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IN MEMORIAM

visit regularly to stay informed JJCAA: www.JJCAA.org SUAA: www.SUAA.org SURS: www.SURS.org TRS: TRS.illinois.gov FACEBOOK: Facebook.com (search for JJCAA)





JJCAA Winter 2017 Newsletter

PRESIDENT'S PERSPECTIVE

This will be my last newsletter to the JJCAA membership.

It has been an interesting, challenging, and rewarding twelve years. Perhaps I'll have the opportunity to contribute an occasional column or article on Illinois politics, pending legislation, or the latest attack on our pensions and/or benefits. It is never dull in Illinois!



Pat Asher will assume the Presidency on January 1, 2018, serving as only the third President since the establishment of JJCAA in 1994. Our first president and founder is John Corradetti who served until 2006. My tenure has been from 2006 to 2018. I wish Pat the very best and will assist him in any way that I can. He will be an excellent President of JJCAA.

I do have one last request of the membership. Let's all be actively involved in the recruitment of new members: full-time and part-time current employees, retirees, spouses, and all those wishing to support JJCAA. If you are not yet a member of SUAA/JJCAA, PLEASE JOIN! It will be the best \$42.00 you will spend annually to safeguard your pension and benefits!

I wish you and your families a very healthy, happy, and prosperous 2018. All the very, very best,

Jerry E. Lewis

P.S. A very special thank-you to Scott Olsen for his fantastic work as Newsletter Editor. You are the best! Thank you so very much.



JJCAA IS AN ANNUITANTS ORGANIZATION Consisting of Current JJC Employees Retirees - Spouses - Part-time Faculty All Under the Umbrella of SUAA

Increased Membership =
Increased Revenue for JJCAA =
Better Financial Base

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!

JOIN JJCAA /SUAA

Is your future pension, future health care, and the resistance against negative legislation worth \$42.00 a year or 80.5 cents a week? 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 \$42.00 annually. Current employees can write a \$42.00 check or use JJC payroll deduction. Use the attached membership form and make it a team effort. Thank you.

Name		DUCTION AUTHORIZATION FORM	100
Spouse (If applicable)			
Street Address			6
City	State	Zip Code	JOLIET
Telephone		ss	JUNIOR COLLEGE 1901 ANNUITANTS ASSOCIATION
Please check one:	I am a retiree I am a spouse and retiree	I am a surviving spouse I am a current faculty/staff member	CHAPTER OF SUAA
Check payment option b Option # 1 Mo Option # 2 Sin Option # 3 Se	nthly Pension Deduction (\$3.50 de	educted from your monthly annuity check) UAA) 00 deducted from your payroll in fall & spring)	
current rate of dues. Th	tate University Retirement System e deduction is to start the first day	(SURS) to deduct each month the amount as co of the month (to be determined by SURS and S uthorize SURS to provide change of address info	UAA) and will continue until
Signature			
Return this form to: Mari		Oakwood Drive, Shorewood, IL 60404. For the s	single payment option, in-

LEGISLATIVE VISITS Patricia Neff

The third and last legislative visit in 2017 was to John Connor (D-Dist. 85), former assistant state's attorney for Will County, who was picked to replace Rep .Emily McAsey in June. Jerry Lewis and I visited John at his office which is just east of JJC's North Campus on Romeo Road. He is anxious to get things rolling in his district but is new to politics so he is trying to learn a lot and quickly. We asked all the same questions about revenue, pensions, taxes, etc. He seems to be friend to education. He also wants to be proactive inattracting more jobs to his district and would like to work with JJC and other institutions more closely. We welcomed him to the JJC district!

I also attended fundraisers under SUAAction:

- 1. Golf Outing for Senator Pat McGuire at the Joliet Country Club on Sept. 18.My four-some included JJC retirees Darlene Boyle and Karen Erb. I also met and talked with Don Harmon, ProTem IL Senate, who was there to honor Pat McGuire.
- 2. Fundraiser for Rep. John Connor at the Iron Horse Saloon on Sept. 22 in Lockport. L to R: State rep John Connor, Pat Neff, and Senator Pat McGuire

Lastly, I attended the SUAA Fall Meeting with Jerry and Pat Asher on October 24. A long day, but we gathered lots of information.

