



**May 2020**

## **President's Report**

By Deborah Haliczzer, NIUAA President

As I write to you, I continue to be deeply concerned by the challenging times we are all experiencing. I hope that you are all staying well.

While public health officials and authors of thrillers have warned of the possibility of pandemics, I doubt that many of us really believed that this could happen. Yet here we are, complying with Stay at Home and Shelter in Place orders, and following the news about the spread of the COVID-19 virus pandemic. It has been difficult for many of us to learn to work from home, practice social distancing (a term which we are all learning), to find ways to occupy ourselves without access to museums, gyms, and retail establishments. It has been hard not to visit with family and friends and to be free to go and do what we wish to do. But I know that we are all coping as well as we can and drawing from the advantages we have as a well-educated group.

Recently, I spent a night at the local Emergency Room after a mishap. Luckily, I took my iPad with me and kept myself occupied reading my Kindle. My choice, a non-fiction book about the Flu Epidemic of 1918. The staff were surprised at my choice of reading in these circumstances, so I pointed out that I have always been a student of history, and that we can learn from the lessons of history. Whenever I spend time regretting that we can't go to a museum, or a class, or take a trip, I remind myself that we are fortunate not to be living in 1918. Medicine and medical research have advanced so far from what was available then. But we are still learning.

Everyone I know has been accessing books, news, movies and television programs from many sources. Or meeting with people via SKYPE, FaceTime, WebEx, or Zoom. Or "attending" lectures, virtual tours or museum exhibitions or national parks, or concerts delivered from the living rooms of musicians. (Imagine the Rolling Stones performing "together" online from their own living rooms!) Or even using online exercise classes to maintain a fitness regimen. One person I know bought an exercise bike, some weights, and set up a "gym" at home and follows the same schedule he kept at his gym. Or we work at

planning gardens. And weeding and walking are activities that allow for social distancing. The resources that are available to us have made this an opportunity to keep connected, and even to learn new skills. We have all the time we need to read those books we have missed reading. None of these, however, can replace the fellowship we enjoy through attending religious services, or LLI classes, or other gatherings with friends and colleagues.

These hard times have also led many of us to experience anxiety, isolation or loneliness, and even depression. The University's Employee Assistance Program continues to serve the University population via phone or email. Our health insurance plans offer mental health support and counseling. Though it takes a bit of adjusting to get used to telehealth and virtual doctor or counselor "visits," these resources are there for anyone who has access to phones, computers, or other devices. What is important is that we all take care of ourselves and our loved ones and find ways to keep connected with family, friends, and colleagues. And to deal with the stress and anxiety caused by the threat of illness and isolation.

So, what to do? Stay active, stay healthy. Exercise your mind and learn something new. The news is essential, but too much can be overwhelming. Take a break from the news and listen to music, like WNIU, which is available online as well as on the radio. Try new recipes. Find ways to serve worthy causes, even while staying at home. Remember that local restaurants and food establishments are hurting too. Try to remember to order meals for delivery and pickup in order to make it more likely they will stay in business after the crisis. For those of us who live in DeKalb County, remember the May 7 "Give DeKalb County" event. Our local non-profit organizations need our support.

### **News**

NIU has changed all instruction to an online format. Faculty and students have had to adapt to this new way of course delivery. The University offers instruction and support for faculty through the services of faculty who are experienced with online teaching. There are no in-person events on campus until August. Higher Education throughout the country has had to make radical adjustments, and no one knows when the world

*(Continued on next page)*

*(President's Report continued)*

will return to what we consider normal. And what will be the impact on universities, their students, and their faculty and staff? The NIU Lifelong Learning Institute has cancelled the spring and summer terms. And it is unfortunate for NIU that this pandemic has struck as the University celebrates its 125th anniversary. Many events have been canceled or postponed. In spite of that, we can still read NIU Today articles on significant moments and events in the history of NIU.

