



JJCAA Winter 2022 Newsletter

PRESIDENT'S MESSAGE - PATRICK ASHER

Hello Everyone,

Hope you are doing well at the start of this new year.

I am devoting much of this issue to a very important yet misunderstood topic: the differences between Tier I and Tier II. Certainly, we need to understand that SUAA opposed the General Assembly's creation of Tier II, and the Association continues to work on improving some of Tier II's weaknesses, most notably improving the vesting period and increasing the Retirement Benefit Limitation.

We also need to be concerned with what might be called Tier III - done the road a piece. It is commonly referred to as a "defined contribution." It is also referred to as a 401K. Here again, SUAA strongly opposes such a move.

Historically, Tier II took effect on January 1, 2011, for any new staff member. Granted, it is less attractive than Tier I. After discussions with Linda Brookhart, the Executive Director of SUAA, she shared her knowledge on this issue, and I am quoting her for the duration of this segment of this Newsletter.

Brookhart stated, "We can't keep comparing Tier I and Tier II. Tier I is gone and not to return. The next change will more than likely be a defined contribution. This is what we need to keep from happening. The Defined Contribution didn't have any plans to be aligned with Social Security. This is cause for pause. SUAA is not supportive of a Tier III.

What changes can be made to Tier II? Maybe lower the vesting period. Raise the Retirement Benefit Limitation.

Tier II was designed to be more like Social Security. Tier II is more generous than Social Security under Final Salary Period. Tier II is highest 8 years in past 10 years. Social Security takes off the lowest 5 years of your working years.

I don't see the COLA changing because this is what is so expensive for the State under Tier I.

We haven't taken Tier II forward because:

1. We wouldn't be able to find a legislative sponsor.
2. We know that Tier II does have problems with qualifying for Safe Harbor under Social Security. But this is most likely for those who are higher paid. It might not affect the mid to lower income. But since no one has fully retired under Tier II (as they just became vested) IRS isn't able to make a determination. It might be per person/retiree.
3. We won't be able to do this all by ourselves.
4. The time isn't right – yet.

I guess it all depends on a person's viewpoint. Some who have been hired with a defined benefit are happy because you can't find a defined benefit in the private sector. And, if you are working under Social Security in the private sector, you have to work until age 67. Early age is 62 for SS.

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WEB SITES:

visit regularly to stay informed

JJCAA: www.JJCAA.org

SUAA: www.SUAA.org

SURS: www.SURS.org

TRS: TRS.illinois.gov

FACEBOOK: [Facebook.com](https://www.facebook.com/JJCAA)

**WE NEED TO QUIT TELLING PEOPLE THAT THEY HAVE A BAD DEAL.
THEY HAVE A DEFINED BENEFIT-GUARANTEED PENSION.
EVEN SOCIAL SECURITY DOES NOT HAVE THAT..(MYCAPITALS).**

Under the State Universities Retirement System:

Normal Retirement Age/Years of Service –

Tier I is 62/5, 60/8, or any age/30 Tier II is 67/10

Early Retirement Age/Years of Service –

Tier I is 55/8 Tier II is 62/10

Vesting Period –

Tier I is 5 years Tier II is 10 years

Reduction for Early Retirement –

Tier I is 0.5% for each month under age 60

Tier II is 6% per year for each year under age 67

Final Salary Period –

Tier I is the Average of the highest 4 consecutive years or last 4 years, whichever is greater.

Tier II is Highest 8 years within the last 10 years of service.

Formula Multiplier –

Tier I is 2.2% of the final average salary for each year of service

Tier II is 2.2% of the final average salary for each year of service

Employee Contribution Rate –

Tier I is 8% Tier II is 8%

Retirement Benefit Limitation –

Tier I is 80% of final average salary.

Tier II is 80% of final average salary – not to exceed \$106,800.

C O L A (Cost of Living Adjustment) or Annual Automatic Increase (AAI) –

Tier I is 3% compounded annually

Tier II is at 67, the lesser of 3% or one-half of increase in CPI – not compounded.”

The above extensive quotation came from
Linda Brookhart; December3, 2021 via Email.

Finally, it is important to note that Tier II has three (3) options: the Traditional, the RSP- defined contribution, and the Portable, a lump sum. Of these three, according to SURS, the Portable may be the least attractive. The retiree forfeits all benefits among other things. Furthermore, it is noteworthy that State Legislator Mark Batinick of Plainfield has introduced more recent legislation pushing this option because he sees our pension system as a “burden” on the State, and this option will reduce significantly the State’s obligations!!!!

