President’s Report

Welcome to the first installment of The Annuitant for the 2013-2014 academic year. It is my privilege to write my first report as your President. In preparing this report, I looked back at the November 2011 issue, in which Past-President Jerry Meyer wrote his first report as the new President. I’m happy to say that the best news in his message remains true. NIUAA is still the second largest chapter of the State Universities Annuitants Association (SUAA), behind only the University of Illinois Urbana-Champaign chapter. Read more about our members in the Membership Report in this issue.

The past few years have been difficult times for everyone in academe in Illinois as major attacks on the pension and healthcare plans on which we rely were launched and continue. SUAA led a successful effort to defeat proposed state Constitutional Amendment 49 in 2012, which effectively would have stripped the Constitution of its “pension protection” clause, but the battle over pension “reform” is far from over, as you will read in the Legislative Report in this issue.

Of even more immediate concern are the changes to the state-sponsored healthcare plans for retirees on Medicare, which is addressed in a special Healthcare Report section below. If you are a retiree, please read that section carefully, as failure to take appropriate steps may leave you with inadequate healthcare coverage starting Feb 1, 2014.

With changes swirling about us on both the healthcare and pension fronts, it is more important than ever that you stay as informed as possible about these issues. From a practical standpoint, the only way to do so is electronically. SUAA emails important mini-briefings on topics that affect us all. NIUAA also uses email as the only cost-effective and, more importantly, timely way to share information with you. It is vital that we be able to reach you by email, if at all possible. Mailings are simply too costly and too slow to be effective when things are changing rapidly. Starting with this issue of The Annuitant, we are beginning the transition to electronic distribution for those who have email addresses on file, in addition to traditional print copies. If you received only the print copy, but you do have an email address, please send a message to me (jalockard@gmail.com) and I will be sure your record is updated. If you do not provide an email address, you will continue to receive future issues of The Annuitant in print. However, I urge you to make contact with one or more NIUAA members who do receive our emails and ask them to share the information they receive with you. If you already receive our emails and you know other members who do not use email, please reach out to them and offer to share information as you receive it.

Finally, let me remind you that membership in NIUAA includes many special benefits and opportunities, as noted on the web at www.niu.edu/annuitants/benefits/. Among them are frequent cultural travel opportunities and fun social events, including periodic coffee hours at Barnes and Noble in DeKalb and the annual NIUAA Holiday Party. This year’s Holiday Party will be on Wednesday, December 4, in the Duke Ellington Ballroom of the Holmes Student Center. Formal invitations will go out soon. I hope to welcome you all at this annual time for fun, good food, and visiting with friends whom you may not see often.

I trust 2013 has been a good year for you and your family and, on behalf of the NIUAA Board, I wish you all a very happy holiday season and a safe and healthy 2014.

Jim Lockard
NIUAA President
Legislative Report
by Jim Lockard
Legislative Chair

As seems to be the case as we prepare each issue of The Annuitant, activity in the General Assembly is minimal just now and actions affecting state employees and retirees are in flux. At this time, healthcare has taken the stage along with the perennial issue of pension “reform.” By the time you read this report, the 2013 Fall Veto Session may well be over, but it has not begun as I write. Changes in healthcare coverage are of such magnitude as to require a separate special section below. Here’s what is known just now about pension reform.

During the last session of the General Assembly, pension reform essentially reached stalemate as Senate President John Cullerton’s plan passed the Senate, but was never called for a vote in the House by Speaker Michael Madigan. Madigan’s far more draconian plan was rejected by the Senate. Neither Cullerton nor Madigan was willing to give in, which lead to creation of a “conference committee” to try to work out a compromise. This bi-partisan “Gang of 10” took a slow approach to developing a plan, with many possible elements periodically leaked to the public, possibly as trial balloons. When the committee failed to produce a plan by a deadline set by Gov. Quinn, he tried to withhold legislators’ pay, which the courts rejected as unconstitutional in consideration of a lawsuit brought by Cullerton and Madigan. Quinn’s appeal is pending.

What the committee’s final plan will look like, and even if any plan will materialize during the Veto Session, is unclear. Some knowledgeable observers of Springfield doubt that anything will pass in the Veto Session, with some going so far as to predict no action until next fall, after the 2014 election.