**SUAA Resources**

While you are at home and may have a bit of free time, I would suggest that you visit the website of the State Universities Annuitants Association, [www.suaa.org](http://www.suaa.org) to review some of the resources and opportunities posted there. Consider contributing to the SUAA Foundation, which sponsors the SUAA Foundation Scholarship Program for members and dependents, or look at the SUAA Foundation Emergency Assistance Program. The SUAA Action Fund solicits donations to help support political action on behalf of our members and organization. The SUAA Legal Fund is the source of funding that helped pay for the legal action that protected our pension and insurance benefits. It is still a good idea to support this fund, since there are always threats to the safety of our pensions and benefits. SUAA also provides other kinds of voluntary benefit programs, as well as discounts, including at Office Depot and Avis car rental.

**Dues Increase**

At the SUAA fall meeting in 2019, the SUAA membership voted to approve an increase of \$12 per year per member, which means an additional 50 cents per month. Please look at your SURS statement to determine if this has been added to your SUAA dues if you pay by direct deposit. Check your NIU payroll statement if you are currently employed. If you make an annual contribution, please check to see if this has been added to your statement.

Now the cost for an annual membership in the Annuitants Association is \$42, or \$84 for you and your spouse/partner. SUAA retains \$39 of this, and the local NIUAA chapter receives \$3 per member.

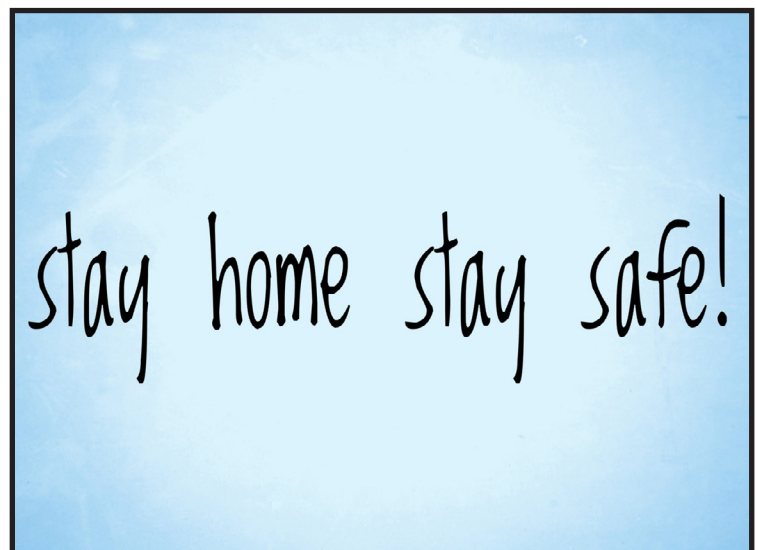
**NIUAA Annual Meeting**

The Board of Directors of the NIU Annuitants Association has had to cancel our planned spring fellowship events, including our spring coffee and spring luncheon. We will reschedule these events when it becomes safe to hold gatherings. We are working on rearranging our annual meeting. The NIUAA Annual membership meeting customarily takes place the first week of June. Last week, the Board of Directors made the decision to postpone this meeting until Stay at Home orders are no longer in effect, and when it appears safe to hold group gatherings. We will inform the membership when that meeting can be rescheduled. Our Bylaws say that we meet in the summer and hold elections of Board members and officers, vote on Bylaws revisions, and conduct other business. These are unusual times, and until we can hold a general meeting, current officers and Board Directors will remain in their positions. We will inform you of upcoming meetings when they are scheduled and hope to see as many of you as possible.

I am tentatively saving the date of Wednesday, September 2 for our rescheduled annual meeting. If it remains risky to hold an in-person meeting, one option would be to hold a virtual meeting. When a regular or virtual meeting date is confirmed, we will send and post our Agenda, time and location, or procedure for joining the meeting out to the membership. We will also send and post then the nominations for new officers and board members as well as proposed changes to the Bylaws. We are looking forward to seeing you.

I know that our colleagues are creative and resilient. Our age group has been tested through other difficult times, and we will move forward together and emerge from this crisis. I send you my best wishes for health and peace, and I look forward to talking with you in better times.

