

THE ANNUITANT

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ANNUITANTS ASSOCIATION

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Rex Budde, SIH Chief Executive Officer

SPRING GENERAL MEETING TO FEATURE SIH REX BUDDE

The Spring General Meeting will be held at the Dunn-Richmond Center on Friday, April 19, 2013, at 10 a.m. The business meeting will include the election of officers and board directors for the coming year.

Featured speaker for the meeting will be Herrin native and Southern Illinois Healthcare Chief Executive Officer, Rex Budde. With healthcare being one of the most pressing issues currently facing our colleagues, this session will be timely in learning more about what is happening in this field. Mr. Budde was appointed to his current position in June 2008 and has a strong background in hospital and healthcare management.

Following the meeting, a luncheon will be served. To register for the luncheon, please complete the registration form included with this newsletter.

LIEUTENANT GOVERNOR SHEILA SIMON TO SPEAK AT SPRING FACULTY EMERITUS ORGANIZATION MEETING

The Emeritus Faculty Organization will hold its regular Spring meeting on Friday, April 19, at 8:30 a.m. at the Dunn-Richmond Center A. Our speaker will be Illinois Lieutenant Governor Sheila Simon.

Simon graduated from Georgetown University's law school in 1987, after which she worked at the Land of Lincoln Legal Assistance organization. She worked four years as a Jackson County prosecutor, and a decade as a Southern Illinois University law professor.

She acts as the Governor's point person on education reform and is leading efforts to increase college completion, inspire ethical government, protect our military bases from closure, improve services in rural areas, and keep our waterways clean and safe.

In her first year in office, Simon conducted a fact-finding tour of the state's 48 community colleges to highlight the role they play in increasing the state's college completion rate.

All annuitants are invited to attend Lieutenant Governor Simon's talk.

-Bill Wright



Lt. Governor Sheila Simon

NEW STUDENT SERVICES BUILDING TAKING SHAPE ON SIU CARBONDALE CAMPUS

A surprise is in store for anyone who has not visited our beautiful campus recently. The long awaited new Student Services building is taking shape with plans for it to be completed by August for the beginning of Fall semester. This newest addition to the campus will be the first building to greet visitors as they enter campus on Douglas Drive.

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New Student Services Building under construction on SIU Carbondale campus.

Visit the Annuitants Association on the Web!
<http://www.eaa.siu.edu/>

A message from the president



**John Pohlmann,
AA President
SIU Carbondale**

Greetings!

Rex Budde, CEO of Southern Illinois Healthcare, will be the guest speaker at our April 19th general meeting at Dunn-Richmond. Rex is very knowledgeable about health care in Southern Illinois and he is a rather good presenter. The Affordable Care Act (Obamacare) is beginning to impact more people and we need to take advantage of every opportunity to learn how our health care might be affected. This will be a very informative talk. I hope you will be able to join us on the 19th.

It looks like we will have to pay a premium for our State provided health insurance. AFSCME and CMS have reached a tentative agreement for a three-year contract which includes health insurance premium rates for retirees. Non-Medicare eligible retirees will pay 2-percent of their pension as a premium in 2013 and 4-percent in 2014. Medicare eligible retirees will pay 1-percent of their pensions as a premium in 2013 and 2-percent in 2014. The agreement also sets premiums for dependent health insurance. The full details of the AFSCME – CMS agreement were sent to your email.

This will be my last newsletter message as your President. Bruce Appleby has agreed to run for office as your next President. Bruce served as our President in the past and has continued to be very active in SUAA. He will do a great job as our President again. It has been an honor and a privilege to serve this organization. I know you will extend to Bruce the same courtesy and kindness that you have given me.

This is a challenging time for organizations like ours. The State Legislature is trying desperately to reform Illinois' pension laws. We must watch our legislative servants carefully to insure that the constitutional protection for our retirement benefits is honored. None of the difficulties facing Illinois' state pensions were caused by pension recipients. We complied with every law, made every payment and met every service obligation required of us. For decades, the State did not appropriate adequate funds to honor its obligations. Please keep monitoring the legislative briefings from SUAA and contact your legislators when requested by our lobbyists.