Of the speculation about the committee’s plan, two things stand out to me as most likely to be in whatever eventually emerges. One is the concept of “consideration,” which originated with Cullerton’s bill. The goal of every proposed reform is to cut the state’s costs and long-term pension liabilities. The key is how to do so without violating the Illinois Constitution, which clearly states that pension benefits may not be “diminished or impaired.” Consideration tries to address this by offering a trade-off, that is, change X in exchange for Y. As a specific example, the committee has floated the idea of a greatly reduced Automatic Annual Increase (aka COLA) combined with a reduction in the monthly contribution of active employees to the pension system. Cullerton has famously said such a trade-off should make the new plan “less unconstitutional” than a plan with no such consideration. I look for some form of “consideration” in any eventual bill.

Second, the single biggest driver of pension costs is the Automatic Annual Increase, so I look for any bill to reduce the AAI in some way. Other possible elements include raising the retirement age, capping the amount on which one’s pension can be based, reducing the Effective Rate of Interest (which, if applied to the Money Purchase plan, could lower the pension benefit considerably), and shifting the cost of pensions from the state to the actual employer.

I will continue to share information with members whose email address I have as developments warrant. If you are not receiving my special updates, which should appear in your Inbox from NIUAA <niuaa.info@gmail.com>, and you have an email address, please send it to me and I will gladly add you to the distribution list. If you are not an email user, please try to find another member who can share these updates with you. Although the immediate impact of whatever changes are ultimately enacted into law will fall most heavily on retirees, current employees will also be affected, perhaps even more severely over time. It is imperative for every state employee and retiree to be alert to developments, to communicate with one’s legislators, and to help educate individuals in the private sector who may believe the anti-public employee propaganda put forth by the Illinois Policy Institute, the Civic Federation, and the Civic Committee of the Commercial Club of Chicago as well as the Chicago Tribune, the Sun Times, and numerous other media outlets.
Healthcare Report
by Jim Lockard
Legislative Chair

If you are among the large number of retired members for whom Medicare is your primary healthcare plan, with a state-sponsored plan such as Quality Care (administered by CIGNA) as your Medicare Supplement, your plan will change on February 1, 2014, with a few exceptions. The following verbiage is taken directly from the CMS web site at www2.illinois.gov/cms/Employees/benefits/StateEmployee/Pages/MedicareAdvantageInformation.aspx and should help you determine if you are affected. If you are not, skip to the next section of this newsletter. If you are affected, please read this section very carefully.

The enrollment period for the Medicare Advantage plans has been set for November 12 through December 13, 2013. The effective date of the new plan will be February 1, 2014. In order to be included in the group who will be offered one of the Medicare Advantage plans, members must meet BOTH of the following criteria:

1. The member must be enrolled in Medicare Parts A and B, AND
2. If the member has dependents on his/her coverage, ALL of the covered dependents must also be enrolled in both Medicare Part A and B.

Additional Considerations:

1. If the member has a dependent on his/her coverage who is not enrolled in Medicare Parts A and B, the member will not be included in the group of members set to be offered a Medicare Advantage plan. The member and dependents will all remain in the current health plan.
2. If the member RESIDES outside of the United States, the member will not be included in the group set to be offered a Medicare Advantage plan. The member will remain in the current health plan.
3. The cut-off age for the enrollment period this fall is set for members turning the age of 65 on or before September 30, 2013. Members who will be 65 on October 1, 2013, or after will be included in the group set to be offered a Medicare Advantage plan during the fall of 2014. These members will remain in their current health plan until January 2015.

Changes to healthcare coverage for retirees began on July 1, 2013, with the first implementation of premiums for formerly free healthcare. These premiums are a result of SB1313, as reported in previous issues of The Annuant. In an effort to lower the state’s cost for retiree healthcare, that bill gave Central Management Services the authority to devise and implement a system of retiree premiums. Preliminary information about this system was shared by the Deputy Director, Bureau of Benefits, at the June 2012 SUAA annual meeting. While still a work in progress, that presentation was frightening, both for the amounts of the premiums being planned and the complexity of how they would be determined and also because the implementation date was to be July 1, 2012.

We were not told in June 2012 that the new plan was subject to negotiations in progress with AFSCME, the union with the largest number of members among the multiple unions for state employees. Those negotiations dragged on much longer than was apparently anticipated, and the result was that premiums were not charged until July 1, 2013, a full year “late.” The premiums being charged are a percentage of one’s gross pension and are almost certainly lower for most retirees than CMS had been planning. However, to get these lower premiums, the contract included a provision that the state could change coverage for retirees on Medicare to new state-sponsored Medicare Advantage (MA) plans. This change is projected to save the state $100 million.