We will resume legislative visits next year unless something comes up that warrants a visit sooner. I think the year went well and that we made good contacts. We continue to spread the word about JJCAA and SUAA when we can.





HEADS UP Jerry E. Lewis

Health insurance may well be the next battle - Contribute to the Legal Fundl HB5625 - Bill Fortner (R) - A lump sum buyout. Does not affect retirees.

HJRCA 0018 in Rules Committee. A Constitutional Amendment proposing to amend General Provisions of Article XIII, Section 5 of Illinois Constitution - the Pension Protection Articlel 2018 is an election SO nothing likely to happen.

Lou Lang Bill: Tax increase of \$1.9 billion on those earning \$500,000 annually. Nobody interested. Lang didn't seek support of leadership. Must play the game.

SB2404: Supported by SUAA Executive Committee. Tied to health insurance. Concerns by Linda Brookhart.

Insurance would be too costly. How related to Affordable Care Act? More expensive - less benefits

Tier II - A DISASTER for those in it.

SUAA Executive Committee looking for something new, something negotiable, not something that bashes pension members, recipients.

Nekritz and Bill will negotiate - Both outgoing.

NEW TIER 3 PENSION PLAN IN SB 42 Linda Brookhart

A hybrid pension benefit system Available to current Tier II and new hires

- 1. Need cost and benefits information
 - Need actuarial studies
 - Need expected monthly earnings at retirement Social Security benefits
 - Costs to Illinois, universities, and colleges
 - Earnings at retirement
 - · Penalties for early withdrawal
 - Employees contribute 6.2%
 - Employers contribute 2-6%
 - 5-year assets
- 2. In private sector, employees eligible for 401K benefits and Social Security. Cost to employers and employees?
- 3. SB 42 provides investment options, i.e., mutual and bond funds.
 - General Assembly should offer variety of: Low Cost, Low Load, High Quality Investment Options.
 - Offer same type annuity options for retirees wanting defined benefit product.
- SUAA not supporting or opposing the hybrid pension option until above questions are answered.

There will probably be an important trailer bill yet to come. Unfortunately, employees will assume all the risk. Does not include health insurance. Does include a survivor benefit.

HEALTH INSURANCE Jerry E. Lewis

- CMS (Central Management) must offer Medicare recipients a medicare plan.
- CIP Noworries YET
- Consideration being given to a plan(s) that will cover members when inCanada, Mexico, and the Islands.
- Shopping for insurance? Don't just look at the premium. Consider all additional charges.
- SUAA will have a better look at insurance after July 12, 2018.
- Could be another attempt at a Constitutional Amendment that would lessen pension protection
- Madigan and Cullerton: NO PENSION Reform NOW.

Calendar of Events:

JJCAA BOARD & LEGISTRATIVE COMMITTEE MEETINGS 3/9/2018 1:00 PM JJC Main Campus, J-1005

JJCAA BOARD & LEGISTRATIVE COMMITTEE MEETINGS 5/11/2018 1:00 PM JJC Main Campus, J-1005

SUAA ANNUAL MEETING June 19-20 10:00AM Springfield, Illinois

JJCAA BOARD & LEGISTRATIVE COMMITTEE MEETINGS 7/12/2018 1:00 PM JJC Main Campus, J-1005

JJCAA ANNUAL MEETING 7/19/2018 8:30AM JJC Main Campus, T-1001 & 1003

JJCAA BOARD & LEGISTRATIVE COMMITTEE MEETINGS 9/14/2018 1:00 PM JJC Main Campus, J-1005

JJCAA PICNIC 9/19/2018 4:30 PM Inwood Park

SUAA FALL BOARD OF DIRECTORS
MEETING

TBA 9:00-2:30 Illinois State University

JJCAA BOARD & LEGISTRATIVE COMMITTEE MEETINGS 11/9/2018 1:00 PM JJC Main Campus, J-1005

JJCAA Board Meetings are held in J-1005 (Math Conference Room) on the main campus at JJC. Meetings are at 1:00 PM on the second Friday of alternate months except for July, when the Board will meet on the second Thursday, due to the JJC Summer Schedule. The JJCAA Annual Meeting will be on the following Thursday, July 19, 2018.

