President’s Report

When I first joined the Board, there was much that I did not know about NIUAA. I did not know, for example, that NIUAA is the second largest local chapter (1,900 members) or that it has the highest proportion (25%) of members who are still working. I also learned that NIUAA has the reputation of offering the most services to its members (see Events/Trips) and of being among the most effective in bringing change to SUAA. More specifically, NIUAA Board members introduced changes in SUAA’s Bylaws that now give greater voice and vote to those who were otherwise disenfranchised from the decision making process.

Over the past 18 months, I have been especially proud to be a part of NIUAA and SUAA. My pride stems from the fact that we won two landmark suits that protect our benefits. In July of 2014, the Illinois Supreme Court ruled that the State could not impose a 2% tax on pensions to help pay for health care premiums. In May of 2015, the Supreme Court ruled that the 2013 Pension Reform Act was unconstitutional in all its provisions. Among other things, this ruling prohibited the State from reducing the 3% automatic annual increases (“COLAs”) for all current and future retirees.

Unfortunately, these hard-earned victories did not come without a price. SUAA’s Legal Defense Fund, for example, spent over $500,000 in attorney fees to defend our benefits. Clearly, we owe a great debt of gratitude to our many members who generously contributed to this fund. At the same time, we should heed the words of our attorney, Aaron Maduff, who said in effect that even though we have won two major battles, the war is far from over.

Maduff was simply saying that the State will continue its efforts to reduce our benefits. While no one knows for sure what it will do, it appears likely that the State will attempt (a) to lower automatic annual increase for everyone; (b) to push back the age for workers to retire without penalty; and (c) to have employers (universities) pay some of the pension costs of their workers, thereby making it even more difficult for NIU to grant raises. In short, we must be prepared to defend future attacks on our benefits, especially the benefits of those who are still working.

At its October Meeting, the NIUAA Board set the agenda for the rest of this year. First and foremost, the Board wants to recruit 200 new members with a focus on those who are still working. You can help if you succeed in convincing just one person you know to join NIUAA/SUAA (see Membership Report). A second item is to revise our bylaws to foster greater continuity in organizational leadership. A future newsletter will detail all proposed bylaw changes, with members having the opportunity to vote on them at the annual meeting in June. Lastly, the Board will work with NIU’s Legal Counsel and Human Resource Division to streamline the process by which workers can use payroll deduction to pay dues.

In closing, I would be remiss if I did not publicly thank the past and current leaders of NIUAA. While the number of past leaders is far too large to name everyone, I am especially grateful that past presidents such as Jim Lockard, Linda Schwartz, and Joe Vaughn worked so diligently to build the size, reputation, and effectiveness of NIUAA. Similarly, we are fortunate that other outstanding individuals have agreed to be officers, committee chairs, and directors of the current board (see list at end of this newsletter).

Report on SUAA’s Fall Board Meeting

SUAA’s Board of Directors met November 13, 2015, at ISU to approve a 2016 budget of $594,587. The budget has a small deficit that will be covered by adding new members or using savings. The Board also endorsed a Legislative Platform that would increase the state’s income tax at least to its former levels, protect tuition waivers for employees, and provide community college retirees with the same benefit as university retirees to opt in or opt out of state sponsored health plans.

Joe Grush
NIUAA President
Member of SUAA’s Executive Committee
Report from State Universities Retirement System (SURS)

by John Engstrom
SURS Representative

Unfortunately, the big news from Surs is that the State Comptroller announced that payments will not be made from the State to the retirement systems in November, 2015. Comptroller also said that payments probably will not be made in December, 2015. This news comes after three years in which full payments have been made, including 100% of the FY 2015 contribution. In contrast, full payments to annuitants will be made on schedule; the total or collective amount is approximately $200 million per month. This means that Surs staff must sell investments in the short term. The State Comptroller did say, however, that the State’s payments will eventually be made.

Based on information from our actuary, Surs will certify a required contribution from the State in the amount of $1.719 billion for FY 17. The amount for FY 16 was $1.647 billion. Several assumptions have been changed, including revised mortality tables that provide for longer lives.

An Investment Committee meeting was held in October. At that meeting, $500 million was allocated to two hedge fund managers. This was in accord with an asset allocation that was recommended earlier by staff and our investment advisors and approved by the Trustees. The use of hedge funds is to provide downside risk protection in the event of an economic downturn. At the next investment committee meeting, a smaller amount will be invested in commodities. Once again, this allocation will be in accord with the Trustees’ approved asset allocation.