A handwritten signature in dark ink, appearing to read "John Pohlmann". The signature is fluid and cursive, written over a light-colored background.

SUAA INCREASES ANNUAL MEMBERSHIP DUES

~ Thyra Russell

As of January 1, 2013, the SUAA state membership dues were increased \$6.00 following a decision made by the SUAA Directors at the fall meeting held in October at Normal, IL. This increase provides for \$5.00 to go into the SUAA General Operating Account and the additional \$1.00 to go toward rebuilding the Reserve Account.

The increase was necessary to accommodate the growing expenses of the Association and its ability to effectively advocate on behalf of the SURS participants and recipients. The annual dues for SIU Carbondale chapter members are now \$37.00 a year. Our chapter still receives \$5.00 of the \$37.00 to use for our yearly expenses. I believe you cannot find a better investment for an additional fifty cents per month.

SUAA is our voice at the Capitol and SUAA works with our legislators. Check out the SUAA website: suaa.org to see what is currently being discussed concerning our pension and health care benefits. Sign up to receive postings from SUAA about current house and senate bills being discussed or coming up for a vote.

I am pleased to say our membership count has stayed at 731 for the past two months. However, at the end of December we had 737 members. Remember, numbers count. Membership helps SUAA advocate on our behalf. Will you help increase our membership by encouraging your friends and colleagues to join SUAA? Encourage them to JOIN TODAY! Please see page 8 of this newsletter for ways in which a person can join these two worth while organizations...SUAA and the SIU Carbondale Annuity Association (a chapter of SUAA).



HEALTH BENEFITS COST NOW POSSIBLY KNOWN

~ Bruce Appleby

As I write (March 13,2013), it is fairly safe to say that the cost of health benefits for SERS and SURS retirees is known. I use "possibly" and "fairly safe to say" as conditions in that there still hasn't been a court case to determine if retirees should have to pay anything for health benefits. There is still a question as to the constitutionality of such a charge and the courts will have to determine that.

But, for now, we can say that the cost of health insurance for retirees will be charged and we can say with pretty good accuracy what that cost will be.

When the General Assembly passed Senate Bill 1313 last year, Central Management Services (CMS) was directed to establish what the premium cost would be for retirees. For over 15 months, the American Federation of State, County and Municipal Employees (AFSCME) has been negotiating what these charges would be and now—finally—there is a tentative agreement as to the charges. This week (March 11-15), members of AFSCME are voting whether or not to accept the charges put forth by the Administration and the AFSCME bargaining team.

Under the proposal from the Administration, retiree premiums would have been set at \$625 per month (more than \$7,500 a year) for retirees with a covered spouse and a pension in the range of \$35,000 (the average SURS pension). Retirees in that range on Medicare would have had to pay \$403 a month. This was all on a sliding scale, so the higher the pension, the higher the cost. In all, the proposal from the Administration would have put health care costs for many SERS and SURS retirees, pre-65 with a mid-range pension up to \$11,500 a year. For those in that range on Medicare, the total could have been more than \$8,000.

But the tentative agreement between the Administration and AFSCME greatly reduces these potential costs. Effective 7/1/13, under the terms of the AFSCME tentative agreement, retiree premium costs will be:

Non-Medicare individual premium:

2% of pension annuity

An additional 2% of pension annuity, effective 7/1/14

Medicare-eligible retiree individual premium:

1% of pension annuity

An additional 1% of pension annuity, effective 7/1/14.

Non-Medicare retiree dependent premium:

Managed care premium (blended rate)/one dependent, \$113 a month

Quality Care premium/one dependent, \$249 a month

Medicare Eligible retiree dependent premium

No increase over current cost

If a non-Medicare retiree wishes to opt out of the state plan and join another health care plan (e.g., a spouse's plan), the state will provide that

Individual a subsidy of \$500 a month

The new AFSCME contract includes increases in co-pays and deductibles for both active employees and retirees, at well below the level the Administration was seeking.