Deborah Haliczner  
NIUAA President



## Legislative Report

By Jim Lockard, Legislative Chair



For some time I have suggested that we need to expect a real battle this year over the proposed Constitutional Amendment (CA) to allow for a graduated income tax in Illinois, the so-called Fair Tax. Of course, I couldn't have anticipated the current COVID-19 pandemic, which is wreaking havoc on all areas of the world economy, state budgets prominent among them. High on the list of opponents of the CA is our old nemesis, the Illinois Policy Institute (IPI). This group is using the pandemic as yet another reason why Illinois voters must reject the CA - precisely at a time when state revenue is almost certain to plunge dangerously because of reduced economic activity. You can read their argument that state lawmakers can and should remove the CA from the November ballot at this link (<https://www.illinoispolicy.org/why-illinois-lawmakers-can-and-should-withdraw-the-progressive-income-tax-hike/>)

Just how bad is the budget shortfall likely to be? There are numerous variables involved which are moving targets, but the numbers are scary: something on the order of \$6-7 billion in the first year and potentially close to \$30B over 4 years. The IPI has offered similar figures (<https://www.illinoispolicy.org/illinois-personal-income-tax-revenue-could-fall-up-to-6-6-billion-from-covid-19-lockdown/>)

With state revenue shortfalls on such a scale, how will / can the state respond? Who can imagine looking back fondly on the Rauner years, but that's a point of comparison in recent communication from Politico's Illinois Playbook. Here's a key excerpt:

**General Assembly members used words like "draconian"** to describe how it will impact Illinois.

**Rauner's austere cuts of 5 to 10 percent** impacted programs that helped children, seniors and the disabled. Back then, Democrats fought tooth and nail against the governor. This time, they will have to go along with the cutbacks, possibly of 10 to 25 percent.

**"It's going to be an extremely difficult time to be a state lawmaker,"** said one House rep.

**"Everything that just saw an increase** in the last budget will go back to the Rauner days or worse," predicted another.

**House Majority Leader Greg Harris** acknowledged to Playbook that lawmakers "are still trying to wrap their heads around the enormity of what could happen unless the federal government steps in to help."

All of this comes as Illinois higher education held high hopes of some modest gains in funding to help cope with the recent

years of austerity and neglect. If, indeed, a large cut in the state budget must be made, every item in it likely will suffer, including education at all levels. Perhaps the General Assembly and governor will take a serious look at taxing more services, the one area of taxation in which Illinois lags.

The IPI is seizing this opportunity to wage new attacks on the pension systems, their perpetual whipping boy in the budget. The following article on their web site lays out the current strategy: (<https://www.illinoispolicy.org/illinois-state-local-tax-burden-ranked-highest-in-nation/>) There is a lengthier piece on how to "save" Illinois, including a section on pensions: (<https://www.illinoispolicy.org/reports/illinois-forward-a-5-year-plan-for-balanced-budgets-declining-debt-and-tax-relief/>) Of course, the IPI is not the only group calling for "pension reform," as is this piece from Real Clear Politics: ([https://www.realclearpolitics.com/articles/2020/04/13/covid\\_rescue\\_only\\_scratches\\_at\\_illinois\\_fiscal\\_problems\\_142926.html](https://www.realclearpolitics.com/articles/2020/04/13/covid_rescue_only_scratches_at_illinois_fiscal_problems_142926.html)) There seems to be little interest in the long-standing recommendation of the Center for Tax and Budget Accountability that the pension debt must be reamortized from what is like an adjustable rate mortgage with ever increasing payments to a standard fixed rate that would be much less costly in the long run: (<https://www.ctbaonline.org/reports/update-addressing-illinois-pension-debt-crisis-reamortization>)

There have been occasional suggestions that this fiscal crisis could be the impetus for some taxation of retirement income, which is already the case in most states that have any income tax. However, I've seen nothing concrete thus far from Springfield.

So far, all this amounts to a lot of noise, but there is clear potential for an active campaign against the tax amendment and, potentially, pensions yet again. The "bright" spot concerning pensions is that the groups that fought so hard in the past to cut pensions seem to have accepted the fact that this is not going to happen, politically or legally. Rather, the focus is on benefits not yet earned, which variously can mean the benefits to be earned by current employees for work between some point in time and retirement, and/or the Automatic Annual Increment for retirees. None of these ideas has any legislative base at this time; they are only proposals voiced by certain organizations or individuals.

In the interest of keeping you informed, I will continue to share the kinds of information provided above and will watch closely for any attacks that seem to be gaining traction. If you are not receiving my periodic emails with the most up-to-date information, please send me a request ([jlockard@gmail.com](mailto:jlockard@gmail.com)) and I'll add you to my special email list. We must be prepared to support measures that will be helpful to the state and the pension systems and to fight against proposals that would harm the future well-being of public employees broadly.