As I write, Central Management Services has yet to release full details of its new MA plans, which take effect February 1, 2014. By the time you read this, informational meetings may well have been scheduled and announced. What we do know is that retirees will be able to choose among three HMO plans for which availability depends on where in Illinois the retiree lives, and one nation-wide Preferred Provider (PPO) plan, which is supposed to be valid anywhere in the US. The HMOs are through either Humana or Aetna (Coventry), the PPO is through United Healthcare. Among the many unanswered questions at this time is how medical providers, both doctors and hospitals, will react to these new plans. The union contract calls for coverage to be “comparable” to current plans, but exactly what that means or how it will be measured is unclear.

One additional point is extremely important. Retirees affected by this change must select one of the four new plans or opt out of state-sponsored healthcare entirely. No one is required to select one of the new Medicare Advantage (MA) plans. However, there is no default state plan (which Quality Care has been in the past.) Anyone who opts out of the state plans, whether formally or by failure to select one of the four new plans, will have only basic Medicare for health insurance and will almost certainly need to purchase a private Medicare Supplement plan to help cover the 20% of
costs not paid by Medicare and also a prescription drug plan (Medicare Part D). Vision coverage will have to be obtained privately as well, if desired.

There is a link on the SUAA home page (www.suaa.org) to a Medicare Supplement Marketplace Portal that allows you to input your basic information (zipcode, gender, age, tobacco use) along with personal identification (which need not be truthful). The system will then display a chart of six plans (Plans A, B, C, D, F, and G, each of which is standardized) and their respective monthly premiums from multiple insurance companies. As stated in the disclaimer on the SUAA site, the information is provided for general plan comparison only; it does not include every company that offers Supplements. It is only a starting point for those who wish to explore costs and options if one opts to leave the state-sponsored plans and keep original Medicare. More information about original Medicare, Medicare Supplements, and Medicare Advantage plans is available at www.medicare.gov/sign-up-change-plans/decide-how-to-get-medicare/your-medicare-coverage-choices.html

Because these changes to state-sponsored healthcare for retirees are complex and unprecedented, CMS will conduct informational meetings around Illinois to explain the new plans, how they relate to Medicare, switching among plans, etc. Be sure to watch for announcements of times and locations, as well as mailed materials from CMS. In addition, if you have dependents on your coverage, you should have received mailed materials asking you to verify that they are still eligible for coverage. The request should have come from a private contractor called HMS Employer Solutions. Please be certain to comply with the request. If you do not, your dependents could be dropped from your coverage. Information on this “dependent audit” can be found at www2.illinois.gov/cms/Employees/benefits/StateEmployee/Pages/DEPENDENTELIGIBILITYVERIFICATIONAUDIT.aspx

Please do not underestimate the seriousness of these changes. I have sent many messages via email already about these changes, with more certain to come. Unfortunately, NIUAA can’t send printed materials due to cost and lack of timeliness. If you have not been receiving my special updates and you do have an email address, please send me a message and ask to be added to the distribution list. It’s the same list discussed in the Legislative Report section of this newsletter. You will then receive the latest information about healthcare and pension issues as it becomes available, as well as other politically sensitive matters of special interest to members.

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Report from State Universities Retirement System (SURS)

by John Engstrom

SURS Representative

As of August 31, 2013, SURS has had a 1.5% rate of return (for July and August) and a funding ratio of 42.9%, which is slightly up from 42.8% on July 1, 2013, the beginning of the fiscal year. It is likely that next months’ numbers will be somewhat lower, as September was a rough month in the stock market. As of August 31, SURS had $14.9 billion in assets and $34.7 billion in estimated liabilities. Remember that overall earnings were 12.5% for FY 2013.

We have been receiving monthly payments on the FY 2014 state appropriation of $1.509 billion. If this continues during FY 2014, this will be the third year in a row we will have received full statutory state funding.

The number of SURS active/inactive members has been decreasing slightly the past few years while the number of benefit recipients has been growing steadily.

SURS processed a record number of retirement claims in June-July, 2012. That number decreased somewhat this past year. It is likely that many are waiting to see the details of pension reform when it is finally passed before making a decision regarding retirement.

As you know, a number of proposals have been introduced for “pension reform.” SURS has been working with the legislature to help cost out the proposals. These actuarial studies continue to cost significant appropriated funds.

We are in the process of finalizing a search process for an investment advisor. We are beginning a search for an actuarial services provider. I have been actively involved as the voting trustee in the SURS Claims Panel during the past four years and have turned those duties over to another elected trustee.

