President’s Report
By Deborah Haliczer, NIUAA President

“And the beat goes on…” As I reflect on these unprecedented times, the old song by Sonny and Cher comes back to me. A list of challenges that affect our lives, and those of the entire world. Most of us have never seen the impact of a worldwide pandemic, and its impact on the economy and employment. All have caused unprecedented levels of human distress from job loss, lost income, illness, displacement, and social unrest. We have witnessed too much violence and too many incidents that point out the social, economic, and racial inequalities that exist across our society. And, of course, this has been an especially tense political year, with new tax proposals and a presidential election. Challenging times can make us stronger, but they have also contributed to new personal and social pressures and elevated levels of anxiety and depression. And there does not seem to be an end in sight.

All of us are spending an unusual amount of time at home. While that can give us the gift of more time to read and pursue our interests, it has forced us all to learn to use a wider range of technologies to stay connected and reduce isolation from family and friends. For those of us living alone and practicing social distancing, it takes fortitude to overcome isolation and loneliness. For those of us who are still employed, working from home is not always easy. One is fortunate to have all the necessary technology tools and knowledge of how to use them. But what about those who have to work while supervising their children’s schoolwork at home? Or to find someone to care for their children while they go out to work? I know some grandparents who are taking on this role to assist their adult children who need to work. Of course, it can be amusing to see people’s children and even pets join them during Zoom meetings…

NIUAA regrets that circumstances have prevented us from organizing meetings and social gatherings that always promoted camaraderie and connection within our group. I am sure those days will come again. There is hope for improvement. Scientists around the world are working to find treatments and vaccines and to understand how the disease is transmitted. But for now, the rules of frequent hand washing, sanitizing, social distancing, and mask wearing in public are the best ways to prevent us from getting and spreading infection.

I know that we are all watching the challenges at NIU as the university, its administrators, faculty, staff, and students are all trying to contend with the COVID-19 situation. Our Board commends the efforts of President Lisa Freeman and her staff as they navigate these difficult times. Our thoughts are with our students.

I know we are all experiencing COVID-19 fatigue and mask fatigue. So it is a delight to encounter a friend or colleague during a quick trip to the supermarket, or on a walk around the neighborhood. Many are worrying about how they will celebrate the upcoming holidays during this time of social distancing, and by now all are missing gatherings with family and friends.

Some bright lights? Unlike the pandemic of 1918-19, we have so many more resources, both scientific and technological: Smart phones, computers, Wi-Fi, Skype, Facetime, social media, Zoom, and many more tools have allowed us to hold meetings, share a movie night with friends, and keep up our connections. Having to learn about these tools has had a positive effect on all of us as lifelong learners. Another bright light? Our creative friends at LLI have taken their study groups and presentations online through Zoom. It’s a great opportunity to learn together and see the unmasked faces of friends. All of the museums and most music and theatre venues have begun to offer lectures, concerts, and other cultural and learning experiences online. We all miss travel, but can enjoy seeing the world virtually.

News
SURS will be holding an election for four expiring Trustee positions between April 1 - May 3, 2021. They are seeking two annuitant trustees and two active employee member trustees. The information is available on the SURS website.

NIUAA Annual Meeting. The NIUAA Annual Meeting took place on October 7 via Zoom. Great thanks to Chris Doe and Al Mueller for serving as our hosts. Our numbers were smaller (Continued on next page)
(President’s Report continued)

than usual for the in-person meeting, but some of our members who live out of state joined us and said how much they enjoyed the opportunity to attend the meeting.

We conducted our Board elections, and I ask you to join me in welcoming our new Board members Michael Peddle, Holly Nicholson, and Clair Williams, and our new Board Secretary, Diane Johns. Chris Doe will continue to serve as our University Liaison. I would like to take this opportunity to acknowledge our thanks to those Board members whose terms have expired: Norden Gilbert and Chuck Miller. They have both served well on behalf of our membership.

At the Board meeting, we also approved revisions to our Bylaws, making our Scholarship Committee a Standing Board Committee. Most of the revisions to our Bylaws were made to assure that our NIUAA Bylaws conform to the changes in the SUAA Bylaws.

