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*ISUAA—serving annuitants and survivors since 1971*

### President's message

Recently I took some time to read the history of the Illinois State University Annuitants Association (ISUAA) 1971-1990. If I could sum up my impression in one phrase it is, "How much things change and how much things remain the same." The state's under-funding of pensions has been going on for a long time. Another thing that is obvious is the involvement and teamwork over the years of faculty, staff, and administrators from a variety of areas in advocating for the wellbeing of retirees, survivors, and pre-retirees.

Once again annuitants will be invited to participate in the Founders' Day convocation on February 14. Details will be published in the Illinois State University Report. This is, again, an indication that the University recognizes and appreciates the role annuitants have played in the success of Illinois State.

It was great to see the large turnout for the September 5 fall luncheon. Thanks to Campus Dining Services for a fine meal. I'm looking forward to another large turnout for the December 5 Holiday Luncheon. Let's wear our red!

Thank you to the ISU Credit Union for sponsoring this issue of the ISUAA newsletter.

Christ Schwelle, ISUAA President



### **"Financial Planning for Retirement": some ideas for the Illinois State University community**

*By Richard Dammers, vice president ISUAA*

On Thursday, December 6, ISUAA is hosting a presentation from noon-1 p.m. (brown bag lunches encouraged) on "Financial Planning for Retirement" for ISUAA members and the Illinois State University community. We will meet in the Prairie Room North in Bone Student Center. Our presenter will be George Flanigan, professor of finance, insurance, and law in the College of Business. This presentation comes one day after the ISUAA holiday luncheon on December 5, so you are encouraged to meet your friends at the December 5 luncheon and make plans to come with them to this informative session on financial planning on December 6. Hope you can include this presentation in your busy December schedule.

## ISUAA calendar

**November 14, 2007 • 2-3:30 p.m.**

ISUAA Board with committee chairs  
*Spotlight Room*

**December 5, 2007 • 11:30 a.m.-1:30 p.m.**

ISUAA holiday luncheon  
*Brown Ballroom*

**December 6, 2007 • noon-1 p.m.**

ISUAA program on financial planning with Professor George Flanigan of Finance, Insurance, and Law  
*Prairie Room North*

**December 6, 2007 • 6:30 p.m.**

ISUAA night at Madrigals  
*Circus Room*

**January 9, 2008 • 2-3:30 p.m.**

ISUAA Board with committee chairs  
*Spotlight Room*

**March 5, 2008 • 11:30 a.m.-1:30 p.m.**

ISUAA spring luncheon  
*Old Main Room*

**March 12, 2008 • 2-3:30 p.m.**

ISUAA Board with committee chairs  
*Spotlight Room*

**May 14, 2008 • 2-3:30 p.m.**

ISUAA Board with committee chairs  
*Spotlight Room*

**May 20, 2008 • 8-9:30 a.m.**

Spring Advancement retiree breakfast  
*Ewing Manor*

**June 4, 2008 • 5:30-7:30 p.m.**

ISUAA annual meeting and dinner  
*Brown Ballroom*

## 150th celebration events

**November 8, 2007**

Country music superstar Naomi Judd speaking about "How Love Can Build a Bridge"

**November 14, 2007**

Award-winning author on education and urban issues  
Jonathon Kozol

**February 14, 2008**

Founders' Day—150th anniversary conclusion convocation featuring author, entrepreneur, inventor, and futurist Ray Kurzweil

## Illinois State Annuitants Association Newsletter

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[www.annuitantsilstu.edu](http://www.annuitantsilstu.edu)

## SURS participants and Social Security/Medicare

*By Richard Dammers, vice president ISUAA*

On Thursday, September 6, ISUAA hosted a noontime presentation by Bill Carter, district manager for Social Security in Bloomington, on the topic of what SURS participants need to know about Social Security and Medicare. It was fortunate that the session was scheduled in the Old Main Room because around 100 people attended. Carter provided an excellent and informative presentation on very complex subjects. Those attending suggested that this session should be repeated at some time in the future. ISUAA thanks Ira Schoenwald and the Office of Human Resources for supporting this event.

## Social Security focus group

*By Bob Hunt*

Some 30 current and retired faculty and staff have come together to share information and pursue Congressional action to eliminate Social Security's Windfall Elimination and Government Pension Offset provisions. These provisions penalize all who are eligible for both SURS and Social Security benefits.

Many of our group have communicated with our local members of Congress and Senators about these provisions. In those letters and conversations we have stressed the inequities in the legislation. We have noted that they penalize those of us who have worked both for public agencies and the Social Security system.