A recent review of the self-managed plan (SMP) was conducted by staff and our investment advisor. Our two providers, Fidelity and TIAA-CREF, were retained. Some minor changes to the plans were adopted, and these will be communicated to SMP members. Increasing percentages of new members are opting for the self-managed plan, due to the lower benefits available to Tier II members.

Changes in the money purchase factors were announced over a year ago and will take effect January 4, 2016. Members retiring on or after that date will see a 6%-7% reduction in the benefits compared to those who retired earlier. The major reason for this decrease was the change in the mortality tables.

FY 2016 has not been a good year for investments so far. As of the end of September, the return was -3.5%. It is expected that the return for October and the remainder of the fiscal year will be better. A report dated October 12, 2015, indicated that returns were 10.8% for the past 3 years, 10.2% for the last five years, and 6.9% for the last 10 years. As of the end of July, 2015, the market value funded ratio was 44.2%.

In terms of Surs management, the Surs Board is fully filled now with eleven members. This includes three who have been newly elected and two who have been recently appointed by Governor Rauner. We have a new Surs Attorney, Bianca Green.

The workload for Surs staff has increased considerably. In addition to the recent processing of health care refunds for annuitants, staff is required to process and to collect 6% penalty charges to institutions that increase pay over a certain amount shortly before retirement. Staff is also expected to audit institutional payrolls to ensure that correct amounts are being sent to Surs. Finally, the staff has been asked by legislative committees to provide information regarding the effects of pension benefit changes contained in various pension reform proposals.

Our next full meeting will be December 10-11 in Chicago. I suggest you keep up with our activities by looking periodically at the website (http://www.surs.org) and reading the Surs Advocate. From time to time, information will also be sent out by NIUAA and SUAA. I continue to appreciate the opportunity to work with Surs.

Membership Report

by Pat Vary and Cathy Cradduck
Membership Co-chairs

Are you getting as much out of your NIUAA Membership as you can? Because of your investment in NIUAA and SUAA, we have had lawyers pleading our case before the Illinois Supreme Court to protect our pensions. Numbers speak. The more members NIUAA has, the stronger our voice. We have about 1890 members now and are trying hard to get to 2000. Do you have friends who are currently Academic and Civil Service employees, Retirees, Retiree spouses, or Survivors of Retirees? Ask them if they are members of NIUAA. If they say “Yes,” tell them you appreciate their membership. If they say, “No,” ask them to join. You are the best recruiters. Did you attend the Holiday party in December and the Annual dinner in June? Have you attended the latest Coffee Hour at HyVee? Have you been on one of the trips that Steven Johnson of Carder Travel organizes, from Drury Lane and Shakespeare plays to travels to the Rose Bowl and even India? Do you use your Groupwise Retiree Account to access the NIU network? You get all this and more for just $36 a year to be a member of NIUAA. And you can even have your dues automatically taken out monthly ($3.00) and never have to worry about renewing your membership. Just email or call Lee Ann Henry, University Advancement, 753-7406, lhenry@niu.edu.
SUAA Foundation Report

by John Engstrom
NIUAA Representative to the SUAA Foundation

I represent NIUAA on the Board of Directors and Executive Committee of the SUAA Foundation, a 501-c-3 not-for-profit organization that is a separate arm of SUAA. Each chapter of SUAA appoints a member to the SUAA Foundation Board, and the Board elects the Executive Committee. The SUAA Foundation has four major purposes:

1. Support for education and dissemination of information regarding issues affecting the welfare of members of SUAA.

2. Emergency assistance to SUAA members who are in need of financial support. The local chapter board (NIUAA for us) must approve and fund those requests prior to consideration by the SUAA Foundation.

3. Support to those Chapters establishing Survivor Assistance Programs.

4. Assistance to the SUAA Central Office.

Members can send contributions payable to the SUAA Foundation c/o State Universities Annuity Association, 217 East Monroe, Suite 100, Springfield, Illinois 61701. Contributions are tax deductible. As of August 31, 2015, the Foundation had $138,509 in net assets available for expenditure, of which $123,242 is unrestricted.

At the June 2015 meeting, the Foundation Board approved new procedures for the Emergency Assistance Program. Basically, members with emergencies can request funds from the Foundation through their chapter presidents. No match is required from the Chapter as had been the case in the past. The maximum grant will be $1,500 per person, with a total maximum of $20,000 per year for the Foundation. Chapter presidents will be notified of the procedures when the program is started.