If you have any questions, feel free to email me at JEngstrom@niu.edu.
Report on Fun and Fantastic Social Events for NIU Annuitants

by Steven Johnson
Events Chair

One of the benefits of belonging to the NIU Annuitants Association is the opportunity to participate in a number of fun special events, planned specifically for NIUAA members and their guests. Check your e-mail or the NIUAA website (under “annuitants association” in the university’s drop-down alpha listing) for times and places. Specific details and costs of events will be forthcoming when available.

It is the belief of the NIUAA Board that the organization of special events helps increase ‘camaraderie’ among members of the association.

Several complimentary coffee klatches and wine and cheese tastings are held throughout the year. Check the Annuitants page often for upcoming events.

Some Upcoming Events:

November 3-8: Biltmore Estate and Asheville ($499)
November 13: WICKED, Oriental Theater
December 7: Chicago Shopping trip ($20.13)
December 11: Hello Dolly, Drury Lane
February 23 - March 1, 2014: WWII museum and New Orleans
April 28 - May 13: Panama Canal Cruise
May 4, 2014: THE SOUND OF MUSIC, Civic Opera House, Chicago
June 7-21: Alaska, triple Denali and the Yukon (Land + Sea)
July 21-25, 2014: Stratford Festival of Canada

For information/reservations, contact Steven Johnson at sjohnso11@niu.edu.

If you have additional ideas for special events/trips that might interest members of the NIU Annuitants Association, please contact Steven at sjohnso11@niu.edu. NIUAA events are also posted on the NIUAA website: www.niu.edu/annuitants/events/index.shtml.

V.O.I.C.E.S: Volunteers Offering Intergenerational Collaborative Experiences with Students

by Bennetta Stearnes

The purpose of the VOICES program is to create opportunities and develop ideas for the involvement of all generations in promoting quality education. The VOICES program works to strengthen the connections among all levels of education with business, community and retiree/aging organizations.

We are currently seeking one or two volunteers to give a limited amount of time at the District 428 office to coordinate the revitalization of VOICES in DeKalb Schools K-12.

As a result of the elimination of positions that have occurred within the district during the last several years, there is currently no staff member in District 428 that is assigned the duties of a coordinator for the VOICES program. It is necessary to have a volunteer on site at the District Office to process data for VOICES and also coordinate the activities necessary to make it a viable and sustainable program again.

Supt. Briscoe has made a commitment to the NIUAA Board to make available $2,000 for the VOICES program for background checks to be performed on the volunteers who will be interacting with children. This commitment is more than enough to support our volunteer needs for background checks this year.

All that is needed now is one or two volunteers to be on site at the district office. Please contact Bennetta Stearnes (815-758-1657 or bstearnes@niu.edu) if you are willing to help in this way.
Membership in NIUAA

Membership in NIUAA stood at 1855 as of the end of September 2013. We should be able to reach and even exceed a target of 2000 members this academic year, which would make NIUAA the largest chapter of SUAA in the state. NIUAA currently has 367 members who are actively employed, the largest number of any SUAA chapter and nearly four times as many as the University of Illinois Urbana-Champaign.

It is a common misconception that NIUAA is only for retired individuals. In fact, it is also very important for current employees of NIU to belong to NIUAA, which also includes membership in SUAA. Changes in healthcare and pension reform may have an immediate impact only on retirees, but these changes may be even more devastating to active employees when they reach retirement age. SUAA is our finger on the pulse of the action in Springfield, and our SUAA lobbyists work very hard to influence legislation in a direction that is favorable to our members. SUAA lobbyists are veterans of the Springfield scene and have developed strong relationships with politicians and bureaucrats over many years. Your membership helps to fund their work on our behalf. Thanks to each of you for joining and maintaining your membership in NIUAA. Please encourage your friends and colleagues who do not belong to join now. The more members we have, the louder our voice will be in Springfield.

All associations are only as strong as their membership. If you have a colleague, friend or family member who is eligible to join NIUAA but has not, please have them contact the association, an officer or director, or Lee Ann Henry at University Advancement. Information about the association is available online at www.niu.edu/annuitants, and an application form for membership can be downloaded by clicking on Membership in the left column. An updated NIUAA brochure is also available from Lee Ann Henry.

