President’s Report

It is generally known that the economic conditions of the State of Illinois are dire. With annual revenues on the order of just 33 or 34 billion dollars, for example, the State owes approximately 130 billion dollars to its five pension systems. At the same time, the State has nearly 13 billion dollars in unpaid bills and the lowest credit rating of any state. To make matters even worse, the legislature and governor have failed to pass a budget for two consecutive years now. What is really sad, however, is that the brunt of the budget impasse has fallen disproportionately on agencies that serve the poor and on universities that educate tomorrow’s workforce.

The human toll of the State’s economic dysfunction is quite troubling. Individuals who are the most unfortunate among us are forced to go without the services they need to maintain even a semblance of health and well-being. In some instances, people have to pay in advance for health services that they need and have earned. Closer to home, friends and colleagues who toil in NIU classrooms, laboratories, clinics, and offices have gone years without raises and now worry that other adversities will soon befall them. As campus administrators struggle with lost state support and tuition revenue, employees worry that increased workloads, unpaid furloughs, and permanent layoffs might soon come their way.

During these gloomy days, it is important to ask what, if any, solutions are being offered to overcome these horrible times? In this regard, one potential solution is a “grand bargain” that a bi-partisan group of senators is considering. This initiative consists of a package of 13 bills that includes revenue increases, cost containments, and new expenditures. Unfortunately, 1 of the 13 bills would force current employees to choose between two bad alternatives that would reduce their pensions (see Jim Lockard’s Legislative Report that immediately follows). Please note that even if the senatorial working group endorses this package, it still has to be voted on by the full senate and full house as well as be signed by the governor.

As a member of SUAA’s Executive Committee, I am privy to information on a second solution that is being developed and refined by SUAA leaders John Carr and Linda Brookhart. The heart of this solution is to have the State float a long-term, 155 billion dollar bond issue. Essentially, these bonds would replace and smooth out the ramp (catch-up) component of the State’s annual allocations to the five pension systems. What is known now is that if the proposed bill (SB 6061) were to become law, the five pension systems would be 90 percent funded by 2045. Despite the State’s poor credit rating, promoters of the bill are confident that there will be buyers of the bonds. Reasons for their optimism are two-fold: (1) Illinois has never defaulted on a bond payment and (2) other similarly situated entities such as Detroit and Puerto Rico have successfully launched major bond drives. What is not known is whether the legislature and governor will support a solution that someone other than they have proposed.

At SUAA’s annual meeting this year in June, the Board of Directors will vote on a “companion” but only partial solution to the State’s budget problems. Specifically, Directors will be asked to endorse or to oppose a proposal that would tax retirement income. Unfortunately, space here is too limited to list all the facts, figures, and arguments that are included in a research report I helped to draft. Nevertheless, it important to note that the report concludes by stating that if SUAA were to endorse the State’s taxing of retirement income, it should only do so if all three of the following conditions are met:

(1) To be fair, all sources of retirement income—including social security and IRA distributions—have to be included in the computation of the tax;

(2) To protect the most vulnerable among us, $40,000 to $50,000 of retirement Income has to be exempt from the tax;

(3) To reciprocate, the State of Illinois has to fully fund its annual contributions (both normal and catch-up provisions) to the five pension systems.

If NIUAA members want to express their opinions on this matter, please send me your thoughts and concerns by email (jgrush1@niu.edu) or U.S. mail (Joe Grush; 14 Jennifer Lane; DeKalb, IL 60115).
The NIU Annuitant May 2017

There are two major take-aways from this report. One, there are viable solutions to the budget problems of the State of Illinois. While these solutions vary in feasibility, effectiveness, and cost, they only require good judgment to refine and political will to implement. Two, SUAA has demonstrated that it is far more than a vehicle that only advocates for and defends the benefits of its members. In this instance, SUAA has shown that it can be both bold and creative in coming up with a long-range solution to a long-festering problem. In closing, I think we all should be proud of our organizations. We should also strive to convince those who are still working to join us in protecting their benefits by becoming members of NIUAA/SUAA.