ABOUT SUAA FOUNDATION

The SUAA Foundation, established in 1989, is authorized to support education and dissemination of information on issues affecting the welfare of SUAA members, provide Emergency Assistance Grants to chapters which are supporting members who face financial crises, and assist chapters establishing Survivor Assistance Programs. Recently, the Foundation Board has approved an Emergency Assistance matching grant to a chapter whose member suffered a health emergency while abroad and needed prompt, drastic aid with medical and transportation costs.

At the June 2017 Annual Meeting, the Foundation set up a luncheon where John Meyers of the Springfield Social Security Office described to our chapter directors how SURS benefits and Social Security benefits interact for those employees who can qualify for both. This is a matter that few people, including journalists and legislators, understand clearly, so having our spokespeople well informed was a service to SUAA as a whole.

We continue to work on ways to provide information and assistance to our chapters and members, and we appreciate your continuing support.

Please consider a contribution to the SUAA Foundation. The service and assistance is worthy of such a contribution. Any amount will be greatly appreciated and further serve all SUAA/JJCAA members. Please send your check to SUAA, 217 East Monroe Street, Suite 100. Springfield, IL 62701.

SUAA FOUNDATION EMERGENCY ASSISTANCE FUND

One of the purposes of the SUAA Foundation as described in its Bylaws is to provide "emergency assistance to SUAA members who are in need of financial support." The Foundation's Emergency Assistance Program has been designed to provide such support for members who are facing immediate, severe, and temporary financial hardships due to an emergency. The fund is usually limited to a once per lifetime award of up to \$1500. To be considered for an award, an individual must have been a SUAA member for 5 years or more.

Eliaibility:

- Must have been a SUAA member for at least five years
- · Have a temporary financial hardship because of an emergency situation
- · Have considered other possible resources which were not available or are not sufficient to meet the member's financial need.

Examples of events covered by the Emergency Assistance Fund: Examples of events not covered by the Emergency Assistance Fund:

- Serious illness
- Fire
- Natural Disaster
- · Death of a family member

- · Legal fees or fines
- Major purchases (e.g., vehicle or appliance)
- · Chronic debt including bankruptcy

Requests for an emergency assistance grant should include the following documents. Both should be typed and submitted electronically, if possible, to the address noted below.

- (1) Application Form (copy attached).
- (2) Cover Letter. In the Cover Letter, please provide the Evaluation Committee with any further information you feel is important about the situation for which your member needs financial assistance. This could include what other sources of funds are being requested and whether or not insurance will be available to cover some of the costs.

If the funding is approved, the individual receiving the grant will be required to complete an IRS Form W-9 so that the appropriate IRS Form 1099 can be sent to that individual since such grants are subject to federal and state taxes. The grant will be channeled through the Chapter's Contact Person indicated on the Application Form. To assist the Foundation in periodic program evaluation, three months after the dispersal of the funds, the Chapter's contact person will be asked for a follow-up report on:

- How the funds were used by the member.
- The impact of the funds on helping assist with the member's emergency.
- Suggested improvements in the procedures of the Emergency Assistance Program.

The completed Application Form and Cover Letter should be sent to the SUAA Foundation:

E-mail: suaa@suaa.org Fax: 217-523-4044

Mail: SUAA Foundation, 217 E. Monroe, Suite 100, Springfield, IL 62701

SUAACTION Linda Brookhart

- SUAA ranks in the top 40 contributors to legislators.
- Contributing to legislators brings recognition to SUAA and opens doors.
- SUAA has 16,000 members. VOTERS I
- SUAAction does not ENDORSE CANDIDATES.
- Why money to Madigan? Because you must know how to play.
- SUAA wants to be a player.