WELCOME NEW MEMBERS TO JJCAA/SUAA

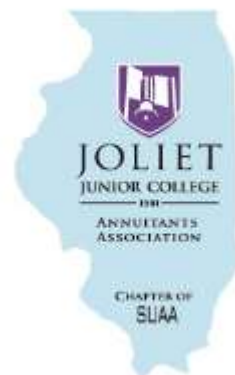
SUAA'S MEMBERSHIP IS ALWAYS AN ISSUE FOR DISCUSSION AT OUR STATE MEETINGS. THE LEADERS AT SUAA ARE VERY MUCH CONCERNED. FOR EXAMPLE, IN 2016, OUR MEMBERSHIP WAS 16,500. TODAY, IT IS AT 13,360. PROBABLY, THE BIGGEST CONCERN IS THE OBVIOUS FINANCIAL RESTRAINTS IT POSES ON THE ASSOCIATION. GIVEN THE LEGAL FEES OF NEARLY 1 MILLION DOLLARS SPENT BY SUAA IN DEFEATING SENATE BILL 1 IN 2014, OUR CONCERN SHOULD SPEAK FOR ITSELF!!!

The Officers and Delegates of Joliet Junior College Annuitants' Association are grateful to you for joining the association. We will continue to work hard to protect your pensions, health insurance, and other benefits. JJCAA's current membership is at about 290 since 2019. We have gained some sixty (60) new members since then.

Alstott, Melissa - Clerical
Althoff, Clifford - Business Education
Batis, Susan - Nursing
Betcher, Susan - Business Education
Campbell, Pamela - Clerical
Carrillo, Teresa - English/ World Languages
Cave, Paul - Technical
Cowger, Adam - Fine Arts
Delfinado, Julie - English/ World Languages
Doyle, Dennis - Social /Behavioral Sciences
Eklund, Michelle - Clerical
Giampaolo, Julie - Fine Arts
Hannigan, Brian - Police
Hedrick, Michelle - Facilities
Jabara, Rudayna - Communications/External Relations
Kircher, Bradley - Spouse
Kircher, Marlene - Secretary/CIOS
Kramer, Cathy - Literacy Specialist
Kulczak, Jorie - Nursing
Marqua, Laura - Fine Arts
McGreal, Michael - Culinary Arts
Meyer, Michelle - Business Education
Nickel, Bridget - Fine Arts
Andy Neill - Natural Sciences
Perkins, Lisa - Ag. Hort /Vet Sciences
Pieklo, Stanley - Computer Information/Office Systems
Ready, Regan - Police
Sakowicz, Karen - LRC
Schahrer, Lori - Fine Arts
Terrazas, Isabel - Support
Tolios, Athanasios - Clerical
Quinn, Amanda - Professional
Upshaw, Cheryl - Technical
Walker, Aimee - LRC
Wordlaw, Sandra - Clerical
Zelman, Carrie—Natural Sciences

Bratolli, Tamara - English/World Languages
Clark, Judith - Technical
Creighton, Jane - I-Campus
Czerniak, Bradley - Natural Sciences
Dilday, Pamela - Administration
Dykstra, Deborah - Business Education
Feldman, Thomas - Natural Sciences
Fisher, Jeffrey - Director, Technology Support Services
Fitzgerald, Debbie - Nursing
Golich, Robert - Vice-President, Administrative Services
Gononi, Donald - Natural Sciences
Kriz, John - Business Education
Kozlowski, David - Coordinator, Facility Services
Magruder, Mary - Nursing
Matthews, Susanne - Natural Sciences
Mulvey, Kristin - Executive Director, Institutional Advancement
Olsen, Francine - Spouse
Roessler, Tim - Director, Enterprise Applications
Schroeder, Paul - Nursing Lab Assistant
Thompson, Kenneth - Culinary Arts
Van Donk, Vivian - Fine Arts
Walsh, Arlene - Administration
White, Geoffrey - Supervisor, Physical Science Labs

Thank you for your membership!!
Patrick Asher, President



JJCAA SCHOLARSHIP OF \$500.00

Another accomplishment is the creation of an annual JJCAA Scholarship of \$500.00.

Qualifications:

- The applicant is a dependent or spouse of a JJCAA member.
- The applicant has earned twelve (12) credits with a minimum 3.0 GPA. Each scholarship award can be used for tuition, books, and fees.
- The applicant must complete the application process for the JJC Annuitants' Association Annual Scholarship online at the Joliet Junior College web site www.jjc.edu/info/scholarships.
- Contact Amanda Quinn in the Foundation office for additional information.

The final determination of selecting the scholarship recipient shall be the sole responsibility of appropriate officials of Joliet Junior College.

SUAA SCHOLARSHIPS:

These awards come from SUAA's Foundation. There are ten (10) \$1,000 awards each year. There are also two (2) professional awards of \$500. Visit SUAA website; the contact person is Alice Medenwald.