Association dues are minimal (currently $34 per year) and can be paid through payroll deduction, direct deposit from pension payments, or annually by check. Dues cover membership in both the state and local organizations. If you have any questions pertaining to your membership in NIUAA/SUAA please contact Lee Ann Henry at lhenry@niu.edu or (815) 753-7406. NIU employee members should note that if you currently have payroll deduction for your membership, when you retire you will need to fill out new membership forms in order to have your dues paid by monthly deduction from your SURS pension.

Lifelong Learning Opportunities at NIU for Retirees

“So says Michael Corleone in the classic movie, The Godfather, a statement uttered by countless retirees. For many entering this new phase of life, while examining and exploring options, the choice is to willfully retain some connection to our previous environment. Others seek new venues in which to participate, whether it’s pursuing new and old hobbies or avocations, travel plans, or other long put-off interests, balancing the comfort and security of our family and friends while seeking out answers and adventures.

The Lifelong Learning Institute (LLI), offered through External Programming in the College of Liberal Arts and Sciences, allows those persons age 50 or older from any walk of life to choose either course. LLI serves as a venue for sharing ideas, opinions, and experiences, answers many of the questions we face at this stage of our lives, and offers us the opportunity to pursue new areas of interest.

It offers weekly sessions throughout the year in which a wide array of topics are examined and explored, ranging from archeology to science, philosophy to travel, local history to classical music, current events to great movies. LLI’s offerings are organized into four annual sessions. Fall and spring terms are eight weeks while winter and summer offer four-week classes. It is a volunteer-led program; all course conveners are volunteers who may be sharing professional expertise or love for a hobby or an interest in learning something new.

Life is a highway for learning on which the journey, not the destination, is the real reward. Take this opportunity to make or renew friendships, exchange ideas, explore the possibilities, and enjoy new experiences. Come join us. It’s an offer you shouldn’t refuse.

For more information including upcoming specific opportunities visit our website at www.lli.niu.edu or email niulli@niu.edu or call 815-753-5200.
Supportive Professional Staff Council Scholarship Established

The Supportive Professional Staff Council has recently created a scholarship fund to help support dependent students of SPS members. The Council is using the Faculty Fund Scholarship and the Operating Staff Council Scholarship as models. The SPS Council has to date received over $1000 towards its funding goal, and particularly invites SPS annuitants to contribute towards the scholarship endowment. Visit the SPS website for instructions on how to contribute and contact persons.

Holiday Buffet Reminder

The NIU Annuitants Association annual Holiday Buffet will be held Wednesday, December 4, beginning with a social hour and cash bar at 11:00 a.m. in the Duke Ellington Ballroom of the Holmes Student Center. A buffet will start following the social hour at approximately 12 noon. A formal invitation including costs of the Holiday Buffet will arrive in November. We hope to see as many NIUAA members at the party as possible. It is always a pleasant opportunity to see old friends and colleagues.

President John Peters being presented with a certificate of appreciation from President Jim Lockard and NIU University Liaison Lee Ann Henry

Representative Bob Pritchard addressing the Annuitants

June Annual Meeting of the Annuitants Outgoing President Jerry Meyer turning the gavel over to incoming President Jim Lockard
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

Representative Bob Pritchard: District Office
2600 DeKalb Ave., Sycamore, IL 60178
phone: (815) 748-3494, e-mail: bob@pritchardstaterep.com

Representative Tom Deemer: 90th District Office:
1221 Currency Court, Suite B, Rochelle, IL 61068;
Springfield Office, 222-N Stratton Office Building, Springfield, IL 62706,
e-mail: rep@tomdemmer.com.
Phone: Rochelle Office: (815) 561-3690, Fax (815) 561-3691;
Springfield Office: (217) 782-0535

Senator Dave Syverson: District Office:
200 S. Wyman St., Suite 302, Rockford, IL 61101,
phone: (815) 987-7555, e-mail: info@senatordavesyverson.com

Governor Patrick Quinn. (e-mail through his 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 or (773) 883-0770

Michael J. Madigan, Speaker of the House: mmadigan@hds.ilga.gov
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In Memoriam

Rosaline Baurnfeind
Kenneth Bowden
James M. Breshehen
Marilyn L. Brown
Marilyn L. Clifton
Kathleen H. Franz
Harold Giddings
Evonne Harris
Robert W. Kahler
Clayton H. Reitan
Kay C. Roddick
Lucille A. Weydert

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 Information Technology Services at (815) 753-8100. They will set up a free email account for you as long as you identify yourself as an NIU Annuitant.
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Please Note: Voting members of the NIUAA Board include all officers and those listed as Directors.