Legislation is pending in both the House and Senate to repeal those provisions (H82 and S206). We have received strong letters of support from a number of officials, all sharing our views. But such support has been evident in the past. We may need to consider generating a more extensive organizational effort to move officials from general support to more active leadership to force a change.

Those wishing to join us in our effort should write Bob Hunt at [rwhunt@ilstu.edu](mailto:rwhunt@ilstu.edu).

## Helping Hamper

We are now in year three of the Helping Hamper Program and the recipient agencies are glad to have us back. They say we do make a difference.

Our June Helping Hamper donations to the St. Vincent DePaul Food Pantry were gratefully received as were our September donations to the Crisis Nursery at the Children's Foundation.

The Helping Hamper at our December Holiday Luncheon will benefit the Clare House Soup Kitchen at St. Mary's Catholic Church. The kitchen serves about 100 people each Tuesday and Thursday. They would be happy to receive packaged pasta, canned broth, meat, or vegetables for the soup, coffee, tea, and especially canned fruit.

## Illinois State University Foundation update

by Barbara Todd, executive director,  
internal campaigns

The Illinois State University Foundation continues to live its mission of supporting the scholarship, creativity, teaching, and service of the University's students, staff, and faculty. Foundation assets, which were approximately \$7 million in 1990, grew to just over \$90 million by the close of the 2007 fiscal year. Increases in the foundation's assets plus a very positive investing year provided distributions to the campus of \$2,320,000. Those distributions support FY 08 scholarships, programs, and other significant benefits to the University as directed by donors. The FY 08 distributions represent an increase of nearly \$600,000 over the previous year's distributions.

The foundation and University are grateful for the generous support that brought foundation assets and distributions to a record level. Two events have been scheduled to recognize members of the foundation giving societies. On November 10, members of the 1857 Society, Heritage Society, President's Circle, and Legacy Society will have the opportunity to be treated to dinner and a premier weekend performance of *Relatively Close*, a play authored by an Illinois State University alum and scheduled for an extended engagement in Chicago following the Illinois State opening. A second donor event is scheduled at the Ewing Cultural Center and Green Gardens on June 21, 2008. For more information on those events, contact Kathy Alexander, director of stewardship, at (309) 438-5711. For more information on giving, contact Dianne Ashby or Joy Hutchcraft at (309) 438-7681.

### In memoriam

K. Richard Bill	July 1, 2007
George Brooks	July 18, 2007
Jean Cramer	August 11, 2007
John Devitt	July 3, 2007
William Easton	June 28, 2007
Bettye Hatfield	July 30, 2007
Richard Hentz	July 24, 2007
Norene Kurth	August 15, 2007
Ione Rhymer	August 23, 2007
Earlene Smith	August 4, 2007
Beverly Wilson	August 3, 2007

## Death of annuitants: survivor information

This information was prepared by the Illinois State University Annuitants Association (ISUAA) Survivor Advocacy Team to provide information for members and does not constitute legal, tax, or professional advice.

### • Definitions:

- Annuitant*—any person receiving a SURS annuity (pension)
- Survivor*—spouse or dependent
- Dependent*—a spouse or minor child, college student under age 22, disabled child, or parent
- Beneficiary*—anyone named by the annuitant to receive death benefits
- SURS*—www.surs.org or (800) 275-7877

### • Documents that should be on file with SURS for all annuitants today:

1. Updated beneficiary form, along with current addresses of all beneficiaries
2. Annuitant's birth certificate
3. Survivor's birth certificate
4. Marriage certificate or divorce papers

• **Upon the death of a spouse** the annuitant should contact SURS immediately to report the death.

• **Upon the death of the annuitant** the survivor should immediately notify SURS of survivors' or beneficiaries' names, addresses, phone numbers, birth dates and Social Security numbers.

• **Seven to 10 days after SURS is notified** of the death of an annuitant SURS will send the survivor or beneficiaries a quote letter and forms. To expedite processing of a claim the following forms mailed by SURS should be returned immediately:

1. Application for widow's or widower's survivor benefit
2. Certified copy of the death certificate (obtain ample copies from the funeral director)
3. Certified copy of the death certificates for any primary beneficiaries
4. Certified copy of the letters of office or letters of administration (if payable to estate)
5. Copy of trust agreement (if payable to a trust)
6. Agreement to hold or use payments for the benefit of a minor (if payable to a minor child)

• **The survivor will continue to receive health care insurance** after the death of the annuitant, assuming that person is the eligible survivor and receiving the survivor benefit. It is very important that there is no delay in notifying SURS when death occurs. Pharmacies will not change the name on the account until SURS officially notifies the pharmacy. Should there be a delay and medication is needed, the survivor must pay the full retail price for the prescription, but will be reimbursed by the insurance carrier later upon filing of appropriate forms.