SCHOLARSHIPS AVAILABLE

**Step 1**
Visit jjc.edu/scholarships

**Step 2**
Complete the easy, online application

**Step 3**
Check your JJC email in July/August to see if you were awarded a scholarship

**DID YOU KNOW...**
the JJC foundation awarded more than \$800,000 in scholarships last year.

Questions?
Contact the Scholarship Office
Office A-3027 • Phone (815) 280-2721
Email kbakes@jjc.edu

**JOLIET**
JUNIOR COLLEGE
1901-





JOLIET JUNIOR COLLEGE
1901
FOUNDATION

OFFICIAL GIFT RECEIPT

March 10, 2021

Mr. Patrick Asher
JJC Annuitants Association
1226 Buell Court
Joliet, IL 60435-6875

Thank you for your gift in memory of
*Priscilla Curran, Virginia Allen, Patricia Hines, Silas Ellingson,
Myra Linden, Richard T. Rivera, & Jean Mullins*

Dear Mr. Asher:

Your generosity helps the Joliet Junior College Foundation provide academic opportunities, program support and financial stability to students who need it most. Thank you for joining us in our effort to pave the road to success for all JJC students.

Below please find information on your recent contribution:

DATE: 3/10/2021
AMOUNT: \$350.00
TYPE: Cash
FUND: JJC Annuitants

The JJC Foundation did not provide any goods or services in return for your gift. You are making a difference in the lives of our students!

Sincerely,

Kristin Mulvey
Executive Director, JJC Foundation



Turn this page over to learn
how you are making an
impact at JJC!

Joliet Junior College Foundation
1215 Hesbolt Road, Joliet, IL 60431 | (815) 280-2201 | jjc.edu/giving

**I would urge all of you to be generous and donate to our political action committee.
Without our support, our political influence is diminished greatly!! Pat**

SUAAction
State Universities Annuitants Political Action Committee
P.O. Box 1770
Springfield, IL 62705-1770

Name: _____	SUAA membership number or Campus: _____
Address: _____	Amount: \$100 _____ \$75 _____
_____	\$50 _____ \$25 _____
_____	\$15 _____ \$10 _____
	Other: \$ _____
	All contributions are needed!

For more information please call 217.523-4040.

Mail to: SUAAction
P.O. Box 1770
Springfield, IL 62705-1770

Please make checks payable to: SUAAction, P.O. Box 1770 , Springfield, IL 62705-1770. Paid for and prepared by SUAAction. A copy of our report is or will be made available for purchase from the State Board of Elections, 2329 S. MacArthur Blvd., Springfield, IL 62704. State Law requires political action committees to report the name and mailing address of contributors that exceed \$150 in aggregate calendar year. Occupation and employer is required for contributions over \$500. Contributions are not tax deductible.

IN APPRECIATION:

The entire current Board of JJCAA.

Those retiring from the Board: Pat Neff, Maureen Peterson, and Penny Leupold. Your contributions were immeasurable!!!!!!

Scott Olsen for his exceptional work as Editor of the Newsletter!!!!!!!!!!

JoAn Pollack Ayorinde and her great work as our new Secretary!!!!!!

Jim Cooper and his thorough work as Treasurer!!!!!!

Linda Aguilar, Nicki Blowers, Mary Ann Oetter, JoAn Ayorinde, and Sue Malmberg for their enthusiasm and contributions!!!!!!

Judy Connelly, Director of Human Resources, for her on-going efforts!!!!!!

It has been difficult since the arrival of Covid to recruit new members. At our last Board meeting in November of 2021, we had planned to meet at the Events Center for the Opening Session of the Spring term of 2022. Linda Aguilar, Mary Ann Oetter, Nicki Blowers, Karen Sakowicz, and I were ready!!!! However, the vast number of Staff were not in-person. That, coupled with the Social Distancing issue et alia, caused us to cancel that recruitment effort. However, our next strategy will occur at our March Board meeting in 2022 with a huge letter writing campaign!!



IN MEMORIAM

List of JJC family members/spouse that have passed away since June of 2021:

- Lee Gould
- Al Racchini
- Walter Stein
- Roz Stone
- Edward Senu-Oke
- Mary Wagner (spouse of Art Wagner)





JJCAA IS AN ANNUITANTS ORGANIZATION

Consisting of Current JJC Employees Retirees - Spouses - Part-time Faculty
All Under the Umbrella of SUAA

SUAA and JJCAA have the backs of all of our members.
Tell us how we can better serve your needs. We are all in this together!