JJCAA WINTER 2017 NEWSLETTER

SUAA FOUNDATION EMERGENCY ASSISTANCE FUND APPLICATION FORM All information will be kept confidential

SUAA Chapter Name			
Chapter President			
Contact Person	Phone		
E-mail			
Member Needing Assistance			
Phone	E-mail		
Address	_ City	St	Zip
Summary of the emergency situation (furth			,
Amount being requested from the SUAA Fo	oundation: \$		
Amount being contributed by the Chapter	\$		
Have individuals been contacted for donati- lf so, how much has been collected? \$_			
그 그렇게 뭐 된 얼마나요. 이번 생생님이 되었다.			
Have individuals made non-cash donations If so, in what form:	s?Yes _	No	

Mail: SUAA Foundation, 217 E. Monroe, Suite 100, Springfield, IL 62701

SUAAction

SUAAction is our political action committee working for our best interests in the shifting (and shifty?) landscape of the legislature. As you know from the news, Springfield had been at a standstill until suddenly they passed a six-month compromise budget. There has been no action on pension reform and funding, but it is still the state's biggest financial headache. It is hard to believe that after the election there won't be some action on pensions. When there is, we want to have some influence. SUAAction is what gives us the chance to have than influence.

For those of you who have already contributed, THANK YOU, THANK YOU, THANK YOU. For those of you who have not yet contributed (or those of you who could squeeze out another small contribution) here's another chance.

To contribute by credit card

To to the SUAA website - SUAA.org

Click on the red button that says, "Contribute to Action."

Under "Option 1: Credit Card" — Click on "SUAAction Online Contribution Form -Pay by Credit Card." (This also lets you use PayPal); then fill out the form.

To contribute by check:

Fill out the form at the bottom of this page.

Cut off the form and mail it which your check to:

SUAAction

P.O. Box 1770

Springfield, IL 62705-1770

SUAAction State Universities Annuitants Political Action Committee

P. O. Box 1770 Springfield, Illinois 62705-1770

Name:	 SUAA Me	embership	Campus:	JJC
Address:	 Amount:	\$100	\$75	\$50
		\$ 25	\$15	\$10
	Other:	\$	All contribution	ons are needed

Please make checks payable to: SUAAction, P.O. Box 1770, Springfield, II 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. For more information, please call 217-523-4040.

SUAA LEGAL FUND

The SUAA Legal Fund is <u>exclusively</u> used to cover court costs and attorney fees when SUAA must go to court on behalf of all SURS participants and beneficiaries. Public Act 98-0599 - Pension Reform, is the law that was ruled Unconstitutional by the Illinois Supreme Court, saving the average pensioner hundreds of thousands of dollars during their pension's lifetime. Yes, it most definitely could occur again. The legislators continually seek to solve the pension indebtedness upon the backs of SURS participants and beneficiaries rather than seeking a solution(s) which would ultimately re-pay the \$130 billion dollar pension debt. Remember who created the \$130 billion debt in the first place! Our insurance may be the next target

CONTRIBUTE TO SUAA LEGAL FUND Choose one of two contribution options:

Option 1: Credit Card

Use the SUAA Legal Fund online contribution form to pay with a credit card. Go to the secure website www.suaa.org/suaa-legal-fund

Option 2: Personal Check

Make check out to: SUAA Legal Fund



WWW.SUAA.ORG

Go online to SUAA's website for current information about:

- SUAA Foundation
- SUAAction
- SUAA Legal Fund
- SUAA Travel

&

Linda Brookhart's Mini Briefing's

SUAA SPONSORED TRIP TO PANAMA. SEPTEMBER 2017.

Don and Mary Mersinger (IECC), Paula Trello (SUAA), Sue Malmberg (JJC), Pat Neff (JJC) and Linda Brookhart (SUAA) enjoying a hike through a lush tropical forest in Panama. Linda L Brookhart Executive Director State Universities Annuitants Association.



SUAA Upcoming Trip - Travel with Linda Brookhart!

CANADIAN ROCKIES & GLACIER NATIONAL PARK

Our Canadian adventure features the Calgary Stampede!. Next summer, July 8 - 15, 2018.