Joe Grush, NIUAA President
Member of SUAA’s Executive Committee

Legislative Report
by Jim Lockard
Legislative Chair

In his report, NIUAA President Joe Grush succinctly lays out the state of Illinois’ fiscal health. We’ve heard so much for so long now, it’s easy to become numb to the latest news. However, it seems fair to say that our state is on life-support as the situation deteriorates around us. As Joe noted, potential solutions do exist, but the human toll has not yet reached the point at which the battle of wills between the Governor and the Speaker of the House must yield for the sake of the state. One local politician has speculated that perhaps the breaking point will be reached if schools are unable to open this fall, which would surely provoke a huge uproar. Will we again see angry mobs with pitchforks and torches, as in the current movie version of Beauty and the Beast?

Legislation of particular importance to NIUAA members is very limited and prospects for any of the bills seems dim. The major issue is, of course, lack of a state budget since the election of Gov. Rauner. Starting in January we began to hear of the so-called “Grand Bargain,” which was pieced together largely by Senate President Cullerton and Senate Minority Leader Radogno. Their efforts to craft this package of some 13 bills were based on trying to find scraps that would appeal to enough members to achieve bi-partisan support. One great weakness was that these separate bills were linked as a package that could become law only if all were approved. On Feb 8, 2017, the critical pension “reform” component, SB0011, was defeated. Among its key features:

- Tier 1 current employees would have to choose to either (a) receive 10% rebate of past contributions, reduce future contributions to 7.2%, count future raises in Final Rate of Earnings (FRE), but limit Automatic Annual Increases (AAI) to half the rate of inflation, non-compounded or (b) continue to receive 3% AAI, but freeze FRE at current pay and not include any future raises. The bill also requires employers to pay the State’s pension costs for salaries above the Governor’s salary of $177,500.

Nothing further has happened on this bill since its defeat. However, SB0016 remains under consideration with most of the key points identical to SB0011. It, too, is linked to the Grand Bargain list of bills, except that it omits the bill raising the state minimum wage (SB0002). The most recent action on this bill was to pass further amendments on March 22.

The key elements of the two bills are the same and face the same legal barrier. Sen. Cullerton believes these bills meet the legal requirement for “consideration,” meaning current employees have a choice and would not be forced to take one option. However, a key concept in “consideration” is that the choices must be at least as valuable as what is being given up. Each of the proposed choices would be a loss in pension benefit for the employee, a “diminishment,” under the Constitution, and there is no third option, which would be to just keep benefits as they currently are. If this entire package were ever to become law only if all were approved. On Feb 8, 2017, the critical pension “reform” component, SB0011, was defeated. Among its key features:

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As we watch for future developments, keep in mind two points. First, while experts mostly seem to agree that Illinois needs a progressive (variable) income tax like most other states, this can only happen with a constitutional amendment – a difficult and time-consuming process. Second, taxing retirement income would only require a bill approved by both chambers and signed by the Governor. Regardless of your personal feelings on this, retirees constitute a large block of voters who tend to be at the polls each election. How many legislators would be willing to anger this group by supporting taxing their retirement income?

There are, of course, many other legislative issues wrapped up in the budget impasse. Notable among them is the lack of funding for the state universities, including MAP grants. University enrollments are generally trending downward as the budget uncertainties lead parents and potential students to look at other options, especially out-of-state institutions. You may well have seen billboards along our interstate highways encouraging young people to enroll...
at institutions in neighboring states. Once our young people leave, are they likely to return to begin their careers? The toll already taken on Illinois higher education is very high, and it is unclear whether the damage can be reversed.

While delayed healthcare benefits payments are not strictly speaking a legislative issue, they are a result largely of the lack of a budget. The enormous backlog of unpaid bills in the state is creating an untenable situation for beneficiaries as well as providers. To find the latest information about the delay in claims payments, which differ depending on the specific program, check the CMS web site at https://www.illinois.gov/cms/Employees/benefits/StateEmployee/Pages/default.aspx and then click the Claim Payment Delay link on the right hand side. As I write, the backlog extends to mid-2015 except for some dental payments that have been made for services in early 2016.

Even when we finally have a state budget, paying off the mountain of bills could well take significant time. We must raise our voices to demand an end to the impasse in Springfield and get a budget, regardless of who loses face in the process. Your legislators need to hear from you, often. One call or letter is not enough. Weekly contact should be a minimum. Don’t worry about annoying your legislator. Every call, card, letter, or email counts to reinforce the message.