AFSCME and SUAA continue to believe that the new retiree health care law is unconstitutional, but it will take years for that case to work its way through the courts.

URGENT IMPORTANT GRASS ROOT NOTICE

Please learn the names and phone numbers of your legislators and keep the information close to your phone or recorded in your cell phone. April and definitely May will be busy. Keep phone numbers close at hand as alerts to call will be coming.

GRASS ROOTS!

Remember it is your personal contact that does make a difference to your future!

CONTACTS FOR LOCAL STATE LEGISLATORS

SENATORS:

David Luechtefeld (R)

Senator 58th District

103B Capitol Building

Springfield, IL 62706

Tele: (217) 782-8137 Springfield

Tele: (618) 243-9014 Okawville

Gary Forby (D)

Senator 59th District

537 Capitol Building

Springfield, IL 62706

Tele: (217) 782-5509 Springfield

Tele: (618) 439-2504 Benton

REPRESENTATIVES:

Mike Bost (R) 115th District

202-N Stratton Ofc Building

Springfield, IL 62706

Tele: (217) 782-0387 Springfield

Tele: (618) 457-5787 Carbondale

John E. Bradley (D) 117th District

265-S Stratton Ofc Building

Springfield, IL 62706

Tele: (217) 782-1051 Springfield

Tele: (618) 997-9697 Marion

I write on March 19, 2013. By the time you get to read this, everything in it may be wrong, since the legislature may have actually made a decision on the bills to be discussed here. Given the vagaries of the Illinois General Assembly, I make few predictions as to how these bills might go in the next few weeks. If you have the ability to know what they will do, please share. And please teach us how you herd cats.

During the last few weeks, separate amendments were brought to the House floor. One that passed (HB 1166, Amendment 6) increases the retirement age for current employees in Tier 1 (those hired on or before December 31, 2010). One that failed was (HB1166, Amendment 7) which would have required current employees to pay an additional 3% of their salaries with no guarantee the State would make the required pension payments. House Bill 1154, Amendment 10 passed. This amendment sets a cap on pensionable salary at the Social Security maximum (for 2013, \$113,700). Since this amendment could save the state nearly one billion dollars a year, this is about the only one I think might become law.

Another bill that looks popular is HB 3411 which creates a Tier III—defined benefit (4% of salary) with a defined contribution plan (5% of salary)—for those hired after January 1, 2014. ***Let me state most clearly that SUAA is opposed to the House Floor Amendments and to HB 3411.***

HB 1032 is still scheduled for consideration. This is the bill that would repeal the provisions that permit children of a State university employee (of 7 years) to receive a 50% tuition waiver. ***SUAA is clearly opposed to this bill and is taking its opposition forward.***

In the Senate, most concern centers around Senate Bill 1 and Senate Bill 35, ***both of which SUAA opposes.*** Senate Bill 1 is that really convoluted one that has two different parts. Part A makes reforms on 4 of the 5 State Retirement Systems (left out, here and elsewhere, is any effect on the pensions and benefits of the Judicial Retirement System). Changes include no automatic annual increase to the retirement annuity for Tier I participants and Tier II retirees until January 1, 2017. And after that date, Tier I retirees age 67 and over will receive an automatic increase that is equal to 3% of the retirement annuity compounded, or \$750 — whichever is less. Also part of SB 1, Part A, is the cap on pensionable earnings not exceeding the Social Security Wage base (see above). Further, there are sections where the state must guarantee its contributions to the Pension Stabilization fund.

