lower for seniors living in smaller houses. In many areas of Illinois, including Bloomington-Normal, the property tax savings would be more like \$200 - \$600. (Note that the property tax for schools is about 60% of the total property tax.)

### **D. Shifting property tax income from rich areas to poor areas**

I asked Martire if it wouldn't be more simple and fair to have a single State property tax rate for schools and a minimum amount per student in every area of the State. This is kind of a "Robin Hood" idea but it has been used in some states. The idea is that places like Lake Forrest and Winnetka that spend \$18,000 per student would shift

money (perhaps 1/3 going down to \$12,000 per student). The extra \$6,000 would go to schools in poor areas that would have the same established property tax rate but could raise only \$4,000 per student. HB750 would provide modest help to schools in poor areas, but schools in rich areas would still spend three times as much as schools in poor areas. Martire dismissed this idea as impractical.

Dr. Alan Hickrod and other experts on school finance have pointed out the need for adequacy rather than equity in school funding. He's right but if we are considering a large tax increase for schools, the equity problem should be given some attention. The problem is that HB750 provides for a large tax increase but not much of the increased revenue actually gets to the schools. You will be hearing much more about HB750 in the next few months, and I would urge you consider the merits and disadvantages of the bill and ask proponents for a clear explanation of the tax increases and expenditures.

### **Legislative Addresses and emails**

Keith Sommers, 121 W. Jefferson,  
Morton, IL 61550. Fax: 309/263-8187  
Email: [sommer@mtco.com](mailto:sommer@mtco.com)

Dan Brady, 514 E. Locust, Bloomington,  
IL 61701, 309 827 8303 or 217 782  
1118, [www.rep-danbrady.com](http://www.rep-danbrady.com)

Bill Brady, 2203 Eastland Dr. Suite 3,  
Bloomington, IL 61704  
Fax: 309/664-8597. Email:  
[billbrady@senatorbillbrady.com](mailto:billbrady@senatorbillbrady.com)

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Pontiac, IL 61764.  
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Peter Fitzgerald, 555 Dirksen Bldg.,  
Washington D.C. 20515. Email:  
Senator\_Fitzgerald@fitgerald.senate.gov  
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Tim Johnson, 1229 Longworth HOB,  
Washington D.C. 29515  
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Gerald C. Weller, 1210 Longworth  
HOB, Washington, D.C. 29515. Fax:  
202/225-3521  
Email: [www.house.gov/weller](http://www.house.gov/weller)

Ray LaHood, 1424 Longworth HOB,  
Washington D. C. 20515  
Fax:- Peoria 309/671-7309. Email:  
[www.house.gov/lahood](http://www.house.gov/lahood)

### **SUAA FALL MEETING Urbana, Oct. 14**

Tom Wilson, Parker Lawlis, Christ Schwelle, and Jan Cook attended the SUAA Directors Meeting. Tom led discussion of current and pending legislation, particularly that in Illinois. Parker helped lead discussion of a newly compiled SUAA Membership Guide. Christ participated in that discussion while Jan attended the SUAA Foundation Board meeting.

Representative Chapin Rose (R-110, Mahomet) stirred up the luncheon session with his slant on current budgets and legislation

Jim Hacking, Director of SURS, gave a report on SURS investments, income and expenditures. His clear and comprehensive grasp of both facts and projections was very impressive. The funding picture was less so.

The Foundation Board and the SUAA Board approved an interim Mission Statement: The SUAA Foundation will work to

A) "fulfill an essential need or compelling cause"

B) " provide emergency monetary assistance to members, chapters and the SUAA Central office", including "one time grants to individuals in time of emergency" and "one time grants for paying legal costs in litigation over retirement benefits."

### **FAMILY CAMPAIGN CELEBRATES Will you be there? by Pat Grogg**

On November 9, Tuesday, beginning at 11:30 a.m. the Family Campaign is celebrating what it fervently hopes will be 1000+ donors with lunch and a "family portrait" at Redbird Arena.