In addition, the Executive Committee adopted a few minor by-law changes and elected two members to replace those whose terms had expired. Also, Linda Brookhart, Executive Director of SUAA, made a few suggestions regarding future actions of the Foundation.

The next meeting of the Foundation Board of Directors will be November 13 (which will be after the deadline for this issue of the newsletter).

2015-2016 NIUAA Trips/Event Schedule

by Steven Johnson
Events Chair

One of the many benefits of belonging to the NIU Annuity Association (NIUAA) is the opportunity to participate in a number of fun-filled events that are planned for members and guests. For times and places, please check your e-mail or NIUAA's webpage under “annuitants association” in the university's drop-down alphabetical listing at www@niu.edu.

November 23: Trip to Hawaii
December 13
December 2: Holiday Luncheon at Faranda's
December 18: Chicago Shopping Trip
December 19: The Lion King at Cadillac Palace
January 3: Baritones Unbound at Royal George Theater
January 14-25: Panama Canal Cruise Trip
January 31: New Orleans Trip
February 6
February 11: Dressing Downton (sold out)
April 14: Hersey Felder as Irving Berlin at Royal George Theater
April 21: The Producers at Mercury Theater
May 12: DreamGirls at Stage 773
May 18-28: Paris & River Cruise to Amsterdam
June 15-29: Alaska and Yukon Territory Trip
June 25-29: Stratford Festival of Canada
August, TBD: Serengeti Safari and Zanzibar
August, TBD: The Book of Mormon at Bank of America Theater

For Information or Reservations:
Contact Steven Johnson at sjohnso11@niu.edu
The NIU Annuitant

Legislative Report
by Jim Lockard
Legislative Chair

I was tempted to provide a one-word legislative report, that word being the military acronym SNAFU. However, that might be misinterpreted by anyone who is unfamiliar with this as an acronym. It actually stands for Situation Normal All Fouled Up, though in the military the actual words were slightly different.

That said, there actually is big news. Gov. Rauner has called a meeting with the legislative leaders for November 18! Perhaps at that meeting, the impasse over a state budget will finally break. Then again, it could simply end as another snafu. The General Assembly has been scheduled to meet only one day per month during October, November, and December. That led Linda Brookhart to state at a recent SURS meeting that she thought a budget would pass on the first day of the new session in January. Perhaps she was pessimistic. Then again, . . .

While minor actions have been taken by the General Assembly and sent on to the governor, there really is no news of consequence except for the non-budget. You probably know of specific instances, other than NIU even, where the lack of a budget and the consequent failure to make many payments has created real stress and hardship. Depending on the source, the percentage of normal state spending that continues because of mandatory payments (e.g., on bonds) and court orders (e.g., state worker salaries, as I recall) is estimated to be as high as 90-95%. In other words, only a relatively small part of the budget is actually being held up. Unfortunately, much of that affects the poorer citizens of the state, those who depend on various social services, including child care subsidies that enable parents to hold jobs. The universities' appropriations are also on hold, and while the campuses appear to have managed fairly well this semester, whether they can continue to do so next semester is unclear. EIU has said it might have to shut down! NIU appears to be very tight and may not be able to cover the missing financial aid as it has done this fall. For once, we can be thankful that the state’s “contribution” to the NIU budget is as meager as it is or the damage would be far greater.

While the state’s obligations to the pension systems are also outside the budget process and have continued thus far, Comptroller Munger recently indicated that because of cash flow, the state cannot make its required payment for November and is also unlikely to be able to pay on time in December. Obviously, this is not good news, but the state's payments have always varied month to month. Even in years of “full funding” from the state, SURS often has not received all of its money until well into the next fiscal year.

The overriding concern with the budget is that spending is continuing at a pace that outstrips revenue by a large amount. Both the governor and the General Assembly passed unbalanced budgets that were rejected, and the deficit in them was less than that created by the current pace of spending. Assuming there is a tax increase along with some budget, it will necessarily be greater than it would have been in July because fewer months remain in the fiscal year in which to raise the required amounts. Quoting Ralph Martire in a recent Crain’s article, “Every month they go without resolving the impasse on the budget means it’ll cost more to ultimately resolve it. This is a natural, predictable consequence if you do something called math.” Math skills appear to be lacking, or at least selectively, in Springfield. Add in the late payment interest that the state pays to vendors such as healthcare providers who are paid through CIGNA, payments that are now falling further and further behind. Go to www.illinois.gov/cms/Employees/benefits/StateEmployee/Pages/QCHPQCDPClaimPaymentDelay.aspx to check on the current status of claims payments, which is updated daily according to CMS. Remember, many lottery winners are also not being paid without a budget in place.

