President’s Report
This newsletter is packed with excellent information because several contributors have exciting initiatives to share with you. I make a few requests and recap some handy tips.

Requests
Be politically engaged! Your pension and benefits may depend on it. Jim Lockard will have insights on the midterms to share in his legislative column.

Read about the new NIUAA Endowed Scholarship in the item from Clair Williams, Scholarship Chair. Clair, Joe Grush, and Norden Gilbert developed the scholarship proposal, the NIUAA Board approved it, and I signed the Growth-to-Endowment agreement between the NIU Foundation and NIUAA on 28 September 2018.

Give us your email address by sending it to Chris Doe, our Secretary at annuitantsassoc@niu.edu. 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. This has benefits: (a) you will receive news sooner; (b) NIUAA can save postage and printing costs; and (c) we can reduce waste. Please keep in mind that NIUAA receives only $3 of your $36 annual dues.

Tips Since the May 2018 Newsletter: Enjoy highlights from email notes sent since the May Newsletter. The topics range from hospital evaluations to schedule change for the Holiday Party.

Hospital Evaluations & Comparisons
Three organizations publish hospital safety and quality ratings online only. If you do not use the web, see a local librarian or ask a friend for help. Consumer Reports, the Leapfrog Group, and the Center for Medicare and Medicaid Services report similar measures to let you examine and compare hospitals’ outcomes. These sites give you information to support better choices and to encourage hospitals to improve their services.

Consumer Reports (CR) gives a number score to a hospital based on infections, readmissions, complications and other adverse events. You can find an institution’s score after searching by zip code or location at consumerreports.org/health/hospitals/ratings.

To compare other hospitals, choose the “near” button or select the state and county of the hospitals you want. When the scores appear, click “Add to Compare” just below the scores. The site will display a list of measures for each hospital.

The Leapfrog Group (LG) assigns a letter grade to hospitals. With LG you can search for hospitals within a number-of-miles radius of a place at hospitalsafetygrade.org. Access the LG search function by clicking the large green box near the page’s center. When the hospital’s letter grade comes up, “View full Score” will be under the hospital’s letter grade. Click that, and measures appear as columns under category tabs such as “Infection.” To compare hospitals, go to leapfroggroup.org. Notice the “Compare Hospitals Now” rectangle in the upper part of the page. Click that for the comparison page, choose a location, launch the search, and select up to three hospitals to compare.

The Center for Medicare and Medicaid Services (CMMS) offers information about Medicare-certified hospitals, Veteran Administration medical centers, and specialty hospital such as cancer centers. Quality and safety ratings for each institution are shown as stars that combine many measures. See hospitals’ star ratings and find information on the underlying measures at medicare.gov/hospitalcompare/search.html.

The CMMS site lets you compare a hospital’s

(continued on next page)
President’s Report (continued)

performance scores against State and National averages. These performance measures are similar to those used by CR and LG, and you can compare up to three specific hospitals at once.

Silver Sneakers Update

The Silver Sneakers fitness program offered to Medicare Advantage Plan participants remains available in many areas, but provider-organizations may change. As an example, one provider in the DeKalb, Illinois area has dropped out of the Silver Sneakers program, but at least three other gyms or fitness centers continue to participate. To find providers in your area, go to silversneakers.com and select “Locations.”

Property Tax Reminder

Most states in the U.S. offer property tax reduction to senior persons who own and occupy their residence. Availability, rates, and terms of the property tax relief vary by state, and for that reason, each home-owner should check with his or her property tax assessor office. This type of property tax relief can give big savings. For instance, DeKalb County Illinois offers a Senior Citizen Homestead Exemption for home-owners who are 65 years old or better. This exemption reduces the assessed value of a City of DeKalb residence by $5,000 and therefore the property taxes due by about $500.

Annuitant Association Scholarship

On September 27th the Association’s Board of Directors voted unanimously to approve the recommendation of its exploratory committee to establish a scholarship fund with the NIU Foundation. The purpose of the fund is to provide annuitants with the opportunity to show support for NIU by assisting it to attract/retain students through the award of scholarships, to raise the profile of the Association, and to provide a means for family members and friends to remember annuitants who have passed away.

A $2,000 scholarship will first be offered for the 2019-20 academic year. To be eligible a student must have at least a 3.0 GPA and have successfully completed one year of study at a post-secondary institution. Both undergraduate, graduate and law students will be eligible. The scholarship will be available to students in each of the university’s seven colleges on a rotating basis. Students apply for the scholarship through the university’s MyScholarships portal.