## Scholarship Committee Report

Through the generous support of the members of the Association total donations to the Scholarship Fund reached \$61,050 as of March 31st. The committee has been charged by the Board of Directors with the task of raising funds to increase both the amount and number of scholarships which can be awarded and welcomes contributions toward this goal. The scholarship for the 20-21 academic year in the amount of \$2,025 will be offered to a student from the College of Education.

### Northern Illinois University Annuitants Association

#### Statement of Receipts and Disbursements

	Years Ended December 31			
	2019			2018
	Association Operations	Trip Clearing	Total	Total
<u>Receipts:</u>				
Membership Dues	\$ 4,916		4,916	\$ 4,968
CD Interest	267		267	236
Welcome Spring Lunch	900		900	—
Bus Trips	—	15,839	15,839	11,279
Total Receipts	\$ 6,083	15,839	21,922	\$ 16,483
<u>Disbursements:</u>				
State Association Meetings	1,545		1,545	1,562
NIUAA Annual Meeting	560		560	407
Coffee Hour	—		—	297
Welcome Spring Lunch	778		778	—
Other Meeting / Workshops	80		80	25
Communications	490		490	1,289
Contribution NIUAA Scholarship	500		500	500
Bus Rentals	—	15,839	15,839	11,996
Total Disbursements	\$ 3,953	15,839	19,792	\$ 16,076
<b>Increase (Decrease) in Cash Balances</b>	<b>\$ 2,130</b>	<b>0</b>	<b>2,130</b>	<b>407</b>
SUAA dues deposits and repayment (Note 1)				1,412 (5,787)
<b>Cash Balances at Beginning of Year</b>			<b>27,023</b>	<b>30,991</b>
<b>Cash Balances at Year End (Note 2)</b>			<b>29,153</b>	<b>27,023</b>

From Al Mueller, Treasurer

## Audit and Finance Report

By Clair Williams, Audit and Finance Committee

The committee's work consisted of proposing an investment policy, making recommendations on the acquisition of certificates of deposits, preparing a cash forecast for the year 2020 and conducting the annual audit. In our audit report dated February 19, 2020, we stated it was our belief the treasurer's financial statement fairly reflected the financial activity of the association whose checking account and certificates of deposits balances totaled \$29,153 as of December 31, 2019.

## SUAA Board of Directors

By Steve Cunningham, SUAA Board Member

I attended the most recent meeting of the SUAA Board of Directors on February 7 in Springfield. It was a productive meeting including a working lunch, a practice I will not take for granted again soon. The meeting scheduled for April 17 has been cancelled with the next meeting subject to call when the legislature reconvenes including to approve the FY2021 State budget. A central focus of the Board is SUAA membership, and we are working on strategies to enhance our engagement with SUAA Chapters and college/university leadership. SURS benefits are an essential and major component of the compensation package relied upon by the nearly 130,000 personnel and retirees of Illinois higher education. SUAA's operating model is one of partnership with the colleges and universities, our SUAA Chapters, SURS, labor, employee organizations, and State governmental leadership. Illinois is unique in terms of the status of public retirement system funding, and the current economic situation will certainly present even greater challenges for the maintenance of solid funding for higher education and SURS. The SURS has done a very good job, in my opinion, communicating and reassuring participants about the continuity of pension benefits and the status of SURS' long-term prudent portfolio investment practices. Much of scope of the SUAA mission is summarized in our annual Legislative Platform approved by the House of Delegates every year. These documents are available at SUAA's website, and we look forward to continuing our work while this most unprecedented year continues to unfold. (<https://suaa.memberclicks.net>).

## NIUAA Trips and Event Schedule 2020 - 2022

Organized Steven Johnson, Culture and Travel Committee Chair

The March cruise to Hawaii was cancelled (as all cruises from the USA were cancelled). The April trip to see MY FAIR LADY also cancelled and the production has been rescheduled for March 2021 and we will obtain tickets for that shortly. Refunds are being processed for everyone.