Membership. All of SUAA and its chapters are concerned about maintaining and even increasing our membership numbers in the face of recent drops. The lack of social events and membership gatherings has had some effect on this decline. NIU briefly was reported to have the highest number of members of any state university or community college, but these numbers continually shift. At the beginning of August, we had 1675 members, a number that fell to 1650 by the end of September. The figures are a bit misleading, since some are continuing members who have not yet paid their annual membership fee, or others have retired or left the university and not yet been renewed as retired members through SURS. In any case, at the moment University of Illinois Champaign-Urbana leads us by seven members at 1657.

We remind all of our members who retire to remember to renew their membership by going to the NIU home page and locating the Annuitants Association under the A-Z index. Or you can go directly to SUAA to re-apply. Membership dues can either be paid by a check annually, or through direct deduction from one’s SURS pay. One of the benefits for staff to be a member of NIUAA is to continue to have NIU email as a retiree.

Remember, NIUAA and SUAA are the organizations that fight to protect our pensions and benefits. Being a member assures that you can stay up to date with developments and legislation that affect us. If you are a member, we ask that you talk with your colleagues, even those who have elected the self-managed plan about being a member of NIUAA/SUAA. If you want to review the benefits of membership, I suggest you go to the SUAA website and review some of the benefits and reasons for belonging, as well as to learn about some of the added benefits such as discounts and additional insurance options.

Go to: www.suaa.org

Special Request

I would like to make a request of all of you. NIUAA does most of its communication with members via email. Printing costs are high, and our budget is tight. If you do not already do so, please provide us with your email address so that we can send our communications and newsletter out to you electronically. I understand that some of you do not have access to email. But if you do, please help us out and provide that address. Thank you!

As the Thanksgiving season approaches, I first want to thank all of YOU for being members of the Annuitants Association. Our membership has always helped us have a collective voice in protecting our pensions and benefits. I also wish to thank all of our NIUAA Board members for their service to NIU employees and retirees. We are all Annuitants! My special thanks go as well to Chris Doe, who manages our website and records, for her service as Secretary for two terms. Special thanks go to Jim Lockard, who does yeoman service by keeping us informed about developments at the state level and news that affects our pensions and benefits. And to Bob Self, who produces our newsletters.

I would also thank all of you who have contributed to our NIUAA Scholarship program. We have just awarded our second scholarship this year, thanks to your past donations, and future donations. I thank President Lisa Freeman for her support of our organization. President Freeman wrote to our Annuitants Association this summer and said:

Please accept my sincere gratitude for your work to establish this scholarship fund and your continued commitment to NIU students! While always appreciated, your support of student scholarships is particularly meaningful during this incredibly challenging time. Thank you. Go Huskies!

Please take all appropriate measures to stay safe. Keep up your morale by remaining active to the greatest extent possible, and by using all sorts of technologies to stay in contact with family, friends, and colleagues. And don’t forget to seek help when these times become overwhelming.

My best wishes to all of you for a healthy season with hope for better times in 2021.

Deborah Haliczer
NIUAA President
While recent General Assemblies seldom have been a beehive of activity aimed at major legislation, the COVID-19 pandemic reduced activity still further. Of course, this was also an election year, with little interest among politicians in tackling serious problems. Moreover, COVID-19 has had a significant effect on the state budget: State tax revenues have declined as a result of reduced incomes and reduced retail sales. State expenditures for COVID-19 related activities have been added to the budget for additional medical technology, public health expenditures, and capacity limitations for vital services leading to increased expenditures. The state budget rests on what is likely wishful thinking that the federal government will include significant bailout money for hard hit state budgets. Democrats have favored aid to the state, Republicans generally have not. The hope for state assistance hangs in the balance of power in Washington.

Especially significant in Illinois this election was the failed Constitutional Amendment to replace the flat rate income tax with a graduated rate system to increase state revenue. Although I tried to keep you informed on this issue, I underestimated the strength of the opposition. Gov. Pritzker put some $50 million of his own money into passing the Amendment, while fellow billionaires including Ken Griffin, Richard Uihlein, and even Pritzker’s cousin Jennifer poured similar, if not greater amounts into urging a NO vote. After all, their taxes would have increased significantly, while most Illinoisans would have seen a decrease. Much of the opposition was based on false or misleading claims that I won’t review here. Perhaps the strongest, most honest objection was that state government had never been able to show any restraint in spending, and that increasing revenue would do nothing to improve that poor track record of the past.