A fund raising campaign has begun with a goal of $54,000. When reached, an endowment will be created with the Foundation to provide earnings to be used for the award of scholarships in future years. In a little over three weeks gifts and commitments totaling $22,600 had been received. Your donation to the NIU Annuitants Association Scholarship Fund will help to ensure the continued success of the campaign. Please consider doing so as you make decisions on your year-end charitable giving.

Gift forms are available on the Association’s web page https://www.niu.edu/annuitants/scholarship-fund/index.shtml. Questions may be directed via e-mail to the campaign’s chair, Clair Williams, at cdw0845@comcast.net.

Lynn Neeley
NIUAA President

Holiday Dinner Changes

Our Holiday Party will be held in early spring 2019, not December 2018, to avoid scheduling conflicts between mid-November and January.

Watch for the announcement by email and postcard.

See you there!
NIU’s 125th Anniversary
A committee has been established to plan celebratory events for NIU’s upcoming 125th anniversary. The 21-person committee is co-chaired by Matt Streb, the NIU President’s Office Chief of Staff, and Reggie Bustinza, the Executive Director of the NIU Alumni Association. I am a committee member, representing the NIU Annuitants Association.

The celebration will take place during 2020, with various activities throughout that calendar year. The committee is being careful to refer to the celebration as NIU’s “125th anniversary,” not its “125th birthday.” The institution was chartered in 1895 and began operation in 1899. Thus its conception was in 1895 (125 years prior to 2020), and its birth was in 1899. (As a biologist I can refer to this as a five-year gestation period.) This dating is consistent with that of the 100th anniversary, which was celebrated in 1995.

The committee has formed five subcommittees to help plan various projects to commemorate the 125th anniversary. These subcommittees will draw upon assistance from folks not on the committee.

Input is welcome. I can be reached via jhzar@niu.edu.

Jerry Zar
Legislative Report
By Jim Lockard, Legislative Chair

By the time you read this report, the midterm election will be very close, if not already history. Leading up to it, Springfield was largely quiet as legislators focused on the most important thing of all – their own re-election. Bob Pritchard’s resignation from the House to become a member of the NIU Board of Trustees set up a local contest without an incumbent for the first time in many years. However, the Republicans quickly appointed Jeff Keicher, already a candidate for the vacant seat, to complete Pritchard’s term, thus giving him the mantle of incumbency, even though there was no meeting of the Legislature following his appointment. Mr. Keicher is largely an unknown, having never held office before. His opponent in the election is NIU professor Paul Stoddard.

The gubernatorial race between Rauner and Pritzker has been interesting in that Rauner’s strategy has appeared to be to focus on Mike Madigan, the Voldemort of Springfield, and link him to Pritzker. Typically, an incumbent runs on the record, but given Rauner’s designation as “worst governor in the US” (National Review, 12/27/17), “he didn’t have much to run on.

The impact of the Supreme Court ruling in the Janus case, ending union “fair share” fees for non-members (which had been law for decades), remains unclear. Expectations have been largely that unions such as AFSCME would lose a significant number of members and, in turn, influence in Springfield. Anti-union forces have mounted a campaign to get union members to drop out and stop paying dues. There is cause for concern as AFSCME has no current contract with the state and this contract has historically determined healthcare benefits for SURS members. Negotiations with Gov. Rauner began several years ago with no contract yet in sight. For a different take on Janus, see Bill Bennett’s piece for Foxnews (foxnews.com/opinion/2018/08/07/bill-bennett-states-are-resisting-janus-decision-will-union-workers-ever-get-break.html).

On August 21, 2018, Crain’s Chicago Business reported that Moody’s credit rating service has removed Illinois from the “watch list for a possible downgrade to ‘junk’ credit status.” This is the closest the state has come to a financial bright spot in years. Moody’s listed three factors that could change its current assessment: a sharp jump in unpaid bills, a reduction in the state’s pension contribution, or any move by the state to absorb the huge pension liabilities of many local units of government. Comptroller Susana Mendoza, endorsed by the Tribune for re-election, says none of those factors is even plausible. Let’s hope she is correct, as that pension contribution directly affects us all.

