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The REPORTER

Current News of Special Interest to State Retirees

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May 2009 Editor, Marcia Hoos

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Welcome

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McKemie to Present Wildlife Photography Program



Robert McKemie, a widely known and recognized wildlife photographer, will be our main presenter for the May meeting. Robert has been a wildlife photographer since his parents gave him a camera when he was in grade school. For more than two decades, he has attempted to use his camera rather than a rod or gun to capture images of wildlife in its natural setting. Robert has been widely published in such publications as Audubon, Wildlife, Nature Conservancy, National Geographic, etc., and was the Winner in the 1998 BBC Wildlife Photographer of the Year Competition. He will do a Power Point presentation of his work with penguins. Should be an interesting program for anyone with any concern for the environment, interest in photography or love for wildlife. Hope to see you there!

THIS MONTH

Wednesday, May 27, 2009
1:30 p.m.

St. John's Lutheran Church
Family Life Center
2477 W. Washington St.
Springfield, Illinois

"The March of the Penguins"

Speaker: Robert McKemie
McKemie Photography

COMING ATTRACTIONS

June 24, 2009

"Deployment to Iraq"

Speaker: Jim Watson
State Representative

July 28, 2009

"Music, Music, Music"

Ken Bradbury and David Zink

August 26, 2009

"Sister City Assn. of Springfield"

Speaker: Carol Zerkle





First of all, a reminder to those who have not yet decided whether it is a good deal for them to take advantage of the opportunity to remove the Social Security offset from their survivor's benefits, the time to act is growing short. As I have said before, only you can decide, crunching the numbers, and perhaps getting some personal advice from the retirement system. For basic questions concerning participation in this program, you can call an RSEA volunteer at (217) 524-0389. If you have a question that they cannot answer, they will transfer you to someone who can assist you with your specific situation. You can also get help on those personal questions by e-mailing bhicks@srs.state.il.us.

Obviously, there are those for whom there would be little or no financial advantage to participation, for instance, those whose survivor would receive higher Social Security benefits on his or her own, than the retiree. Others will find that it is a good deal, both financially, and for the resulting peace of mind. And, of course, those who, at this moment, have no spouse, single, widowed, or divorced would have no reason to enroll. On the other hand, for those who do decide to enroll, this program allows you to eliminate the 3.825 percent reduction, if there is a change in your marital status due to death, or divorce. But, remember, if you do decide to enroll, the form that was sent

to you must be returned to the retirement system by May 31, 2009. There will be no enrollment by phone, or by e-mail.

Now, on to more familiar territory, legislative issues. Often, the legislative process is like a football game, sometimes on the offensive, sometimes on defense. Last year, we were on the offensive, working to get our Social Security bill through the legislature. This year, we are on defensive, trying to hold off a host of people who would like nothing more than to reduce benefits for state employees, and retirees.

Many retirees point out that pension benefits are protected by the state constitution, so their attitude is why worry, what can they do to us? Unfortunately, that protection applies only to your monthly retirement check, not things like your all important health benefits. So, what could the legislature, or the governor, do to us? The fact is, almost anything. They could reduce health care benefits, increase the cost, or simply discontinue furnishing health care altogether.

Would they go so far as to discontinue state supported health care for retirees? Probably not, but they could substantially increase the cost of health care. For instance, one proposal would greatly increase health care costs for retirees not yet eligible for Medicare, meaning that many retirees could end up

paying hundreds of dollars a month more toward their health insurance. The one note of comfort is that, at least for the moment, most cost cutting proposals seem to target future, not current, retirees.

And, beyond health care costs, there are other proposals that could drastically affect current, and future, retirees, such as Senate Bill 1734, which would lump all retirement funds into one huge fund, called the Illinois Public Employees' Retirement System. Can you imagine what a tempting target that would make for cash strapped state budgets?

In addition, there are Senate Bills 303, and 304, which would offer a self managed employee investment program, funded by both employee and state contributions. At this point we would have to oppose any diversion of funds that would further reduce the funding ratio of the current defined contribution, defined benefit, plan. We also fear that such a plan would provide much less security than our current defined pension benefits. After all, look at what has happened to 401 k plans, after the latest drop in the market. And we wonder if we could count on the state to match employee contributions, when the state has consistently underfunded the existing pension system.

INSURANCE BENEFITS THE TOPIC OF THE DAY



One thing's for sure about us retirees: We've all been around long enough to have a lot of stories to tell. Our April meeting, at which the open enrollment period for our health insurance plans was discussed, brought back memories of several of those stories. Does anyone else remember signing up for Golden Rule Health Insurance when the premium was \$3.80 a month? Or bringing your first child home from the hospital and paying a total hospital bill of \$120.00?

The house was packed April 29 to hear Tina Sibert, who is with the State Employee's Retirement System, talk about the benefit and cost changes in our various insurance plans. About 225 people heard Tina talk about what we can expect in the benefit packages to be presented in booklets which are now being sent out to all

retirees. Tina did an excellent job of fielding questions from the floor-and there were several. I came out of the meeting with an understanding that it's all right to call the System offices and ask questions. And I learned while I was there that if I die before my wife, she will then no longer need to pay for her health insurance as a dependent, but will be covered under my state paid coverage. That's another benefit I didn't know we had. I realize more and more every day how fortunate we are to have been allowed to spend our working lives as employees of the State of Illinois.

Occasionally I have been known to grumble-just a little, you understand- and only when it's justified. And for sure, only when I'm absolutely right and have justifiable reason for complaining. Anybody else relate to that? And don't you hate it when you're in the middle of a tirade about rising deductibles, co-pays, premiums etc. and your mate just quietly asks, "Now let's see, how much was your salary when your insurance cost \$3.80 a month?"