All donors to the Family Campaign are listed in the September issue of the Family Campaign Action News and on the Website:

[www.campaign.ilstu.edu/family/index.shtml](http://www.campaign.ilstu.edu/family/index.shtml)

If you are a donor, and you're trying to figure out whether or not to go, here are some answers to frequently asked questions:

- No, you don't have to RSVP.
- Lunch will be served continuously from 11:30 a.m.
- "Family portrait" will be taken at 12:20.
- "Meet and Greet" Teams of Volunteers will be available at all arena entrances including the street level on College Avenue. Use the street level entrance for



wheelchair access or for a bit of extra help. There will be Valet Volunteers to park the cars of those needing this service. Please let Pat Grogg (438-5962) know of other special requirements.

- Where to park? Lot G83, adjacent to the Ropp Agriculture Building or Lot G73 next to Hancock Stadium are good choices with generally good availability. Parking Services has said, “no tickets will be issued during the Family Campaign Celebration” in those lots!
- Haven’t made a gift or pledge, but want to? Call Pat Grogg at 438-5962, and she’ll probably deliver a pledge card to your door! Or, show up at the Arena for the event—pledge cards will be available there.

As a special Thank You to Donors to The Family Campaign who show up for the Celebration and Family Portrait, President and Mrs. Bowman are offering a “First Family to Your Family” dinner. Three lucky donors and their guests will be treated to a Gourmet Dinner cooked by Chef Al Bowman at the University Residence. What will the rest of us get? The recipes!

Questions of any kind are welcome. Pat Grogg, Professor Emerita, Co-Chair of the Family Campaign, 438-5962

### **UNIVERSITY CLUB SCHOLARSHIPS**

Come join us Friday, December 10th, as the ISU Annuitants Association sponsors University Club. On the agenda will be the presentation of scholarships to several deserving ISU students. Come join your fellow ISU faculty and staff (those retired and those still working) for

complimentary hors d'oeuvres and a cash bar as we honor these outstanding students. Food and drink are available beginning at 3:30 p.m. Scholarships will be presented at 4:30 p.m. Further information about University Club is available at <http://lilt.ilstu.edu/uclub/>. Hope to see you there!

### **NEW RETIREES**

Pearle S. Besserman  
David Doss  
Douglas Edwards  
Doris Friedman  
Eddie Glenn  
Connie Gulstorf  
Janet M. Hoffman  
Jerry J. Lehan  
Susan Lenski  
Lionel J. Leonard  
Robyn McGownd  
Steve Meckstroth  
Calvin Miller  
Jerry E. Phelps  
Bonnie Scheffert  
Doris Shaw  
Sharon Walters  
Sherry L. Zehr

### **TREASURER’S REPORT**

ISUAA is in good financial shape for this year because of a healthy reserve. Unfortunately, the ISU Foundation, which has been very generous with support, has been forced to significantly reduce that support; so that, combined with inflationary increases in expenses, presents the Board with a financial challenge for next year and beyond. A dues increase is one thing the Board will have to look at.

## INTERNET SERVICE PROVIDERS IN MCLEAN COUNTY

Starting with the references provided by our members in their responses to Dr. Walbert's survey, and adding information from the Verizon telephone book's Yellow Pages, we have compiled a partial list of vendors who provide regular or high-speed dial-up access to the Internet and thence to ISU's web site and e-mail. No recommendations are implied. The list is alphabetical.

For many vendors, much more detailed data is available either in ads in the phone book or at the vendor's web site. In some cases, only phone numbers are available.

**A5.com** 419 n. Main St., Bloomington 820-7498 Mac or Win 95+ from \$12.50 mo. [www.A5.com](http://www.A5.com) Nationwide access.

**AOL 9.0** CD free at Bloomington post office 1-800-539-0349 Mac or Win 3.1+ from \$14.95 mo. Nationwide access. "AOL may be optimizing some of your computer settings to enhance your experience on AOL."