The AFSCME contract negotiations remain up in the air, as a court injunction prevents the governor from implementing his final offer, which means proposed changes to employee benefits cannot be implemented. The Commission on Government Forecasting and Accountability (COGFA) issued a report in March 2017 that includes proposed rates for FY18. You may download a copy of the report at http://cgfa.ilga.gov/, look for Employee’s Group Insurance under Latest Publications, or I will email a copy upon request. In brief, the FY18 healthcare plan calls for “a multi-tiered system to reduce liabilities and increase overall revenue contributions from employees.” More specifically, the goal is to limit the state’s responsibility to about 60% of healthcare costs, which is supposedly typical in other states. Current benefits would constitute a “platinum” plan and premiums would increase by 120% or even more! Three other “metal” options would have higher co-pays and deductibles, but the lowest level (bronze) would have no premium at all. Costs for dependent coverage would also likely increase significantly. Proposed costs for those under a Medicare Advantage plan appear to remain virtually constant. I will continue to monitor the situation as it evolves.

As always, the only certainty in Springfield is that anything can happen. I will continue to follow developments and share them with you via email so as to provide the most timely information. If you are not receiving my emails, please let me know and I’ll be sure you are on my mailing list; contact me at jalockard@gmail.com. Best wishes for an enjoyable summer.

### 2017 NIUAA Trips and Event Schedule

**by Steven Johnson**  
**Culture and Travel Committee Chair**

#### Upcoming Events

<table>
<thead>
<tr>
<th>Month</th>
<th>Event</th>
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<tbody>
<tr>
<td>May 12-20:</td>
<td>Irish Elegance</td>
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<tr>
<td>June 14-28:</td>
<td>Alaska and the Yukon</td>
</tr>
<tr>
<td>June 30-July 2</td>
<td>CUBS @ Cincinnati</td>
</tr>
<tr>
<td>July 24-28:</td>
<td>Stratford Festival 2017</td>
</tr>
<tr>
<td>July 30:</td>
<td>CUBS @ Milwaukee</td>
</tr>
<tr>
<td>August 12-21:</td>
<td>Alaska, Vancouver, and Denali</td>
</tr>
<tr>
<td>Aug 28-Sep 1:</td>
<td>Mackinac Island and Northern Michigan (value trip $469)</td>
</tr>
<tr>
<td>October 1-7:</td>
<td>Garden of the Gods, Colorado Springs (value trip, $669)</td>
</tr>
<tr>
<td>October 12:</td>
<td>Les Miserables, Cadillac Palace, Chicago</td>
</tr>
<tr>
<td>Oct 26-Nov 3:</td>
<td>DANUBE SYMPHONY: Riverboat cruise, Vienna to Munich</td>
</tr>
<tr>
<td>November:</td>
<td>Highlights of Spain</td>
</tr>
<tr>
<td>December 2:</td>
<td>Chicago Shopping trip, $20.17</td>
</tr>
<tr>
<td>December 4-8:</td>
<td>Branson Holiday Shows</td>
</tr>
<tr>
<td>December 10-20:</td>
<td>Southern Caribbean Seafarer cruise</td>
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#### 2018 Events

<table>
<thead>
<tr>
<th>Month</th>
<th>Event</th>
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<tbody>
<tr>
<td>January 4-28:</td>
<td>ANTARCTICA (Buenos Aires to Santiago)</td>
</tr>
<tr>
<td>Feb 19-March 9</td>
<td>Circle Hawaii Cruise</td>
</tr>
<tr>
<td>March 14:</td>
<td>Chicago Flower Show</td>
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<tr>
<td>March 16-23:</td>
<td>Natchez Pilgrimage tour</td>
</tr>
<tr>
<td>February 4-10:</td>
<td>New Orleans pre-Mardi Gras (value trip)</td>
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<tr>
<td>June 14-28:</td>
<td>Alaska and the Yukon</td>
</tr>
<tr>
<td>July:</td>
<td>ICELAND</td>
</tr>
<tr>
<td>July 23-27:</td>
<td>Stratford Festival of Canada</td>
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<tr>
<td>August 12-22:</td>
<td>Country Roads of Scotland</td>
</tr>
<tr>
<td>September 5-14:</td>
<td>American Parks Trail</td>
</tr>
<tr>
<td>October:</td>
<td>Australia</td>
</tr>
<tr>
<td>December 1:</td>
<td>Chicago Shopping trip ($20.18)</td>
</tr>
<tr>
<td>December 3-7:</td>
<td>Branson Holiday Show trip</td>
</tr>
<tr>
<td>December:</td>
<td>Christmas Markets of Germany</td>
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#### 2019 Events