Reports continue regarding the low level of morale on the campus, at least some of which is attributable to the lack of pay increases in recent years. A little-noticed provision in the FY19 state budget bill reduced the cap on pensionable salary increases from 6% to 3% in the years used to calculate pension benefits. Employers that grant increases above this 3% limit are required to pay up front the entire lifetime pension cost of that excess increase (called “the present value of the resulting increase in benefits”). Persons nearing retirement may well be affected.

Taxing some retirement income is the point of HB3055, which would exempt $75k of income for those under 65, $100k for those over 65. This bill has been on the Rules Committee agenda since March 2017.

If you are interested in a somewhat different take on the issues around underfunded pensions and the push toward 401(k) type retirement plans, check out this article from the left-leaning In These Times (inthesetimes.com/working/entry/21376/will_the_left_get.fooled.into_abandoning_worker_pensions). The author disputes the common assertion of pension opponents that traditional pensions are unsustainable and must be abandoned.

Finally, you’ve probably seen frequent alarms in the media about Illinois losing population right and left to other states because Illinois is such a bad or costly place to live. John Engstrom provided me with a SURS document regarding SURS retiree numbers and state of residence. As of 2017, a relatively stable 78% of SURS benefit recipients lived in Illinois. Florida had by far the largest number of Illinois benefits recipients (2148 or 3.3%) and roughly 2.5 times more than the second-place state, Arizona (887). What might retirees find so appealing in those states? (Yes, it’s a trick question.)
<table>
<thead>
<tr>
<th>Upcoming Events</th>
<th>2019 Events</th>
<th>2020 Events</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nov. 5 - 9: Branson Holiday</td>
<td>Jan. 2 - 18: Panama Canal Cruise from San Diego to Ft. Lauderdale</td>
<td>Oberammergau and the Best of Germany</td>
</tr>
<tr>
<td>Shows (Value Trip, $623)</td>
<td>Feb. 24 - March 10: Australia and New Zealand</td>
<td>African Safari</td>
</tr>
<tr>
<td>Nov. 24: “The Woman In Black”</td>
<td>March 6: “Dear Evan Hansen” Matinee at the Oriental Theatre</td>
<td>Circle Hawaii Cruise</td>
</tr>
<tr>
<td>Matinee at the Royal George</td>
<td>March 20: “Hamilton” Matinee at the CIBC Theatre, Chicago</td>
<td>New Orleans</td>
</tr>
<tr>
<td>Theatre, Chicago</td>
<td>May 25 - June 4: Wonders of the American West</td>
<td></td>
</tr>
<tr>
<td>Dec. 1: “The Book of Mormon”</td>
<td>July 22 - 26: Stratford Festival of Canada</td>
<td></td>
</tr>
<tr>
<td>Matinee at the Oriental Theatre</td>
<td>Aug. 16 - Sept. 3: Voyage of the Vikings from Rotterdam to</td>
<td></td>
</tr>
<tr>
<td>$20.18</td>
<td>Oct. 2 - 13: German Grandeur Riverboat Cruise from Munich to Basel</td>
<td></td>
</tr>
<tr>
<td>Dec. 9 - 21: Pre-Holiday</td>
<td>Nov. 19 - Dec. 20: Amazon River Cruise from Ft. Lauderdale</td>
<td></td>
</tr>
<tr>
<td>Caribbean Cruise from Ft.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lauderdale 2019</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

**NIUAA Trips and Event Schedule 2018-2019**
by Steven Johnson, Culture and Travel Committee Chair

*Steven Abroad*
Report on SURS

By John Engstrom, SURS Board Member

I am beginning my new term as trustee for the State Universities Retirement System (SURS). We have a full compliment of Trustees, including Colin VanMeter, from SIU Edwardsville, as a newly elected active trustee. Two of the appointed members are serving on expired terms until new appointments are made by the Governor.

Preliminary estimates are that SURS earned 8.25% for the fiscal year ended June 30, 2018. The funded ratio continues to be approximately 44%. I reported on legislation at the annual meeting, and detail is presented in the Advocate, which you can find at [www.surs.org](http://www.surs.org).

This year’s legislation has created a tremendous amount of work for the staff of SURS. As a reminder, the following have been signed into law:

- A buyout of inactive members
- A buyout of half the automatic annual increase for active employees
- Requirement that universities pay retirement for raises granted in last few years above 3%; before it was 6%
- Requirement that universities pay retirement for salaries in excess of the governor’s salary
- Creation of a supplemental retirement plan, primarily to assist Tier 2 members who have low salary caps. Funding comes from universities and members, not from the State.