Part B of SB1 provides that if parts of Part A are declared unconstitutional, then this Part B becomes law. In Part B, Tier 1 employees and Tier 1 retirees must make an election between two options. ***Option 1*** of Part B of SB1 has Tier I employees and Tier 1 retirees elect a reduced, non-compounded COLA on their future annuity that will be delayed until age 67. If you chose option 1, you are eligible to participate in your applicable retiree healthcare plan. ***Option 2*** of Part B of SB 1 has employees and retirees elect to not reduce their 3% compounded COLA and avoiding delay in receiving their COLA. Employees and retirees who chose Option 2 are not eligible to participate in applicable retiree healthcare plans.

SB 35 reinforces the limit on pensionable earnings to the Social Security wage base and changes retirement ages (as in HB 1154 and HB 1166). SB 35 also changes the automatic annual increase. SB 35 increases the employees' contribution to their pensions by 1% of payroll in FY14 and adds an additional 1% in FY 15. In addition, the employer (the university or the community college) will assume funding of the pensions of all of its employees. Also, there are guarantees of the state's contributions to the retirement systems.

SB 2404 repeats the addition of 1% contribution to the pension system by employees in FY14 and adds an additional 1% in FY15. Again, I think this aspect of this bill has a chance of getting through. SB 2404 also obligates the state to meet its payments to the retirement systems. HB 3162 is pretty much the same as SB 2404.

Now, consider this: I have touched on only eight amendments and bills here. There are literally hundreds more that have been put together and may or may not make it to the floor of either chamber. Most likely, most of these won't make it anywhere, as President of the Senate Cullerton and Speaker of the House Madigan have made it clear that they will make the decisions on what will or won't make it to committee, much less to the floor.

If you want further and more elaborate information, go to SUAA@suaa.org or <http://www.surs.com/legislation>.

SUAA opposes SB 1 and SB 25. SUAA favors SB 2404 and HB 3162. SUAA has amendments formed and ready to go to add to whatever bills gets passed. This is the best way to protect our interests and our pensions.

If you aren't on the SUAA list serv, go to SUAA@suaa.org and get your e-mail address entered there. Our executive director, Linda Brookhart, is on top of what is happening in Springfield and her weekly Mini Briefings are the single best way to keep yourself abreast of what is happening.

As I said at the beginning of this piece, "Given the vagaries of the Illinois General Assembly, I make few predictions as to how these bills may go in the next few weeks." By the time you read this (if you got through the few bills I discussed), all may have and probably will have changed. By keeping yourself aware of what is going on in Springfield, you can also keep yourself aware of when you need to call your senator or your representative and let him or her know how you feel about and will be affected by the bills under consideration.

As we go to press (March 27, 2013), it is important to realize that none of the bills passed in either house has yet been passed by the other house. All bills that have been passed by either the Senate or the House has yet to be passed by the other branch. Amendments can be and will be added to many of these bills, meaning they then have to go back to the house where they originated. And when and if both houses passes and agrees on a bill, it still has to be signed by the Governor."

Chapter happenings

BLOOD DRIVE

~Mary Mantovani

The AA Blood Drive held on January 23rd and 24th, 2013, was very successful. Nine pints over our two day quota were collected. Thank you Imogene Beckemeyer, Bill Doerr, Mary Mantovani, Jackie Mueller and Roland Person who volunteered to work on those two days.

The next drive will be in late August, 2013. Remember, a donor has to wait 56 days between donations and that one pint can save up to 3 lives. Blood is always in great demand.

GOLF

~KEITH MCQUARRIE

The annual Fall Golf Outing was held at the Red Hawk Golf Club in Pinckneyville, IL. Although it was an absolutely beautiful day, only 3 teams competed. Maybe we are getting too old or people have moved or had other commitments. We sure would like to have others join us. And if you have a course that you would like to play, please contact either Keith McQuarrie (keithmcq@siu.edu) or Ron Mahoney.