Goto:

https://gateway.gocollette.com/ link/768426

for additional information

ATTENTION JJCAA MEMBERS Jerry E. Lewis

Please go online to <u>SUAA.org</u> and read Linda Brookhart's Mini Briefing, which is a legislative summary of the closing veto sessions. Information includes:

- Appropriations and State Budget Action
- General Obligation Bond Activity
- Budget Implementations
- Legal requirements for Pension Board consultants
- Rules regarding survivors convicted of felonies
- Public university tuition and fee waivers
- Liabilities of State Employees' Group Health Insurance Program
- Legislation Watch for upcoming January session
- HB 4103 Requires the Board of Higher Education to establish uniform admission process. Requires the Board to ensure that any high school student in Illinois with a 3.0 cumulative grade point average or better on a 4.0 scale receives access to the opportunity of higher education and guarantee admission to a public university. This is Big!
- Lobbyist Dick Lockhart will retire December 31st after ten years of exceptional and distinguished service. Thank you, Dick.

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A DIFFICULT DILEMMA: PENSION CRISIS OFFERS NO EASY SOLUTIONS

Benjamin A. Smith. 9/14/17, lombardiletter.com

- Illinois can only raise taxes so much to offset pension crisis.
- Citizens will locate elsewhere if state raises taxes too much.
- Illinois already losing residents to lowa and Indiana. Worst growth in the U.S.
- Worse yet: These are good economic times.
- U.S. unfunded pensions= \$5.0 trillion.
- · Inevitable recession forthcoming.
- · Creative revenue increases: Legalize marijuana?
- U.S. government bailout? Perhaps.
- No good solutions. Can only tax so much.

BONDING FOR PENSIONS Jerry E. Lewis

- State unfunded liability of \$120 billion plus. Illinois must raise \$120 billion plus, no options.
- Largest unfunded liability in U.S.
- Option Reamortize to a new chosen date, i.e. 2045.
- Feng / Carr proposal online: Serial Bonds
- Pension system would be 90% funded by 2045 by selling serial bonds.

BUDGET PROBLEMS DAMAGED HIGHER EDUCATION Larry Alferink, SUAA President

- Numerous individuals laid off.
- Positions were terminated.
- Vacancies were left unfilled.
- Some individuals left the system to seek employment elsewhere.
- Enrollment dropped with some students seeking enrollment out-of-state.
- SUAA membership declined = declining revenue.
- A Bonding Proposal to fund pension debt presented by John Carr, attorney, and Professor Feng. Serial Bonds.

NUMEROUS LEGISLATORS NOT SEEKING RE-ELECTION Jerry E. Lewis

House

Democrats: McCasey, Phelps, Drury, Soto, Stratton, Wallace, Nekritz, Beiser, Fine, Currie, Sente (11) Republicans: Pritchard, Hays, Wheeler, Bellock, Mitchell, Fortner, Anderson, Jimenz, Stewart, Wojcicki, Salem, Phillips (12)

Senate

Democrats: Biss, Haine, Clayborne (3) Republicans: Radogno, Bivens, Mccarter(3)

A HISTORY OF TAX HIKES Chicago Tribune, 9/14/17

- 1969 Republican Gov. Richard Ogilvie was forced to ally with Mayor Richard J.Daley to get the votes needed to establish the state's first income tax.
- 1983 Gov. Jim Thompson and the legislature pushed through a \$1 billion package of tax increases to keep the state afloat right at the fiscal year deadline. The hike was set for one year.
- 1989 An income tax hike came with increases in cigarette and gas taxes and a property tax break. The revenue was intended for education and local government funding.
- 2011 Gov. Pat Quinn said the state's "fiscal house was burning" as state leaders ushered through the 67 percent increase. The plan at the time was to start to ratchet the rate down in 2015.
- 2017 The majority Democrats pulled in a group of Republican state representatives and one senator to break the nearly two-year deadlock without a budget. The legislature overrode Gov. Bruce Rauner's veto to hike individual and corporate income taxes.