• **Upon the death of an annuitant** the survivor "inherits" the subsidized health care premium of the annuitant.

• **Upon the death of an annuitant** and depending on the plan and time period contracted at the time of retirement, the survivor will

(continued on next page)

(from previous page)

be given a monthly annuity that amounts to approximately 50 percent of what was paid to the annuitant at the time of his or her death. If there are contributions and interest remaining in the account SURS will give the survivor the option to take either the monthly survivor benefit or a lump sum benefit. Experience indicates that those taking the lump sum will exhaust their contributions and interest within three or four years. If the survivor decides to take the lump sum payment the following documents will be needed: waiver of survivor's insurance benefit, application for death benefit, and certified copy of death certificate.

If there is an eligible survivor (spouse or dependent), SURS will pay a \$1,000 lump sum payment (\$500 if reciprocal with TRS or SERS). If there is no spouse or dependent, the death benefit will be paid to the beneficiaries.

Survivors sometimes experience delays in finalizing claims because of delays in notifying SURS of an annuitant's death or delays in promptly returning to SURS the necessary forms and documentation. SURS will pay a full month's annuity if death occurs in the middle of a month and will continue to pay until notified of an annuitant's death. If SURS overpays, processing the death claim will be delayed until the overpayment is returned to

SURS. Delays may also be caused by marriage and/or birth certificates not being on file, or because of certifying reciprocal data when another system such as TRS or SERS, is involved.

Members of ISUAA or their survivors may seek the assistance of the ISUAA Survivor Advocacy Team, a group of volunteers trained by SURS, by contacting Mary Liverman at [mlcliverman@verizon.net](mailto:mlcliverman@verizon.net) or (309) 452-4181.

In addition to using the above information relative to SURS it is important to have all other necessary legal papers readily available including wills and powers of attorney.

## Parking reminder

Just a reminder that the gold emeritus/retiree parking tags allow you to park free in Illinois State University pay lots, including Bone, except when the special event rate is in effect. All you have to do is show your tag to the attendant when you leave and provide the tag number. If you attend an Illinois State University event with complimentary parking you can save that department some money by using the above procedure rather than using a voucher, stamp, code, etc from the event. For more information on parking on campus go to [www.annuitants.ilstu.edu](http://www.annuitants.ilstu.edu).

## ISUAA night at Madrigal dinners

Members who attended last year's ISUAA night at Madrigals had such an enjoyable evening that the College of Fine Arts and ISUAA are again teaming up to offer a special ISUAA group rate of \$28 per person. The performance selected is Thursday, December 6, at 6:30 pm in the Circus Room of Bone Student Center.

Seating is limited, so get your reservation in now! Reservations must be received no later than November 19. Should you have any questions, please call the College of Fine Arts, (309) 438-8321.

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## Order form for ISUAA night at Madrigals

Name(s): \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ E-Mail: \_\_\_\_\_

MADRIGAL DINNER: Thursday, December 6, 2007 tickets @ \$28 each = \_\_\_\_\_

Please make checks payable to **Illinois State University**, or charge to:

VISA  MasterCard  Discover

Card number: \_\_\_\_\_

Cardholder Signature: \_\_\_\_\_ Expires: \_\_\_\_\_

**Mail to:** Illinois State University, College of Fine Arts, Campus Box 5600, Normal, IL 61790-5600

All sales are final. Due to cost of meals, no refunds can be issued.

*If you have any special requirements, please add a note to your order. Wheelchair seating and vegetarian meals are available.*

**Note:** *Should this newsletter arrive too close to the November 19 deadline to get your order in on time, please call the College of Fine Arts, (309) 438-8321, to place reservations.*

## **SUACTION activity**

SUACTION is the political involvement committee of SUAA. Its purpose is to maximize the political influence of the membership through political participation.

Prior to the 06-07 year SUACTION operating expenses were paid from the SUAA operating budget. As a result, SUACTION's activities were limited to avoid exposing SUAA to potential legal problems. As a not-for-profit 501 (c) (4) organization, funded by dues, SUAA is very limited in the nature of political activity in which it may engage.