As a final note on the budget, recall that the primary reason for the budget impasse is the Governor’s insistence on tying elements of his “Turn Around Agenda” to the budget, elements that the Democratic leaders (Madigan and Cullerton) consider unacceptable attacks on labor and the middle class in general. Rauner has claimed that the “business community,” whoever that means other than the Chicago Tribune, is urging him to stay the course and not give in to his opponents. However, even the pro-Rauner Tribune has qualms about the price to the state of this on-going stalemate, and Crain’s Chicago Business on Saturday, Oct 24, posted an Editorial titled “Rauner, even your allies are losing patience.” I can share a copy of that Editorial with anyone who would like to read it. Perhaps this reflects, in part, recent polling results. Eric Zorn reported in the Tribune on Oct 24 that Rauner’s favorable rating stood at 34.4%, but added that Madigan’s stood at 19.9% and the General Assembly as a whole stood at 9.8%. The big difference between Rauner and Madigan is that Madigan can hold on to his power by pleasing just a majority in his small district; citizen opinions state-wide are of less concern.

Healthcare is not a legislative matter at this point in time, but let me note that there is a big difference on the payment side between the Quality Care Program, administered by CIGNA, and other programs such as HMOs and the United HealthCare PPO for retirees. CIGNA administers a program of self-insurance for the state, meaning there is no traditional “health insurance” at all. Rather, the state pays healthcare bills as it receives them and as funds are available. It’s the latter that creates the unconscionable backlog of payments to medical providers. Other programs are operated by large corporations that have the resources to pay claims even during this period in which they are not receiving their payments from the state. Of course, these firms could decide to stop paying claims until the state pays the missing “premiums,” but we trust the necessary budget will emerge prior to any such actions.
Benefits Report
by Sherilynn Spear
Benefits Chair

The University’s Benefits Committee has met regularly since the beginning of the 2015-2016 academic year. The meetings have primarily focused on issues and concerns of current employees. These meetings included discussions of (1) the Money Purchase calculation change effective January 2016, (2) work being done to clarify the university’s policy regarding Family Medical Leaves (FMLAs), (3) clarification of the university’s position on tuition waivers given the implementation of the new differential tuition policy on graduate-level courses, (4) dual career issues, and (5) ongoing concern for staff and faculty morale.

The issues listed above are very complex. Part of the work of the Benefits Committee has been to examine the nature of each issue and to determine what role, if any, should be played by the committee. The committee does not make policy, but it reviews policies and it makes recommendations regarding both current and future policies. Most importantly, the Benefits Committee represents the voices and perspectives of the various constituent groups across campus, including the annuitants.

Lifelong Learning Institute (LLI)
by Brian Fulton

As the university community celebrates the 50th anniversary of Huskie Stadium, I too am observing my arrival here on campus some 50 years ago. Like many alums, I benefited greatly from the education I received both on and off the NIU campus.

Upon retirement, I reconnected with NIU through the Lifelong Learning Institute (LLI), a member-directed group of people who are 50 years of age or older. All members are interested in new learning experiences or refreshing old areas of interest. LLI is an outgrowth of the noted Elderhostel programs.

I am always amazed at the variety of subjects that are offered. In the past year alone, topics have included: World Religions, Great Thinkers, Civil War History, Bible History, Southeast Asia, National Parks, Broadway Musicals, and more. Typical two-hour sessions meet for 4 to 8 weeks. Sessions include considerable member participation and often lead to some very interesting discussions.

The most appealing aspect of LLI is the opportunity to meet and socialize with some of the most interesting people in northern Illinois. LLI participants come from all walks of life such as lawyers, teachers, bankers, homemakers, administrators, farmers, engineers, and ministers. The only requirements for membership are curiosity and a love of learning.

Over the past 50 years, there have been many physical and personnel changes at the university. But the creation of the Lifelong Learning Institute and the opportunities for participants to stay mentally active are among the most welcome and rewarding changes.

Update Your Contact Information!