<table>
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<tr>
<th>Month</th>
<th>Event</th>
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<tbody>
<tr>
<td>January 7-20:</td>
<td>Splendors of Egypt</td>
</tr>
<tr>
<td>Jan 28-Feb 1:</td>
<td>New Orleans trip pre-Mardi Gras</td>
</tr>
<tr>
<td>March 15-25:</td>
<td>Essence of India with tiger safari</td>
</tr>
<tr>
<td>May 4-13:</td>
<td>Italian Intermezzo</td>
</tr>
<tr>
<td>June:</td>
<td>Alaska and the Yukon</td>
</tr>
<tr>
<td>July:</td>
<td>Stratford Festival of Canada</td>
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<tr>
<td>TBA:</td>
<td>African Safari</td>
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I am completing my 8th year as an elected annuitant trustee for the State Universities Retirement System. This report will include some current financial information, an example of how our investment policy impacts our decision-making, a report on actions taken on the self-managed plan, some comments on our executive leadership, and some thoughts on the upcoming election of trustees.

As this is written in late April 2017, the defined benefit plan has a market value of assets of $17.45 billion, liabilities (including actuarial long-term) of $41.90 billion, and an unfunded liability of $24.45 billion. Thus, our funded ratio is 41.6% on a market value basis. On a statutory basis (the way state statutes have us do the calculation), the funded ratio is 43.3%. So far this fiscal year, through March 2017, our earnings are at 8.5%. The last time I checked, our funded ratio is slightly better than the other state systems.

During the last year, the board has been working on a new investment policy. This policy is established to guide our actions when making investment decisions, including asset allocation, choosing investment managers, etc. One decision we often have to make is whether to invest with active managers who attempt to beat the markets, or with passive managers, who generally attempt to meet market returns. There is much in the investment literature about this issue, far more than I can do justice to here. Active management costs more in fees, and there is no guarantee that active management will result in positive outcomes. On the other hand, there are cases where active management earnings more than justify the additional fees.

Our policy states, in effect, that unless a particular investment type has a significant number of managers that earn well over established benchmarks, we will use passive managers. Recently, some analysis indicated that our TIPS (Treasury Inflation Protected Securities) investment managers were not exceeding established benchmarks, and we made a decision to move to passively managed investments, saving a significant amount in fees.

At the April 20, 2017 Investment Committee meeting, one topic was a review of the two providers for the self-managed plan. These two providers are Fidelity Investments and TIAA. As those of you in the self-managed plan are aware, some significant changes were made during the past year. One of our two providers (Fidelity) was selected as our lead firm for administrative purposes, consolidating some of the paperwork, etc., and some changes were made in the investment choices. During the meeting, our staff and our investment consultant provided input regarding the performance of our two providers. The input was generally positive for both, so the Board retained both.

I am happy to say that our searches are complete for our two most important executive leaders. As I reported last time, our Chief Executive Officer is Martin Noven, who has experience with both the State Treasurer’s office and TIAA-CREF. More recently, we picked Doug Wesley as our Chief Investment Officer. After considering a number of external candidates, we decided to award the position to Doug, who has been the Deputy Chief Investment Officer for quite a few years and is a long-term SURS employee. I am personally happy with both choices.

The SURS Board has eleven members. Six of these are elected and five, including the Chair, are appointed. (The Chair of the Board of Higher Education is automatically the Chair of the SURS Board.) Four of the elected trustees are active members, and two are annuitants, including me. This spring, two active employees and one annuitant will be elected for six year terms. Those of you who are active employees can vote for the active positions, and those of you who are annuitants can vote for the annuitant position. The application process, including obtaining qualifying signatures, will begin this Fall.

I suggest you take the time to peruse the SURS web site at www.http://surs.org. This will provide access to the newsletter as well as other features. Currently, there is an article regarding a recent legislative reception, complete with pictures of our own State Representative Bob Pritchard.