Likely the most damaging claim was that approving the Amendment would lead to taxation of retirement income. This was sheer scare tactic, as the exemption of retirement income from taxation is not based on the Constitution. If the General Assembly were to elect to tax retirement income, it could do so at any time. The amendment only would have set whether there was one flat tax rate for all income levels, or potentially multiple rates, as has long been true of the federal and most state income taxes. The effort to link taxing retirement income to the Amendment was disingenuous at best, yet it was also effective in scaring retirees into voting against the Amendment.

Indisputably, the state now faces an unusually large revenue shortfall, largely due to the corona virus pandemic. Even before the pandemic, the State of Illinois had a structural deficit that was growing and continues to grow. The deficit in pension funding in particular is growing, though in recent years the State has made its full negotiated annual pension contributions. However, this has done little or anything to address the aggregate underfunding of the state pension systems (pension liability). The Constitutional Amendment would have helped, but not solved the problem. Just how the General Assembly and governor will address the enormous challenge, we do not know. The choices seem simple – raise revenue or cut state spending, i.e. services, drastically, or both. The clearest indication is likely to come in the Governor’s next State of the State address in early 2021. My best guess is a higher flat tax rate and service cuts, possibly severe.

What many voters overlooked is the duplicity of opponents of the Constitutional Amendment, such as the Illinois Policy Institute, in presenting their opposition as a way to “save” public pensions. Now that the election is over and the amendment has failed, I fully expect these groups to return to their previous focus on “reforming” our pensions, which they see as the greatest source of the state’s fiscal problems. Reform, of course, means cutting pensions in some way. The potential for successful new challenges to the pension protection clause increased significantly when supportive Illinois Supreme Court Justice Kilbride failed in his retention bid, leaving the Court evenly split between the 3 Democrats and 3 Republicans. (Opposition to his retention was funded heavily by Ken Griffin and Richard Uihlein – see a pattern there?) How his seat will be filled remains unclear but may not occur until the 2022 election. If the Court were to become a 4 - 3 conservative majority, the outcome of any new challenges to our pension protections may not be to our liking.

In the interest of keeping you informed, I will continue to share the kinds of information provided above and will watch closely for any pension 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 (jelockard@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.

Jim Lockard
Legislative Committee

[Mike Peddle, Political Involvement Chair, contributed to this analysis.]


**Appreciation Awards**

The 2020 Awards Committee, consisting of Joe Grush, Carole Minor, and Clair Williams, was pleased to nominate Lynn Neeley and Robert Self to receive Certificates of Appreciation for their extraordinary service to the Association. Bob was recognized for his dedication as Editor to the publication and production of the semi-annual newsletters. Lynn was recognized for her admirable service as Vice-President and President from 2015 to 2019, a time when university budget issues impacted the support the Association had previously received through the Foundation and Office of the President. President Haliczer personally presented them with their certificates on October 7.

**Scholarship Committee Report**

Based on the latest information from the NIU Foundation, 141 gifts to the Scholarship Fund have been received amounting to **$65,400**.

The first recipient of the scholarship, 2019-2020, was Ariana Powell, a Business Administration major in the College of Business. The recipient for the 2020-2021 academic year is Kristen Miller, a graduate student in Instructional Technology, College of Education.

The members of the Scholarship Committee extend our thanks to the generous members who have made these scholarships possible and ask for continued support so that we may increase the amount and number of scholarships offered to deserving students attending NIU in the future.

View this link for the gift form:


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**SUAA Board Report**

By Steve Cunningham, Member, SUAA Board

It has been a most interesting year for the SUAA and Illinois higher education. SUAA Board meetings have been virtual since March, and we all look forward to returning to a more normal routine. The SUAA organization provides both local/regional and statewide services for its membership. At the Chapter level, the SUAA is an important avenue for networking and communication for those actively employed and retired from our colleges and universities. At the State level, the SUAA plays a vital role representing the long-term retirement security interests of all currently employed and retired SURS participants (over 120,000). In this regard, the annual SUAA Legislative Platform is approved every year at the Fall House of Delegates meeting, which was scheduled for October 28 (via Zoom).

I encourage SUAA members and all SURS participants to review the Legislative Platform, as it provides a succinct outline of the work and priorities that SUAA undertakes every year representing the interests of our membership. As Jim Lockard so well summarizes in his legislative updates for the NIUAA, the combined set of circumstances related to the status of Illinois’ economy, tax revenues, and obligations for the State budget (including pension/benefit plan commitments) portrays a time frame where SUAA’s work with the State Legislature will be essential. Fortunately, the dues increase approved the House of Delegates last year has stabilized SUAA organization finances, especially as we prepare for the year ahead.