2021-2023 Term

JJCAA Officers

President: Patrick Asher
Vice President: Ted Thompson
Secretary: Joan Ayorinde
Treasurer: Jim Cooper
Immediate Past President: Jerry Lewis

JJCAA Delegates

Linda Aguilar
Nicki Blowers
Sue Malmberg
Mary Ann Oetter
Scott Olsen
Karen Sakowicz
Vivian Van Donk
Jerry Zeborowski

Newsletter Editor:
Scott Olsen

Upcoming Events:

JJCAA OFFICERS AND DELEGATES MEETINGS:

MARCH 18TH, 2022	11:00 AM
MAY 6TH, 2022	11:00 AM
JJC MAIN CAMPUS, J-1005 (MATHEMATICS CONFERENCE ROOM)	

JJCAA ANNUAL MEETING
JUNE 2022 , TBA

ANNUAL FALL PICNIC :(UNDER REVIEW)

SUAA ANNUAL MEETING
JUNE 16 AND 17, TBA

THANK YOU FOR YOUR MEMBERSHIP— PATRICK ASHER

JOLIET JUNIOR COLLEGE ANNUITANTS' ASSOCIATION

A CHAPTER OF STATE UNIVERSITIES ANNUITANTS' ASSOCIATION

The **ONLY** organization in Illinois that works to protect our pensions and benefits , **NOW AND IN THE FUTURE**, is the State Universities Annuity Association (SUAA) of which the Joliet Junior College Annuity Association (JJCAA) is one of fifty-six (56) chapter members of SUAA.

SUAA works to hold the General Assembly accountable for its obligations to us, both Tier 1 and Tier II.

Specifically, in 2014, SUAA spent nearly 1 MILLION DOLLARS to defeat Senate Bill 1. This Bill would have had catastrophic effects on our pensions and benefits!!!! The sponsors of that Bill wanted to by-pass or ignore the Constitution to solve the State's financial problems at our cost! We members all chipped in to pay that amount. Now we ask that you get involved and join JJCAA.

The cost is minimal, just \$ 1.85 per pay period!!!!

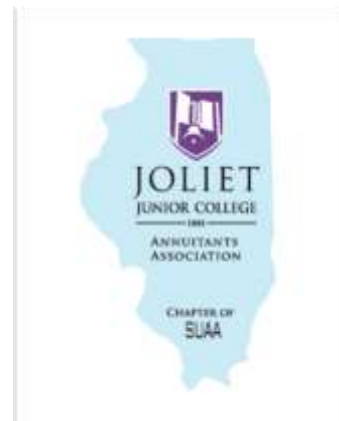
Option #1—— A \$ 1.85 FROM YOUR PAYROLL FOR EACH PAY PERIOD (26 PAY).

Send directly to Director Judy Connelly in Human Resources.

See the attached Form

The nearly 300 active members in JJCAA await your response! Thank You.

Patrick Asher,
President, JJCAA



JOIN JJCAA /SUAA

Is your future pension, future health care, and the resistance against negative legislation worth \$48.00 a year? Then join JJCAA/SUAA. Our pensions are, or will be, our first or second most significant financial asset. Your spouse can also join and make this a team effort for an additional \$48.00 annually. Current employees can write a \$48.00 check or use JJC payroll deduction. Use the attached membership form and make it a team effort. Thank you.

Is your spouse a member of SUAA/JJCAA? Is the protection of your pension and health care benefits worth \$84.00 a year, the cost of two SUAA/JJCAA memberships?
This is less than the price of two nice evenings "out on the town."

Please seriously consider having your spouse join SUAA/JJCAA. Many couples have chosen to invest via two memberships. Please join the ranks of those who understand and appreciate a greater investment in our pensions and health care benefits.



SUAA-JJCAA MEMBERSHIP AND DUES DEDUCTION AUTHORIZATION FORM

Name _____

Spouse (If applicable) _____

Street Address _____

City _____ State _____ Zip Code _____

Telephone _____ Email address _____

Please check one: ☐ I am a current faculty/staff member ☐ I am a retiree
☐ I am a spouse ☐ I am a surviving spouse

Check payment option best for you:

- Option # 1 ☐ A \$1.85 DEDUCTION FROM YOUR PAYROLL FOR EACH PAY PERIOD (26 PAY)
(Send directly to Director Judy Connelly in Human Resources)
- Option # 2 ☐ Monthly Pensions Deduction (\$4.00 deducted from your monthly annuity check)
- Option # 3 ☐ Single Payment (\$48.00 payable to SUAA)
- Option # 4 ☐ Semi-Annual Payroll Deduction (\$24.00 deducted from your payroll in fall & spring)

REQUIRED FOR OPTION # 2 ONLY:

I hereby authorize the State University Retirement System (SURS) to deduct each month the amount as certified by JJCAA as the current rate of dues. The deduction is to start the first day of the month (to be determined by SURS and SUAA) and will continue until I inform SURS that I want to cancel the deduction. I also authorize SURS to provide change of address information to JJCAA.

Signature _____

Return this form FOR OPTIONS 2, 3 AND 4 to:

Please send to Jim Cooper, 407 West Bevan Dr. Joliet, IL 60435

For the single payment option, include a \$48.00 check made payable to SUAA .