### Upcoming Events

May 24:	CUBS vs Brewers at Milwaukee
July 27 - 31:	Stratford Festival of Canada
August 18 - 20:	Best of Chicago (Value Trip, \$389)
August 26:	COME FROM AWAY, Matinee, Chicago
September:	European River Cruise
November:	Elegance of Egypt
Nov. 30 - Dec. 4:	Branson and Silver Dollar City (Value Trip)
December 5:	Chicago Shopping Trip (\$20.20)

### 2021 Events

January 2 - 17:	Polar Vortex Escape Southern Caribbean Cruise from Tampa
February 7 - 12:	New Orleans (Value Trip, \$749)
March:	Japan Explorer
May:	Voyage of the Midnight Sun (Norway)
June:	ALASKA and the Yukon
September:	Rocky Mountaineer/Canadian Rockies
Oct. 21 - Nov. 25:	Amazon Explorer

### 2021 Events

June:	Oberammergau and the Best of Germany
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Where in the world is Steven?

## Where Have You Been? What Are You Reading?

By Bob Self, Editor

Travel is a very popular activity for retirees. Every issue of our Newsletter carries a list of the forthcoming excursions abroad organized by Steven Johnson for our membership. As the CORVID-19 virus has halted international trips and practically travel everywhere except to the grocers, the pandemic reinforces another variety of venturing forth.

The French philosopher Roland Barthes once remarked that by age three the little human has acquired the sentence, the Oedipus, and the narrative. From our earliest age we own the skill of storytelling—to hear them, to follow them, to tell them. From the first we are endowed with an appetite for tales of human activity, people in action with motivations and causes and consequences in locations local and distant. Indeed it has been argued that what separates the homo sapiens from other animal species is their ability to make things up, to create stories with beginnings, middle, and ends that have the power to shape and direct human understanding, emotion, and behavior. In the development of human culture, one of our greatest skills has been the power of narrative, of storytelling, of fiction-making that imbues us with a sense of empathy with the inner and outer lives of others.

Reading narratives books and movies has been central to the journey of our identities. And now whether by age or disability or pandemic, retirement has had the effect of social distancing for us. And as our range of mobility restricts our possibility of actual travel, reading continues to shape our journeying. Retirees are like the rest of us now as we read in isolation, in social distance, apart. But reading is also connecting, personalizing the people, the places, the power, and the presence of some elsewhere. It locates us in the larger narrative communities of conflicts, plots, and resolutions. We travel along the waterways of mystery, adventure, and romance, whether biographical, fictional, or historical.

It's an immense shipboard. National best-seller lists in the *New York Times* or Barnes and Nobles or IMBD's "Most Popular" film and TV lists constitute the Shipping News that remind us of how many people are sailing and what ships they're on. Reviews connect us to the experiences of fellow travelers, and sites like *Goodreads* and *Rotten Tomatoes* allow us to voice and share our own encounters and emotions. We find our fellow travelers in book clubs everywhere, locally or nationally like Oprahs or the *New York Times*, and in film clubs like Viral Film Festive or Pandemic Film Club online and on TV. The various genres of our favorite stories connect us to folks with tastes like our own in familiar but new situations, plots, and characters. We read in the company of travelers drawn by curiosity and familiarity either to the places we've always already wanted to see or the elsewhere we didn't

suspect. World Englishes offer entrance to the facts and values and experiences of international ethnicities. All these stories come with authors as tour guide whose point of view is always present in the voice that directs our attention to central characters or meaningful events or desirable outcomes. That voice of lived experience opens our eyes to new places, vicariously moves us, sharpens our feelings with new understandings, shapes our empathy with the lives of others. And our travels are deeper for all that.

So while we enjoy Steven's itineraries, still we travel as readers of novels and films. In isolation we experience the community of ourselves reading. The social distancing of retirement is compounded now by epidemic but reduced in connections with others through what we read, through our shared experiences along the roads of narrative. Hemingway summed it up:

*"All good books are alike in that they are truer than if they had really happened and after you are finished reading one you will feel that all that happened to you and afterwards it all belongs to you; the good and the bad, the ecstasy, the remorse and sorrow, the people and the places and how the weather was."*

Where have you been?