None of the legislation will have an impact on those of us who have retired and those in the defined contribution plan.

I have reported earlier that we chose a new investment advisor for the defined benefit plan, Pension Consulting Alliance (PCA). Our investment staff and investment committee are working with them to reclassify our investment categories based on how they respond to market changes. More on that later. We will also be preparing, with PCA guidance, a revised set of investment beliefs and investment policy statement.

We also have hired, for the first time, a separate investment advisor (Cammack) for the defined contribution (DC) plan. A major effort will be made during the coming months to redefine our strategy for the DC plan, creating an option for those that would like a defined benefit-like path but with control over the assets. We will also be hiring a real estate investment advisor at the next meeting. Finally, I want to remind active employees who are in Tier I and may be paid through the money purchase option that the effective rate of interest will change on July 2, 2019 from 7.25% to 6.75%. Those who are retiring on or after that date should check their retirement estimator on the SURS website to assess the impact. More information about this, the legislation, and most other matters in this update can be found in the Advocate, found at [www.surs.org](http://www.surs.org).

Thank you for the continuing opportunity to serve.

Report on the SUAA Foundation

By Andy Small, SUAA Foundation Representative

Revisions to Foundation By-Laws

Four revisions to the by-laws were proposed and approved. Three regarding wording clarification and updates. One addressing changing the calendar year from July through June to January through December for conformity with the SUAA fiscal year.

Proposals for Projects the Foundation can Pursue to Benefit SUAA Chapters and Members

1. Scholarships to benefit members and/or their descendants
2. Magnets and/or bookmarks promoting Survivor Assistance services

Proposals to Publicize the Foundation

1. Luncheon meetings in June
2. The SUAA Foundation currently has approximately $102,000.00 in the bank with 84 donations registered in 2017 and 67 donations registered through May of 2018.

Why the Foundation exists:

- To provide for educational and dissemination of information regarding issues affecting the welfare of members of SUAA. In this regard, the Foundation provided almost the entire funding for the statewide

(continued on next page)
SUAA Education Campaign. It also funded a luncheon at last year’s Annual Meeting in Springfield at which John Meyers of the Springfield Social Security Office described to our SUAA chapter directors from across the state how SURS benefits and the Social Security benefits interact for those employees who can qualify for both.

- To support those chapters establishing Survivor Assistance Programs. For this purpose, the staff at the state office helped the Foundation Directors to design and disseminate a Survivor’s Assistance brochure to all Chapters.

- To provide emergency assistance to SUAA members who are in need of financial support. To meet this purpose, the Foundation Board has approved an Emergency Assistance Program to provide support for SUAA members who are facing a sudden need for funds to cope with a crisis situation. Chapter leaders may request assistance of up to $1500.00 on behalf of individuals who have been SUAA members for at least five years. If you or someone you know is such an individual, please contact our Chapter Parking permit renewal time is here. Parking permits are still available for FY2018/2019. Please read the information below as some of the rules and criteria have changed for retirees.

**Effective June 1, 2018 there will be a $10.00 fee to purchase a 2018/2019 Retiree parking permit.**

A parking permit is available for a retiree to purchase upon the effective date of retirement for those with no outstanding citations on their record. A university identification card showing retirement status is required to obtain the permit. A Retiree by definition is an individual receiving a pension from the State Universities Retirement System whose last employer was NIU. One Card ID’s that will be acceptable must have the following status on them: Retiree or Professor Emeritus. No other ID will be acceptable.

A retiree parking permit allows you to park in any blue, orange, yellow, or brown parking lot. **If utilizing pay parking, such as visitor pay lot or meters/pay stations, payment is required as posted.** Parking in no parking zones, reserve spaces, and service spaces is prohibited. If parking in handicap spaces, you are required to display your handicap placard and/or plate along with your retiree permit. 15-minute spaces may be utilized without a retiree permit.

These permits are issued as a privilege and are not to be used by relatives or other persons actively employed by, or enrolled in, the university.

To purchase your parking permit, visit the Parking Office with your completed registration form, your Retiree or Professor Emeritus One Card and your $10 payment. The registration form is available online at [niu.edu/parking/permits/annuitants.shtml](http://niu.edu/parking/permits/annuitants.shtml). Click on the red “Apply for your permit” button on the bottom of the page to access and print the form.