One important aspect this year was the SUAA Board’s endorsement of the Graduated Income Tax amendment that was on the November 3 State ballot. This measure was an important aspect of Illinois’ strategy to stabilize the budget, including fulfillment of current and deferred public pension funding obligations and participant health insurance plans. This year, the SUAA produced educational webinars (a first) on this topic and, as part of this objective, Board members sent letters to the editor to newspapers across the State.

During the coming year, the SUAA Board will especially focus on membership and communication with our Chapters. The NIU Chapter has been especially effective over the years supporting the SUAA and member interests. Routinely, membership in the NIUAA Chapter ranks near the top (currently number 2) of chapter membership statewide.

Thank you for your support of the SUAA organization. I look forward to working with you in the year ahead.

**SUAA Foundation**

By Andy Small, Foundation Representative

We are happy to learn that an NIU student has received a State Universities Annuitants Association Foundation scholarship. Hannah Secor, daughter of NIUAA member
Jill Secor, was awarded a $500.00 scholarship from the SUAA Foundation. Hannah is a junior at NIU and will use the scholarship to continue her studies in Communicative Disorders with a minor in Deafness and Gerontology. She plans to graduate in spring 2022 and to pursue her master’s degree.

If you or your family member would also like to apply for a scholarship, please visit www.suaa.org and look under the heading for the SUAA Foundation for more information.

The SUAA Foundation exists to:
- Support SUAA chapters in establishing Survivor Assistance Programs.
- Provide for education and dissemination of information regarding issues affecting the welfare of SUAA members.
- Provide assistance to SUAA members who are in need of financial support through an Emergency Assistance Program.
- Provide a scholarship program to assist SUAA members and their families.

Important Reminder:
When a SURS member passes away, please contact SURS at 1-800-275-7877 or www.SURS.org for the necessary forms and information to ensure that survivors receive the correct pension and healthcare benefits.

In Memoriam

Susan Adducci  Clyde Kimball
Dorothy Bierman  Majorie Kitch
Charlotte Brewe  Heidi Kluga
William Burke  Lawrence Poncinie
John Christiano  Carol Mardell
Thomas Conway  Thomas Montiegel
Gerald Floyd  Margaret Phillips
Marion Gherity  Janan Rieff
Virgil Grzywa  Peggy Sullivan
William Haendel  Jere Tulk
Katherine Iliff  Norma Zopp

TRAVEL DREAMS
By Steven Johnson, Culture and Travel Committee Chair

Upcoming Events
Dec. 5:              Chicago Shopping Trip ($20.20)
Dec. 18 -26:              Christmas Mexican Riviera Cruise from San Diego

2021 Events
February 7 - 12:       New Orleans (Value Trip, $749)
Feb. 28 - March 8:     Alaska Iditarod Race
April 22:               COME FROM AWAY, Matinee, Chicago ($149)
April 12 - 16:         Nashville (Value Trip, $745)
May 17 - 21:           Mackinac Island (Value Trip, $549)
June:                   ALASKA and the Yukon
June 25 - July 11:     Voyage of the Midnight Sun (Norway)
July 16 - 24:          Colorado Historic Trains
July 26 - 30           Stratford Festival
August 14 - 25:        Ultimate Ireland
Sept. 10 - 19:         Rocky Mountaineer/Canadian Rockies
Sept. 27 - Oct. 1:      Lancaster and Gettysburg (Value Trip, $645)
Oct. 10 - 16:          National Parks of the Southwest
Oct. 18 - 22:          Branson Show Extravaganza (Value Trip, $645)
Nov. 27:                Chicago Shopping Trip ($20.21)
Dec. 3 - 23:            CIRCLE HAWAII CRUISE from San Diego

2022 Events
Jan. 8 - 21:          Expo in Dubai, Cruise Abu Dhabi, Qatar
April 21 - May 1:      Tulip Time on the Jewel of the Rhine
June:                 Oberammergau and the Best of Germany

Travel Memories!
Tips for Survival
By Toni R. Tollerud, Annuitant Board Member

If you are like me, you are probably feeling more anxiety and stress during this crazy time with COVID-19. If not, you are lucky, but if you are I wanted to offer a new term, and a few tips that might give you some food for thought on what could help during these times.