Results of the event were: First place Gil Kroening, Jean Kroening, Jim Legacy and Dick Daesch. They must have played well, because Jim won the long putt contest and Gil won the 'closest to the pin' competition. They shot a score of 63 for the 18 holes. Second place, with a score of 66, went to the team of Anne Johnson, Alan Lasley, Ron Mahoney and Keith McQuarrie. Third place, with a score of 67 was the team of Eugene Montovani, John Forbes, Steve Jensen and Bill Tally.

The Spring 2013 Golf Scramble has been scheduled for Monday, June 3, 2013, at Hickory Ridge in Carbondale, with a rain date of Monday, June 10, 2013. Cost for the 18 hole event is \$29 for the golf and cart, plus \$5 for prizes and approximately \$7 for lunch. All fees are payable at registration (7:30 a.m.). Tee time is 8 a.m. Please spread the word and encourage others to field a team – we always have a great time!

A registration form for this event is included in this newsletter.

SOCIAL

The Annuitants Association held its second Holiday Dinner Theater in November by attending the production of *The Three Musketeers* at the McLeod Theater on November 29, 2012. A buffet dinner was held prior to the performance in the Moe Theater with over 30 people in attendance. These events can accommodate approximately 35 - 40 people.

This social activity has been well received by the membership and interest in continuing it has been shown. If you are interested in expanding this program to include summer events during the Summer Playhouse series at McLeod, we would be happy to hear from you. Also, if you have other suggestions for local events, please let us know your thoughts on that as well. You may contact Mike Hanes or Nancy Hattman with suggestions.

BOOKSTORE GREETERS

~Doug Bedient

Thank you Bookstore Greeters! We had a very successful week of "greeting" and the receiving, storing and returning of book bags, backpacks, briefcases, water bottles, posters, and skateboards were accomplished in fine style! Illness, changed schedules, and dental extractions did not stop us from doing fine work! Thanks to all of you who volunteered, served or recruited. You can relax so far as this project is concerned until summer!

Feel free to recruit others who might be interested. I can always send information or make contacts at any time.

There were suggestions for improving the program and I will be discussing these ideas with the Bookstore Manager. Hope that we can make some parts of our program operate more smoothly.

Again, thanks for your continued support that will help fund the scholarships we award!

Volunteers for the beginning of Spring Semester 2013 included: Ann Dillard, Joyce Webb, Bob Weiss, Monica Wilson, Bob Radtke, Nancy Fligor, Chuck Frank, Kim Harris, Carol & Dick Daesch, Al Quamen, Paulette Curkin, Anita Hutton, Emil Spees, Jan Henry, Nancy Pfaff, Bill Gooch, Bill Wright, Beverly Walker, John Corker, Linda Dutcher, Joe Swindell, Mike Hanes, Marcia Anderson, John Bobell, Bill Doerr, Phil Davis, Russ Trimble, Bill McMin, Bruce Appleby, Barb Humphrey, Thyra Russell, Carolyn Donow, John & Mary Pohlmann, Trish Welch, JoAnn Nelson, Joann Flanigan, Nancy Hartman, Fred Moehle, Dennis Leitner, Dennis Laake, Keith McQuarrie, Dick Bradley, Jan Waggoner, Bill Tally, and Nillofur Zobairi. My apologies to anyone who worked and I omitted their name.

Some of the interactions with this program are amusing. Special thanks to Pat Diggle of the Parking Office who reserved parking for us. Ms. Diggle was not available when I requested spaces by the Ag Quonset. Obviously the student worker was not familiar with that word, because the note to Pat mentioned spaces by the Ag Croissant. Isn't that a tasty morsel? Thanks again. Doug Bedient

SUAA MEMBERS – Please help make the VOICE in Springfield stronger. Every new member raises the VOLUME!

RECRUIT A NEW MEMBER.

Our need to keep in touch with YOU

The Board of Directors encourages members who use the Internet to become a member of our on-line family, by signing up for our Listserv and joining our Facebook group page so that we can keep you informed of important messages from SUAA and your chapter. To sign up for the Listserv, contact Nancy Hartman at nancyhartman@juno.com. The Facebook page can be found at SIU Carbondale Annuitants Association.