If you have any questions, please contact Campus Parking Services at 815-753-1045.

---

**In Memoriam**

- George Anderson
- David Artabasy
- Sheila Ary
- Frank Aufderbeck
- John Axelson
- John Beck
- William Beik
- Mary Benbow
- Stanley Britten
- Kathleen Brunson
- Michael Carey
- Vada Coates
- Sandra Colwill
- Erwin hamm
- Kenneth Harmet
- Shirley Harmet
- John Hayes
- George Holden
- Zdenek Hurych

- Myra Johnson
- George Johnson
- Clifford Knapp
- Bruce Kremer
- Barbara Labaw
- Mary Lawson
- Edgar Link
- Michael Liszka
- Glen Maloy
- Marie McDowell
- Carol Moland
- William Monat
- Lucille Morton
- Evelyn Newsom
- Velva Osborn
- Amy Polzin
- M. Popp
- Daniel Reynolds
- Joseph Saban

- Charles Sarver
- Donald Schoo
- David Shavit
- Dolores Sheridan
- Lois Smith
- Allen Staver
- Mary Thistlethwaite
- John Tuecke
- David Wagner
- Dorothy Watson
- William Wilson
- Daniel Wit
- Charlotte Wittrup
- Charles Wood

---

**Campus Parking Permits for Retirees**

By Michael Rothamer, Campus Parking Committee
NIUAA 2017-2018 Officers, Directors, and Committee Chairs

Officers
President ............ Lynn Neeley ............ 721 Ellwood Ave, DeKalb, IL 60115 ............ (815) 758-2536 ............ Neeley1NIUSUAA@gmail.com
Vice-President ........ Deborah Haliczer .......... 108 McCormick Dr, DeKalb, IL 60115 ............ (815) 793-1487 ............ dhaliczer@niu.edu
Treasurer ............. Alfred Mueller ............ 1826 President Pkwy, Sycamore, IL 60178 ............ (815) 501-1548 ............ alg_y@yahoo.com
Secretary ............. Chris Doe ................ 704 N 13th St, DeKalb, IL 60115 ............ (815) 901-6530 ............ annuitantsassoc@niu.edu
Past President .......... Joe Grush ............ 14 Jennifer Ln, DeKalb, IL 60115 ............ (815) 758-4359 ............ igrush1@niu.edu

Directors
Ferald Bryan
107 McCormick Dr.
DeKalb, IL 60115
fbryan@niu.edu

John Hulseberg
134 West Ottawa St.
Sycamore, IL 60178
815-895-3587
jhulseberg@niu.edu

Norden Gilbert
546 Garden Rd.
DeKalb, IL 60115
norden@niu.edu

Mike Peddle
3494 Baraboo Ln.
DeKalb, IL 60115
mpeddle@niu.edu

Legislative
Jim Lockard
141 Mason Ct.
Sycamore, IL 60178
815-895-9642
jalockard@gmail.com

University Liaison
Christina Doe
815-753-8377
annuitantsassoc@niu.edu

Membership
Barb Andree
815-761-7803
andree1niusuaa@gmail.com

Political Involvement
Toni Tollerud
1622 Carlisle Ln.
DeKalb, IL 60115
815-501-4784
tonitollerud@gmail.com

Committee Chairs

Education—
Deborah Haliczer
108 McCormick Dr.
DeKalb, IL 60115
dhaliczer@niu.edu

Clair Williams
cdw0845@comcast.net

Public Relations/Events—
Steven Johnson
236 West Locust St.
DeKalb, IL 60115
sjohnso11@niu.edu

Legislative—
Jim Lockard
141 Mason Ct.
Sycamore, IL 60178
815-895-9642
jalockard@gmail.com

University Liaison—
Christina Doe
815-753-8377
annuitantsassoc@niu.edu

Membership—
Barb Andree
815-761-7803
andree1niusuaa@gmail.com

Political Involvement—
Toni Tollerud
1622 Carlisle Ln.
DeKalb, IL 60115
815-501-4784
tonitollerud@gmail.com

Committee Chairs

Education—
Deborah Haliczer
108 McCormick Dr.
DeKalb, IL 60115
dhaliczer@niu.edu

Clair Williams
cdw0845@comcast.net

Public Relations/Events—
Steven Johnson
236 West Locust St.
DeKalb, IL 60115
sjohnso11@niu.edu

Please Note: Voting members of the NIUAA Board include all officers and those listed as Directors.