Please notify the NIUAA when your address changes by e-mailing or calling Lee Ann Henry: annuitants@niu.edu, lhenry@niu.edu, or (815) 753-7406. If Lee Ann does not have your current e-mail address, please forward it to her. It will facilitate faster communication on matters of interest to members of our local chapter or from SUAA in Springfield.

Although we will continue to send “hard copies” of our newsletter to NIUAA members without email addresses, we can contact you with “non-spam” information in a quick, orderly fashion if we have an e-mail address for you. We do not share our list with outside persons or agencies. If you do not currently have an e-mail address, you can get one free by calling the Helpdesk of NIU’s Division of Information Technology at (815) 753-8100. They will set up a free email account for you as long as you identify yourself as a member of NIUAA.

Joe and Karen Grush on NIUAA’s Railroad Trip by private cars to Kansas City and St. Louis.
NIU Annuitants Holiday Party 2015
Wednesday, December 2nd

11 a.m. Social Hour (cash bar)
12:00 pm Luncheon Buffet

Farandas, 302 Grove Street, DeKalb
Easily accessible, free parking

Buffet items: 2 entrees, Chicken Rustica and Roast Beef Au Jus, vegetables, salad, dinner rolls, cookie platter (with sugar free options)

COST: $25 per person (non-refundable)

You may contact VAC to make arrangements to be picked up at home and delivered to Farandas. Ask to be picked up for the return trip between 1:30 – 2 p.m. The phone number for VAC Transport is 815-758-6641.

Be sure to make your reservation well in advance!

Please fill out information below and RETURN BY NOV 24th. Make your check payable to NIUAA, and mail to NIU Annuitants’ Assn., c/o Bennetta Stearnes, 530 Katherine Circle, DeKalb, IL 60115. For questions call Bennetta at 815-758-1657.

Please KEEP this part & return lower part.

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Please PRINT:

Member(s) ______________________        _________________________
Non-member guest _____________________________________
Member(s) address:   ________________________________________
                               ________________________________________
Member(s) phone:_______________ Check enclosed for $_________
Some Websites and E-Mail Addresses of Interest to NIU Annuitants

NIU Annuitants Association Website: www.niu.edu/annuitants/

State Universities Annuitants Association Website: www.suaa.org

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2600 DeKalb Ave., Sycamore, IL 60178
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Springfield Office: 200-3N Stratton Office Building, Springfield, IL 62706
Phone: (217) 782-0425, Fax (217) 782-1275;
e-mail: bob@pritchardstaterep.com

Representative Tom Demmer: 90th District Office:
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Springfield Office: 222-N Stratton Office Building, Springfield, IL 62706,
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200 S. Wyman St., Suite 302, Rockford, IL 61101,
Phone: (815) 987-7555, Fax (815) 987-7563;
Springfield Office: 108A Capitol Building, Springfield, IL 62706
Phone (217) 782-5413, Fax (217) 782-4243;
e-mail: info@senatordavesyverson.com

Governor Bruce Rauner. (e-mail through the website):
www.illinois.gov/gov/contactthegovernor.cfm

Attorney General Lisa Madigan. (e-mail through her website):
www.illinoisattorneygeneral.gov/about/email_ag.jsp

John Cullerton, President of the Senate: john@senatorcullerton.com
Phone: (217) 782-2728

Michael J. Madigan, Speaker of the House: mmadigan@hds.ilga.gov
Phone: (217) 782-5350

For those members who are not represented by one of the above named legislators, you can look up your own legislator and their contact information at www.jeanea.org/legislative/find-your-legislators/ or at www.jeanea.org/legislative/contact-your-legislators/ where you can compose an email message on the spot.

You can also easily reach your legislators courtesy of the We Are One Illinois coalition. Both telephone and email contacts are possible at www.weareoneillinois.org/.

In Memoriam

Since the May Newsletter, NIUAA has received news of the deaths of the following members:

Rod Angotti
Esther Appler
Barbara Bickle
Robert Broadus
Virginia Casebier
Leo Collins
Robert Even
Gaylord Farwell
Cynthia Johnston
Luella Knapp
Richard Koca
Anna Kozuch
Robert LaConto
Robert Leffelman
Carol Nowik
Heinz Osterle
Mary Rodine
Gian Sarup
Louise Vanko
Sammy Vavorch
Ralph Wallis
Mary Wiegele
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Please Note: Voting members of the NIUAA Board include all officers and those listed as Directors.