The Association is also in need of your current e-mail address. To assist us in gathering this information, please send an e-mail message to Nancy with SUBJECT: SIU Carbondale Annuitant E-Mail.

IMPORTANT INFORMATION TO KEEP ON TAP

SURS CHANGES SCHEDULE OF ELECTRONIC DIRECT-DEPOSIT PAYMENTS

According to the State Universities Retirement System's website, SURS will begin releasing funds for electronic direct-deposit annuity payments on the first day of each month. Previously the funds were released on the first working day of the month.

Disability payments which had been released on the last working day of the month will now be released on the last day of the month.

The change is a reflection of the ability of electronic funds to be transferred to a member's bank regardless of whether the institution is open. A 2013 monthly schedule of benefit payment dates is included below. Affected dates are highlighted.

Paper checks will continue to be mailed on the first and last working days of the month.

SUAA DEFINES TERMS RELEVANT TO CURRENT LEGISLATION (SOURCE: MARCH 22 SUAA MINI BRIEFING)

Tier I refers to those who were employed on or before December 31, 2010. If you are currently retired you are considered Tier I.

SURS is the State Universities Retirement System; SERS is the State Employees Retirement System; TRS is the Teachers Retirement System; and, GARS is the General Assembly Retirement System. JRS (Judges Retirement System) is not included in any pension reform legislation included in the Mini Briefing.

Other information of interest –

Many people have asked how 3% simple interest on the first \$25,000 came about. It is included in several of the bills that Rep. Nekritz has or is sponsoring. The \$25,000 was determined due to the fact that \$14,000 is the average yearly amount provided by Social Security to retirees. Social Security is not considered a pension; it is a supplement to retirement only for those who qualify. The highest Social Security amount provided to those who have retired is \$30,100 for year 2013.

According to discussion on the House Floor on Thursday, March 21, \$25,000 was felt to be adequate; a level that allowed the savings needed for pension reform. Unfortunately, there is no consideration in these amendments/bills for inflation.

So what do you say to your legislators over their Spring Break –

If you are currently working – simply reference the choices that you have to make between 1) access to non-guaranteed health insurance and ½ of a 3% COLA or CPI whichever is less; or 2) a 3% COLA with no consideration of pay raises. These choices are damaging to everyone who is a member of any of the State funded pension systems. ***Vote “NO” on any legislation that requires you to make these types of choices. Let the legislators know how these choices would affect you personally.***

If you are currently retired – ***ask the legislators to vote “NO” on any legislation that changes your current pension benefits such as the COLA. Tell the legislators how you would be personally affected by a reduction of the COLA.***

Pension Tier Reference Chart

Tier I = those who were hired on or before December 31, 2010

Tier II = those who were hired on or after January 1, 2011

Tier III = has not been passed but so far they would be those who are hired on or after January 1, 2014.

*Those who are currently retired are all Tier I.

CALENDAR OF EVENTS

APRIL 19 - EMERITUS FACULTY MEETING - DUNN-RICHMOND CENTER - 8 A.M.

APRIL 19 - SPRING GENERAL MEETING - DUNN-RICHMOND CENTER - 10 A.M.

MAY 11 - COMMENCEMENT - 3 CEREMONIES AT SIU ARENA

JUNE 18-19 - SUAA ANNUAL MEETING - SPRINGFIELD, IL.

The Annuitant newsletter is published three times a year by the Southern Illinois University Carbondale Annuitants Association and the Department of Human Resources, Southern Illinois University Carbondale.