**Update Your Contact Information!**

Please notify NIUAA if your address changes by contacting Chris Atherton at (815) 753-8377 or cpeddle@niu.edu. If Chris does not have your current email address, please forward it to her. Doing so will facilitate faster communication on matters of interest to the members of our chapter.

Although we will continue to send “hard copies” of our newsletter to NIUAA members without email, we can contact you more quickly and less expensively if we have an email address for you. If you do not have an email address, you can get one for free by calling the Helpdesk at 815-753-8100 and identifying yourself as a member of NIUAA.
President Douglas Baker and his spouse Dr. Dana Stover are pleased to host the

NIU Annuitants Association Social Hour
Wednesday, June 7, 2017
HSC Duke Ellington Ballroom
Hors d’ Oeuvres and Cash Bar: 5:00 p.m.
The Social Hour will immediately follow the

NIU Annuitants Association Annual Meeting: 3:30 p.m.
HSC Sandburg Auditorium
We look forward to seeing you on June 7th

Tentative AGENDA
NIUAA Annual Meeting
June 7, 2017

Members should bring this agenda with them to the Annual Meeting, along with the following Slate of Nominees for the election of new officers. Members should also go to the NIUAA website to read the minutes of the June 2016 meeting which will be considered at the meeting. http://www.niu.edu/annuitants/membership/index.shtml

Call to Order and Welcome
Approval of Agenda
Approval of Minutes from June 2016 Meeting
Introductions
Treasurer’s Report
Committee Reports
  Audit
  Culture & Travel
  Education
  Legislation
  Social
  SURS Board
Election of Officers and Directors
  Background of Nominees
  Vote on Slate of Nominees
Appreciation Award
Presentations
  Douglas Baker, President of NIU
  Catherine Squires, President and CEO of NIU Foundation
  Robert Pritchard, 75Th District Representative
Concluding Remarks
Adjournment

The Many Benefits of Being a Member of SUAA/NIUAA
by Pat Vary and Cathy Cradduck, Membership Co-Chairs.

ALL academic and civil service employees who contribute to the pension system are eligible for NIUAA, not just after retirement. If you are a current member, your investment in NIUAA and SUAA (the state organization), paid the lawyers who successfully pleaded our case before the Illinois Supreme Court to protect our pensions. However, those not retired have the most to lose—still. Numbers speak; the more members of NIUAA, the stronger our voice. We have about 1890 members and are trying hard to get to 2000. Do you have friends who are currently academic and civil service employees? Retirees? Retiree spouses? Survivors of retirees? Ask them if they are members of NIUAA. You are our best recruiters.

As a member, are you getting as much out of your NIUAA Membership as you can? Do you read your newsletter? (You can now get it by email, which saves us postage.) Did you attend the Holiday party in December, and the Annual dinner last June? Have you dropped in to the latest Coffee hour? Have you been on one of the trips Steven Johnson of Compass Travel organizes—from Drury Lane to Shakespeare plays to travels to the Rose Bowl and even India and Africa? Do you use your Outlook Retiree Account to access the NIU network? All this for $36/year to be a member, and you can even have $3.00 automatically taken out of your paycheck monthly (or $1.50 biweekly) and not have to worry about renewing. When you retire, be sure to fill out a new form since you will change sources of income. Forms are on our website: http://www.niu.edu/annuitants/membership/index.shtml. If you have questions or to make changes, just email or call Chris Atherton, Human Resource Services, 815-753-8377, annuitantsassoc@niu.edu.

See you at the next coffee!
List of Nominees for 2017 NIUAA Officers and Directors

President: Lynn Neeley – retired Faculty
Lynn was Professor of Management and Associate Dean of Business. She chaired the Presidential Commission on Status of Women and was President of U.S. Association for Small Businesses and Entrepreneurship. She is a member of the City of DeKalb Financial Advisory Committee.

Vice President: Deborah Haliczer – retired SPS
Deborah served as Assistant Vice President in Human Resources, directing the NIU Employee Assistance Program and employee training and professional education. She also served as President of the Supportive Professional Staff Council.

Treasurer: Al Mueller – retired OS
Al’s NIU career spanned thirty-two years in technology and administrative positions in the NIU departments of Information Technology, Human Resources, and Procurement. He volunteers with the NIU Newman Center and the DeKalb Kishwaukee Kiwanis.