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MADIGAN'S POWER Kevin Craver, Joliet Herald News, 6/29/17

- No budget happens without Madigan's blessing.
- No bills move forward without Madigan's blessing.
- In 2018, Madigan begins 17th term.
- · Almost unchecked power.
- Chairman of Illinois Democratic Party.
- Has a big say in who gets elected from the party.
- First elected to Illinois House in 1970.
- Madigan was picked as the deciding man to give the Democratic Party control of redoing legislative boundaries since bipartisan a-member house panel was deadlocked after the 1980 U.S. Census. Map saved numerous Democratic seats.
- A 1980 Illinois Constitutional amendment cut the size of the House from 177-118 members. Forty-three of the 59 seats eliminated were Republican.
- Illinois Democrats won the House ina rout in the 1982 election. Madigan was elected speaker. Madigan has held that position for all but 2 years since 1994.
- Madigan has ruled for three decades. Madigan came out of the Daley organization.
- If you want something in Springfield, you must work with Madigan, including remaining in office.
- Bills filed in the House are first assigned to the Rules Committee which Madigan
- · controls.
- Madigan appoints Democratic majority members to the Rules Committee.
- Madigan has the power to block bills, including attempts to create term limits.
- Bills are not called without Madigan's approval.
- Madigan can help those who play ball and punish those who don't.
- Committee chairs receive additional \$10,000 stipend. Madigan controls who serves as chairpersons. He can also remove them at any time for any reason.
- Madigan can change rank-and-file committee members at will.
- Itwas Republicans who wrote these rules.
- Republicans won control of the Senate in 1992 and the House in 1994 for two years. Madigan won it back in 1996 and holds that position to this day.
- Chair of the Democratic Party gives Madigan significant say as to which parties get financial support.
- Lawmakers have spent the past century shorting the pension system. Madigan's decisions as speaker have exacerbated the problem.
- h1989, Madigan backed a law which changes the 3% annual increase from simple
- to compound interest. Thus, a retiree's pension doubles in 24 years. Republican Jim Thompson signed the bill. In 1994, the Edgar Ramp was established a 50-year goal having pensions funded by 90% by 2045. State contributions were kept artificially low for 15 years.
- Madigan advanced the plan under Governor George Ryan that allowed thousands of
- state employees to retire early, thus easing pressure on the pension systems. It failed.
- Under Governor Blagojevich, school districts were allowed to skip numerous pension payments completely.
- 1994 Illinois pension liability was \$15 billion. 2017, Illinois pension liability is \$130 billion. No balanced budget since 2001.
- Budgets were "balanced" by shifting funds and pushing off unpaid bills into the next year. Budgets don't advance without Madigan's blessing.
- Madigan and Rauner are both suffering from voter's disapproval: Madigan at 61%
- and Rauner at 55%.
- November, 2018, Illinois will elect: the entire Illinois House; half the Illinois Senate; Governor; and other statewide offices.
- January, 2019: Elect Speaker of the House, two-year term.
- Madigan will then be the longest serving House Speaker in U.S. history.
- Democrats hold a 67-51 majority in the House, so Speaker will likely be Democrat.
- Paul Tichenor, Director, Paul Simon Policy Institute, SIU, Carbondale: Madigan has
- been called "one of the most gifted politicians I've ever met. His political longevity is the result of a mix of discipline, intellect, and appreciation of history. He's just outlasted everyone else.
- State Rep. David McSweeney, Rep. -Barrington Hills "The surest way to make sure we have a Democratic majority for a long time to come is for us to abandon our principles."

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JJCAA EXECUTIVE BOARD 2016-2018

President: Jerry E. Lewis
Vice President: Ted Thompson
Secretary: Pat Asher
Treasurer: Marilyn Heniff

Immediate Past President: John Corradetti

Members at Large

Jerry Anderson Darlene Boyle Jim Cooper Penny Leopold Sue Malmberg Bob Marcink Pat Neff Mary Ann Oetter Scott Olsen Maureen Peterson Jerry Zeborowski

Campus Liaison: Bob Marcink Newsletter Editor: Scott Olsen



SPOUSE MEMBERSHIP IN SUAA/JJCAA

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.

PICTURES (PARTING SHOTS)











Pictures from the Fall 2017 JJCAA picnic Aerial picture of JJC's Main Campus



IN MEMORIAM

Tom Mack JoAn Pollack Ayorinde's mother Marion Edward F. Russell, brother of Pat Neff



Joliet Junior College Annuitants Association

Joliet Junior College 1215 Houbolt Road Joliet, IL 60431-8938

ADDRESS SERVICE REQUESTED