As a Licensed Clinical Professional Counselor, I continue to do consulting and presentations on a variety of subjects during the pandemic. In a workshop I offered a few weeks ago on “Our Insecurities Today: Food, Health and Work,” I found an interesting perspective on how to view our world. A journalist suggested that with the onset of COVID-19, our stress is related to something more troubling and harder to name for us. He suggested we are experiencing “horizonlessness,” a word that does not appear in the dictionary. This horizonlessness represents the fact that we are impacted by a restless distraction that stems not just from not knowing when it will all end, but also from not knowing what that end will look like! I found that made good sense to me. If a picture is worth a thousand words, the picture below represents horizonlessness to me.

So what can we do?
Here a few tips that I offer to help address The COVID-19 challenge, and hopefully help you take care of yourself and others:

1. Prioritize relationships: We need the relational connection of others in our lives and they need us. Make time for this.
2. Talk about your feelings. All feelings are OK in a time of adversity. Support the fact that it is OK to feel anxious, anger, numb, frustrated, hurt, and offer thoughts on how to work with these feelings. Focus on using your coping strategies and continue to build resistance.
3. Take more time than usual to explain actions and to make decisions. Try to avoid acting in haste and think through what you want to do. Help family and friends to know what to expect.
4. Give people the benefit of the doubt when you can. Be flexible, collaborative, and forgiving.
5. Take care of your personal needs such as eating well, sleeping, exercising, breathing, as well as meditation and mindfulness. Consider your psychological and spiritual needs as well. Seek balance in your life.
6. Finally, focus as much as possible on the positives. Talk to others about what brings you hope, and work each day to be kind, compassionate, and giving to others. Be gentle, kind, and forgiving to yourself as well. Be supportive and reach out to others as much as you can. Hopefully, that giving will come back to you as well.

Another in a series of Anecdotes from Annuitants. Share your memorable moments/events/trials/people/achievements/travels/books with the editor at rself@niu.edu

French in Quarantine
By Sean Shesgreen

Back in 1968, when I passed my exams to candidacy and my language reading proficiency in French, I went home to Letterkenny, Co. Donegal, to visit my mother Ruperta. During the visit she showed me off to the neighbors, proudly telling one close friend that I had passed my French exam. To my horror, that lady immediately began chattering to me in French, of which I understood not a word. Reading French is one thing, speaking it is an entirely different kettle of fish. My humiliation has never diminished, kept alive by the now-fading view that speaking French was a cultural marker, to which as an Irish boy raised in a remote hamlet of 100 souls, I aspire.

When illness forced me to retire from NIU’s English Department about four years ago, I decided it was time for me to explore this dream, prompted by the fact that Sarah Maza my wife spoke the language natively and both my daughters Juliette and Deirdre were fluent, all three far too advanced to abet my efforts, efforts evoking that class of people jocularly referred to in France as speaking French like Spanish cows. Both in the US and during short stays in France, I took short courses to begin, chiefly at a school for “alphabetized” (that is, literate) immigrants run the city of Paris and operated by ruthless teachers who qualified for their task by pitiless and sadistic French dispositions.

As for me, my progress proceeded at a snail’s pace; I am partially deaf in one ear and profoundly in the other. Two factors changed my trajectory. Dr. Diane Shecklong of NIU’s School of Allied Health and Communications fitted me with a set of new generation hearing aids with tiny speakers. And Sarah and I decided to buy an apartment in Paris, where we moved in July 2019 for a year’s residency. Settled in the 14th arrondissement, she, a professional historian, went to the archives, while I devoted myself maniacally to the midday news and the movies, often attending two French films in one day. My language-learning progress seemed glacial to me until one day, when Sarah overheard me talking with a nurse who had come to our apartment to dress a foot burn (hot oil from a veal roast), she announced, with disbelief, “You can speak French.”

But the wonderful (or maddening) thing but learning a foreign language is that the task is never finished. So today I soldier on, trying to improve my French by tiny increments, still glued to the midday news and, when I am finally released from the quarantine in which I write these words, to the newly released movies that appear every Wednesday in France.

[Sean’s new book, an edition and commentary of The Cryes of London done after the Life will be published by Oxford University’s Bodleian Library in the spring of 2021]
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Please Note: Voting members of the NIUAA Board include all officers and those listed as Directors.