Director: John Hulseberg – working OS
John is Personnel Adviser for Operating Staff and Assistant Foreman for the Paint Shop. He serves on NIU’s Benefits Committee and Operating Staff Council, and is Vice President of CASA DeKalb Co. John served on NIU’s Program Prioritization Task Force and the DeKalb County Board.

Director: Toni Tollerud – retired Faculty
Toni is Distinguished Teaching Professor Emerita in Counseling in Adult and Higher Education. She also served as NIU Faculty Advisor to the Supportive Professional Staff and President of the Illinois Counseling Association. She is now Treasurer of DeKalb County Community Gardens.

Director: Clair Williams – retired OS
Clair worked in NIU’s offices of Internal Audit, Accounting, Controller, and Legal Services during his career. He chaired the committee to endow the Operating Staff Council’s dependent scholarship. He also served as an NIUAA Director and member of its Audit and Nominations Committees.

Director: Michael Gonzales -- retired Faculty
Michael retired as Professor of History and Presidential Research Professor. He directed the Center for Latino and Latin American Studies for twenty-five years. He also served on various NIU committees, including a Presidential Search and the Commission on the Status of Minorities.

Director: Ferald Bryan – working Faculty
Ferald directs the COMS 100/100P Program in the Communication Department. He also serves as Parliamentarian for the Faculty Senate and the University Council. His detailed knowledge of Robert’s Rules of Order helped NIUAA revise its bylaws.

2017 Other Officers and Directors
Secretary: Chris Atherton – working SPS
Past President: Joe Grush – retired Faculty
Director: Norden Gilbert – retired SPS
Director: Chuck Miller – retired Faculty
Director: Leroy Mitchell – retired SPS
NIU Annuitants Association
Schedule of Cash Receipts and Disbursements
January 1 - December 31, 2016
UNAUDITED

Receipts:
Carder Travel $16,356
SUAA Dues 4,176
Holiday Party 1,675
Contribution 1,135
Total Receipts 23,342

Disbursements:
NIU (pass through from Carder Travel) 17,200
SUAA Meeting Expenses 1,977
Holiday Party 2,107
Food and Supplies for NIUAA Coffee Hours 599
NIUAA Annual Meeting 207
Design and Layout of Newsletters 260
Checkstock 24
Memorial Contribution to SUAA Foundation 500
Total Disbursements 22,874

Excess of Receipts over Disbursements 468
Balance, January 1, 2016 - Checking 13,253
Balance, December 31, 2016 - Checking $13,721

Fifth Third Bank Certificate of Deposit (Expiration Date 3/9/18)
Amount $10,000
28 month 1.0% APY Opened 11/9/15
Estimated Interest $233.33

2016 Financial Report
For The Period From January 1, 2016 Through December 31, 2016
by Doug Moore

The audit committee has examined the bank statements, the certificate of deposit, and the cash receipts and cash disbursements records for the calendar year ended December 31, 2016. The records were provided by the Treasurer of the NIUAA, Betsy Hull.

As a result of this examination, it has been determined that the ending cash balance in the checking account on December 31, 2016 was $13,721 which agrees with the Treasurer’s balance. It has also been determined that the cash receipts of $23,342 and cash disbursements of $22,874 agrees to the amounts reported by the Treasurer in her report to SUAA for the calendar year ended December 31, 2016. The last item examined was the certificate of deposit. The balance of the certificate at December 31, 2016 was $10,000.
NIUAA 2016-2017 Board Members and Officers

Officers
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Treasurer ..... Betsy Hull ...... 1341 Axcel Lane, Sycamore, IL 60178 .. (312) 805-9271 .............. bhull@niu.edu
Secretary ..... Chris Atherton ... 704 N. 13th St., DeKalb, IL 60115  .... (815) 901-6530  .......... cpeddle@niu.edu
Past-President .. Jim Lockard ..... 141 Mason Ct., Sycamore, IL 60178. . . . (815) 895-9642  ....... jalockard@gmail.com

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jalockard@gmail.com
University Liaison– Chris Atherton
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Please Note: Voting members of the NIUAA Board include all officers and those listed as Directors.