Editor-in-Chief, Nancy Hartman

Attn: Human Resources
Mailcode 6520
Southern Illinois University Carbondale
Miles Hall, 1255 Douglas Drive
Carbondale, IL 62901

Special Feature - Splendor in the Swamp - with Jim Martin

"In every walk with nature one receives far more than he seeks." - John Muir

The first three months of 2013 has left many of us yearning for warmer weather as Mother Nature has showered the region with multiple snows and frigid cold snaps. However, SIU Carbondale retiree, Jim Martin, illustrates through the lense of his camera, the beauty of her winterscapes created by those same frigid elements. Jim's pictures shown here, accompanied by his journaled thoughts, reflect the serenity of the Big Muddy River Swamp captured while he and his wife, Elsie, took their daily early morning walks through this Southern Illinois winter wonderland.



As Elsie and I entered the Big Muddy River Swamp area here in Southern Illinois this morning (3/1/13), snow fell very lightly. It was as though Mother Nature had taken all color away from her creations as we viewed everything in shades of black and white. But, as this old river flowed toward the granddaddy of all rivers here in the U.S., I was reminded why this river is named the Big Muddy.

Early on this cloudy Friday morning (1/24/2013), the temperature was around 20 degrees and the swamp was frozen over except for a few little open water pools. Here, I saw something I had never seen while haunting these swamps for over 40 years, a mature pair of Trumpeter Swans. The largest extant species of waterfowl and weighing up to 30 pounds, these birds often mate for life with both parents participating in raising the cygnets, but only the female will incubate the eggs. Most pair bonds are formed when swans are 4 to 7 years old, although some pairs do not form until they are nearly 20 years old. After watching these beautiful creatures for an extended amount of time doing their displays, etc., I began to back out of the swamp and my thoughts were: "Some things in Mother Nature's world can't be experienced with a remote."



As the snow fell lightly on the morning of March 1, 2013, I was reminded that walking in the swamp is much more difficult when all the familiar trails are covered and the old landmarks just do not look the same. It can cause one to doubt himself at times...am I really, really sure I'm headed in the right direction?

In the depth of winter I finally learned there was in me an invincible summer.
- Albert Camus

SIU Carbondale Annuitants Association
 Mailcode 6520
 Southern Illinois University Carbondale
 Miles Hall, 1255 Douglas Drive
 Carbondale, Illinois 62901

202109

MEMBERSHIP MATTERS

If you are associated with SIU Carbondale...

You should join the State Universities Annuitants Association. SUAA serves all participants and beneficiaries of the State Universities Retirement System (SURS). SUAA is the only advocacy organization focusing solely on preserving pension and healthcare benefits for current employees and retirees of public universities and community colleges. It is important that everyone—retired and current employees, spouses, and survivors—become a member of SUAA. The annual fee is \$31.

Ways to join:

- Go to www.suaa.org and click on “Join Now.”
- Go to the Annuitants Association website: <http://eaa.siu.edu/> and click on “Membership Information.” Payment options include automatic dues deduction, annual payment by check, or automatic payroll deduction (current employees only). Automatic dues deduction is encouraged because it eliminates the need to be contacted annually by SUAA.
- Call the SUAA Office toll-free: 888-547-8473.

To those who are already members of SUAA we thank you. To those who have not yet joined, please consider joining today. We need to protect our pension and benefits.

Thyra Russell
 SIU Carbondale-AA Membership Chair
 457-7554 or trussell@siu.edu

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 BOARD OF DIRECTORS
 JIFFY DIRECTORY**

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DIRECTORS

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 NANCY HARTMAN NANCYHARTMAN@JUNO.COM
 THYRA RUSSELL TRUSSELL@SIU.EDU
 BILL WRIGHTWRIGHTBP1@FRONTIER.COM

WEBSITES TO MARK

State Universities Annuitant Assc. (SUAA) www.suaa.org
 State Universities Retirement System (SURS)..... www.surs.org
 SIUC Human Resources www.siu.edu/~humres/
 SIUC Credit Union www.siu.edu/~siucuc/
 Illinois Educ Association www.illinoiseducationassociation.org
 SIUC Alumni Association www.siu.edu/~siualumni/
 Illinois State Government..... www.illinois.gov/
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