## Between Retirement and Pandemic

By Judith Testa

Ever since I retired at the end of the year 2000, I've been treating myself to a couple of months in Italy each year, headquartered in Rome. I've come to know the Eternal City much better than I know Chicago. Year after year, I've returned to the Trastevere neighborhood south of the city center, and since I've lived in apartments on the same street – via Natale del Grande—for the past decade, I've gotten to know the vendors in the outdoor market in Piazza San Cosimato at the end of my street, and the various shopkeepers in the little mom and pop stores that line the street. Rome has also been my home base for short trips to other parts of Italy, taken by train and bus.

This Italy habit of mine has helped greatly with my second career as a writer for the Italian American magazine *Fra Noi*, a monthly compendium of articles of interest to the greater Chicago area Italian American community and beyond. I write book reviews—books of any kind as long as they're about Italy—travel articles about places in Rome and elsewhere; I just finished a long series of articles about various aspects of the Italian Renaissance, and am currently launched on a series about individual masterpieces of art and architecture beginning in ancient Rome and continuing to the present.

These long stays in Rome have also enabled me to make a number of friends there, mostly expatriates from various countries—Canada, England, Austria, Australia and the USA, along with a small number of Italians. (I can speak Italian, but would hardly call myself bilingual.) I often note that

I have a more active social life in Rome than I do at home here in St. Charles, which is where I moved after retiring from NIU. This year, though, my stay in Rome was radically different from past ones. I went there in the late winter, arriving on February 23, with the expectation of spending a week with friends from France whom I was to meet in Venice, spending a few days later in Florence with a friend who was scheduled to give a talk at the British Institute there, and returning home on March 25. Needless to say, none of this happened. After I'd been in Rome for a few days, the French friends cancelled the Venice excursion, and the American friend canceled her trip to Italy, both thanks to rising concern about the coronavirus.

As the days passed, Rome began to close down. The great exhibition in honor of Raphael closed, although I was fortunate enough to see it on the day it opened—gorgeous—like listening to two hours of Mozart—pure beauty! Then all the museums, archaeological sites, art exhibitions and guided tours closed or were canceled—everything of interest to me was suddenly gone. Then all the restaurants and cafés closed, too, leaving only grocery stores and pharmacies open. I realized that I had better cut short my stay and return home.

I was incredibly lucky to be able to change my flight (at a steep penalty) and obtain a ticket for March 12. I sailed through three airports—Rome, Munich and Chicago, without any difficulties or delays. That turned out to be ONE DAY before all the travel restrictions went into effect and chaos erupted at airports.

There was one little problem, however. Due to the stress and anxiety of not knowing what difficulties might lie ahead on my trip (I refuse to attribute this to a senior moment!), while going through the security checkpoint in Rome I left my portable computer and iPad in one of the bins! I didn't even notice they were gone until I was already in Munich, awaiting my flight to Chicago.

I texted my landlord in Rome, a young, competent chap named Roberto, and asked him to phone the airport and see if they'd found my items. (I didn't feel I could ask my female friends, most of whom are my age or older, and not native speakers of Italian, to take on this errand.) YES! Roberto promptly reported. They had them at the airport lost and found, and YES, Roberto would go out to the airport, retrieve them and send them to me. Except that he couldn't, because the next day the strict travel restrictions went into effect in Italy, and a non-essential trip to the airport was no longer possible. So, my computer and iPad are awaiting the end of the travel ban within the city, and who knows when that will happen? But at least my items are safe and there's a kind and generous Italian willing to go to the trouble of retrieving them and sending them to me. Fortunately I have a desktop computer, but I have an awful lot of material on the portable!

## In Memoriam

Ruth Akers

Mary Barnes

Sing Bow

Colleen Diane Bowers

Lydia Brophy

Christine Dionisopoulos

David Driesbach

Theodore Emmett

Bruce Ferguson

Betty Goodzey

Anne Groves

Donald Maxfield

Kenneth Mundy

George Nenonen

Sheila Orstead

Betty Ramsdell

Marjorie Ray

Georgia Scriven

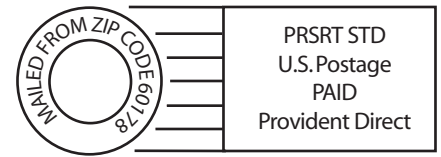
Elazabeth Stone

Charles Tucker

Sylvia Ward

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Loris Wiltberger



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