- Don Grammer, Publicity & Education

Life's Garden

To plant a garden for daily living, plant three rows of peas - peace of mind, peace of heart and peace of soul.

Add four rows of squash - squash gossip, squash indifference, squash grumbling and squash selfishness.

Add four rows of lettuce - let us be faithful, let us be kind, let us be patient and let us really love one another.

And no garden is complete without turnips - turn up for meetings, turn up for service and turn up to help those in need.

Finally a garden requires thyme-time for each other, time for family and time for friends.

Water freely with patience and cultivate with love. You'll have much fruit in your garden, because you reap what you sow.

Enjoy your garden, Marcia



FROM THE PREZ...

Have you noticed all the flowers blooming this spring? The rainfall for April was just the right amount for all the tulips and daffodils. The red-bud, and dogwood have kept their color into May. Even the magnolia trees had their color for several days. Many years it frosts or we have a thunderstorm and all the flowers are gone. It is great to see all the color in May. Many years, Mother Nature changes from cold to hot.

Speaking of flowers reminds me this is May and Memorial Day is rapidly approaching. When I was a child, my grandmothers always referred to Memorial Day as Decoration Day. Decoration Day meant decorating the veteran's graves with flowers. The term Memorial Day now refers to a three day weekend.

As a child, Memorial Day weekend

was always a big event. I was reared in a small village of 400. On Saturday night there was the Alumni Banquet at the high school. My sister and I served at the banquet and received a free meal. The meal was always Swiss steak, green beans, scalloped potatoes, salad, roll and strawberry short-cake with iced tea. Now the banquet is much smaller since there has not been a high school since 1995.

On Sunday, one of the three churches would take their turn hosting the community for church services. The American Legion members would march in together for the service. After lunch there would be a service in the Community Park and the Legion members would march to the cemetery and fire their rifles over the graves of veterans. My father

participated every year until his death in 1986.

May 30th, the traditional Memorial Day, has added significance for me. That is the day I received my Bachelor of Science in Economics and Business Administration from Illinois College in 1971. I remember sitting in the hot sun in a black robe with high humidity for two hours. I thought this day would never end, but at the same time it was the fastest day of my life.

Our next meeting will be Wednesday May 27, 2009 at St. John's Lutheran Church, 2477 West Washington, Springfield, Il. Our meeting begins at 1:30 p.m. Afterwards, there is coffee, cookies and conversation. I look forward to seeing you at our next meeting.

- Bill Curry

Cookies, Cookies, Cookies...



We still need volunteers to bring cookies for our monthly meetings. A few of you have already signed up to bring 3 or 4 dozen cookies for one of our meetings, but we still need more. We have a signup sheet next to the cookies at our meeting or you can contact Alice Griffith at (217) 546-7489. Please pick a month to share some cookies with us. We all enjoy eating them, drinking coffee, and sitting around and visiting after the meeting. Bake, Bake, Bake and we will eat, eat, eat. Thank you.

- Marcia Hoos

Seven Days of Inspiration -- Take One A Day and Feel Good All Week!

- Day 1 Your future holds so many smiles
- Day 2 Doubt less. Hope more.
- Day 3 Something better will come along!
- Day 4 Try something new. It'll make you feel new, too!
- Day 5 Give a smile today to some one who needs one.
- Day 6 Good memories are like imprints on your sole. They're with you forever.
- Day 7 Make one of your own wishes come true, too!

THANK YOU FROM A RETIREE

Dear Bill,

Your March Reporter column states "It will soon be time to take up a new cause for our membership," as though a "new cause" is needed to justify the existence of your (our) organization! What RSEA means for all of us cannot be measured or identified with one single "cause". Just keep on "keeping on," and the causes your leadership needs to pursue will present themselves!! I benefit thanks to the diligence of present and past RSEA leadership and its predecessors who were instrumental in the creation of the State Employees Retirement System. I entered State Service in 1945 - a year after the system was started. The System came about due to the efforts of a number of "old-timers" like a man named Merrill Emerick who was employed in the Agriculture Department and passed away before being able to retire reaping the benefits of his labors.

You and the rest of your leadership team need to know that your efforts are appreciated although we don't tell you that often enough. My best to all.

Hank Petrilli
Retiree, Dept. of Corrections
Wellesley Massachusetts



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CHICAGO METRO CHAPTER

Unable to travel to Springfield each month for the monthly RSEA meetings? You'll be glad to know that we have established a satellite chapter right here in the "Windy City" affectionately known as the Chicago Metro Chapter. We usually meet on the third Wednesday of the month at 1:00 pm in the AARP offices, located at 222 N. LaSalle Street, Suite 710. Due to heightened security issues, you will have to let us know when you plan to attend by calling Sylvia Schluter, Chair, at 773/275-1464 or e-mail at sweetvyce@aol.com.

At our meetings we always strive to have interesting speakers on relevant and timely issues that pertain to retirees. Some of our presenters have included our most famous Barbara Baird from SRS, who speaks on the ABC's of our health benefits; Kim Wright, a local financial consultant; Laura Garcia also from SRS, who informed us all about Medicaid and Medicare; we even heard from a pro bono lawyer from the Legal Assistance Foundation of Metropolitan Chicago. After each presentation, members were able to ask questions that were answered to the full satisfaction of all.

In anticipation of more members joining us, we are planning an exciting agenda for our group. Since we are curious as to how the other half lives, we envision a group trip to Springfield to observe and experience one of their meetings and, of course, there is the ever famous Christmas Luncheon which cannot be missed!

Our mission is to inform, educate and entertain. And we would love to have you join us here in the Chicago Loop where you will see the City at its finest! Our meeting room has a window view of the fantastic Chicago-Lake Michigan skyline. AND if you are really lucky, you might catch a glimpse of the 44th President!

Oh, by the way, we do serve refreshments after the meeting.