**AT&T Internet Services** 1-800-967-7498

**Bitwise** 1701 Pioneer Parkway, Peoria 1-309-689-0711

**CTech** 1520 E. College, Normal (between Kroger & Commerce Bank) Mac or Win from \$12.95 mo. 862-2983 [www.ctechinternet.com](http://www.ctechinternet.com) Nationwide access.

**Earthlink** [www.earthlink.net](http://www.earthlink.net) 1-800-511-2041 Mac or Win 98+ from \$12.50 mo.

**El Paso Net** [www.ElPaso.net](http://www.ElPaso.net)

**Frontier Communications** 1-800-845-5130 [www.Frontiernet.net](http://www.Frontiernet.net) Mac or Win 98+ from \$11.95 mo. Specializes in homes with Frontier phone service, but nationwide access.

**Gridnet** - 309-747-2800 [www.Gridnet.com](http://www.Gridnet.com) Mac or Win 95+ from \$14.99 mo. Gridley and vicinity

**Insight Communications** 1202 W. Division, Normal (off Adelaide) from \$44.95 mo. 454-3350 Faster than DSL. Bloomington/Normal only

**Juno** [www.juno.com](http://www.juno.com) Linex, Mac or Win 95+ from \$ 9.95 mo. Nationwide access. Some free service when special conditions are met.

**Microsoft 9** [www.MSN.com](http://www.MSN.com) Mac or Win from \$26.95 mo.

**MTCO Communications** 1713 Fort Jesse Rd., Normal Mac - Win 95+ from \$12.00 1-800-859-6826 [www.mfco.com](http://www.mfco.com) Nationwide access.

**Net Zero Internet** CD free at K-mart checkouts. Mac or Win 95+ from \$ 9.95 mo. [www.NetZero.com](http://www.NetZero.com) Apparently Nationwide.

**NTS Services Corp.** 1-888-478-7346 [www.ntslink.net](http://www.ntslink.net) from \$ 4.95 mo. Pekin: 347-LINK Peoria 691-2534 Nationwide access.

**Route 24 Net** 1319 N. Veteran's Pkwy. Bloomington from \$12.50 mo. (Clearwater, behind Burger King) 662-0405 [www.Route24.net](http://www.Route24.net) Local access from 300 communities in Illinois.

**Yahoo!** [www.yahoo.com](http://www.yahoo.com)?

**Verizon** 2103 N. Veteran's Pkwy, Bloomington. Mac or Win 95+ from \$19.95. 662-3500

## VOLUNTEER OPPORTUNITIES

*University Mediators:* Faculty and staff are needed to serve as University mediators in the University Mediation Program of Community Rights and Responsibilities. The program provides mediation services for students and university personnel and for community members. Anyone interested should contact Anne Newman 438-8621. Deadline for applications is Nov. 8<sup>th</sup>.

*Milner Library:* Faculty, staff, and students are needed to participate in formal usability testing of the Milner Library web site. This is a research study. Those interested contact Chad Kahl 438-3454, Jennifer Hootman 438-3953, or Sandy Roe 438-5039.

*The Commencement Coordinating Team* is seeking volunteers to assist with December Commencement ceremonies. These will take place on December 18, 2004 with the College of Arts and Sciences, the College of Applied Science and Technology and the College of Fine Arts taking place at 9:00am (volunteers are needed from 7:30-9am). If you are interested in volunteering, contact Maureen Blair, Commencement Volunteer Coordinator at 438-2711 by November 19, 2004.

RESERVATION FORM FOR  
THE ISUAA HOLIDAY LUNCHEON MEETING

Wednesday, December 1, 2004, 11:30 a.m. (doors open at 11:00)  
BALLROOM of the ISU Bone Student Center

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 December 3, 2004 to Shirlee Bottomley, 507 E. Taylor St. Bloomington, IL 61701 5334