During the 06-07 year, SUACTION was able to generate sufficient funds from voluntary donations to pay its own operating costs and establish itself as a "political involvement committee" as defined by law. This significantly reduces, if not eliminates, SUAA's exposure to potential legal problems, and allows SUACTION to, "maximize the political influence of the SUAA membership through political participation." This also reduces some of SUAA's operating expenses.

At this point the focus is on identifying key legislators and paying for SUACTION representatives to attend political fund-raising events. This increases the political visibility of SUACTION and helps establish relationships with those legislators. In addition, SUACTION is continuing to train people on how to effectively, and legally, conduct political activity. The one legislative issue that has recently come up the most frequently is the possibility of a Constitutional Convention and the threat that could pose for the constitutional protection of public pensions in Illinois. Most knowledgeable people do not believe this poses a serious threat to current retirees, but this issue is definitely something to watch closely. ISUAA's representative on the SUACTION board is Christ Schwelle.

The next round of requesting donations to SUACTION locally will likely occur in winter or early spring. Anyone who would like to donate now should contact Christ Schwelle at [cfschwel@ilstu.edu](mailto:cfschwel@ilstu.edu) or (309) 663-0230.

## **University Club spring 2008 events**

*by Jude Boyer*

Gourmet dinners: Russian cuisine will be featured at the Friday, January 25 dinner in the Bone Student Center Old Main Room. The Saturday, February 23 dinner, also in Old Main Room, will feature Australian cuisine. Full information about each menu and reservation details should be available approximately December 15 on the University Club Web site ([www.lilt.ilstu.edu/uclub/gourmet\\_dinners.htm](http://www.lilt.ilstu.edu/uclub/gourmet_dinners.htm)).

Discussion hours: The first discussion hour of the spring semester will be Friday, January 18, 3:30-5:30 p.m., in the Bone Student Center Faculty-Staff Commons. Please join us for refreshments and lively conversation. Discussion hours take place on most Friday afternoons of the academic semester. Special discussion and informative topics are noted on the University Club calendar Web site.

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. Further details about University Club may be found at the following Web site address: [www.lilt.ilstu.edu/uclub/](http://www.lilt.ilstu.edu/uclub/).

## **Pocket billiards**

Again this year ISUAA members are invited to play pool at the Bowling and Billiards Center 2-4 p.m. on Mondays for two dollars. These sessions are informal and there is a wide range of skill level among the participants. For more information contact Christ Schwelle at [cfschwel@ilstu.edu](mailto:cfschwel@ilstu.edu) or (309) 663-0230.

## **Using IRA proceeds for charitable giving**

*By Barbara Todd, executive director, internal campaigns*

Legislation allowing a taxpayer who has attained the age of 70 1/2 to use IRA proceeds to make charitable contributions and have such contributions be counted toward the taxpayer's required distributions continues in effect through December 31, 2007. At this time, there are no provisions for this legislation to continue, so individuals wishing to take advantage of this are encouraged to act immediately. While a tax deduction is not allowed for such contributions, the distribution from an IRA that is donated to charity (up to \$100,000) will not be taxable income. If you are interested in utilizing this law and Illinois State University is your charity of choice, please contact the Illinois State University Foundation at (309) 438-7681 for more information. It is also recommended that you consult with your financial advisor.

## **SURS sez**

According to SURS data that is shared with legislators:

- 50 percent of SURS participants are academic employees and 50 percent are staff;
- 68 percent of benefit recipients receive \$2,600 or less per month in pension income.

The cost to pay for SURS benefits in FY 08 will be 9.94 percent of pay. In the private sector employers contribute 6.2 percent of pay for Social Security for their employees. The cost of SURS is equivalent to a private sector employer providing approximately 3.7 percent of employee pay into a retirement plan (not uncommon).

# ISUAA holiday luncheon reservation form

Wednesday, December 5, 2007

11:30 a.m.

Brown Ballroom, Bone Student Center

Please reserve \_\_\_\_\_ meals at \$13 each. A check for \$ \_\_\_\_\_ payable to ISUAA is enclosed.

## Entrees

\_\_\_\_\_ Roast turkey \_\_\_\_\_ (name)

\_\_\_\_\_ Baked ziti \_\_\_\_\_ (name)

*Please send your reservation form by November 27, 2007, to: Shirlee Bottomley, 507 East Taylor Street, Bloomington, IL 61701-5334, or Irene Niccum, 301 South Towanda Avenue #C, Normal, IL 61761-2110.*

*Please, no late or telephone reservations.*

*If you have any special requirements, please add a note to your order.*

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