

Calendar of Events:

JJCAA HOLIDAY EVENT

December 3, 2011 12 noon
Barolo Restaurant,
2765 Black Rd, Joliet, IL
See page 9-10 for details.
Reservations due November 21, 2011

JJCAA SUAAction

December 7, 2011 8:30am
Old Fashioned Pancake House

JJCAA INSURANCE COMMITTEE

December 12, 2011 12:30pm
Joliet Junior College T-1001

Check the JJCAA website for 2012 events and meeting dates.

InSide:

LEGISLATIVE COMMITTEE	2
LEGISLATIVE ISSUES	2
ANNUAL PICNIC	2
PENSION FACTS	3-4
CIP OLOGY	5-6
LLOYD TINKLE	6
SUAA MEETING NOTES	7-8
A NOTE FROM STEVE MANSFIELD	8
HOLIDAY EVENT	9-10
JJCAA OFFICERS & COMMITTEES	11

Web Sites:

visit regularly to stay informed

JJCAA: www.JJCAA.org
SUAA: www.SUAA.org
SURS: www.SURS.org
TRS: TRS.illinois.gov
ILLINOIS: www.Illinois.gov

JOLIET JUNIOR COLLEGE ANNUITANTS ASSOCIATION

JJCAA Fall 2011 Newsletter

PRESIDENT'S PERSPECTIVE by Jerry E. Lewis



Happy Fall!

I hope everyone had a wonderful summer with ample opportunities for travel and relaxation. By the time you receive this newsletter, Halloween and the Fall Legislature veto sessions will both be history. Which one was scarier? JJCAA and SUAA would say the Illinois Legislature! Your Board is in the process of visiting both Senators and Representatives, thanks to Pat Neff, our new legislative chair. We present each legislator a packet containing SUAA Facts, JJCAA Facts, and Pension Facts. I thought you might be interested in the Pension Facts, so I have included that information in this newsletter.

We want to thank you for your support. How can you further assist JJCAA and SUAA? Recruit new members – retirees who are not currently members and, especially, current employees who are not yet members. Our membership potential is great! We must get the message out to those potential members. We have no friends, only our colleagues.

Have a wonderful holiday season with family and friends and a healthy and Happy New Year.

All the best -- Jerry

WHY SUAA/JJCAA? by Jerry E. Lewis

THE Advocate for Pensions – Benefits – Health Care

Promote the well-being of all past, present, and future employees of Illinois public universities and community colleges and their survivors.

Defeat legislation adverse to SUAA.

72% of all Illinois legislative districts are above I-80.

SB 512 will affect everyone – it will destroy the pension system.

SURS will go bankrupt due to current employees leaving the pension system and, thus, ceasing contributions to SURS.

Illinois is Broke! Funded by Civic Committee of Commercial Club of Chicago – Top CEO's of Chicago who want the demise of the pension system!

HJRCC #5: 3/5 approval for any pension improvement required by Illinois Legislature as

well as any board, school, county, village, city. Very dangerous. It must be defeated!

SUAA and JJCAA are working to Save Our Future.

Are your retirement and benefits worth \$32.00 a year or \$2.66 a month?

We are under attack!
The attacks will not cease!

- Civic Federation
- Civic Committee of Commercial Club of Chicago
- Illinois Legislature: Michael Madigan and Tom Cross
- Voters
- Chicago Tribune and other media

We have no friends – only our colleagues.

Be Informed – Be Proactive – Be Involved.

We must recruit new members, especially current Joliet Junior College employees.

We will strongly encourage current JJC employees to join JJCAA and SUAA.

LEGISLATIVE COMMITTEE

by Patricia (Pat) Neff, Legislative Chair

My first official meeting as Chair of the Legislative Committee was on September 27th when a special meeting was called. I had gone on legislative visits last year in my district, attended the SUAA Regional Meeting back in April, and was able to attend both the SUAA Northern Illinois Leaders Meeting on October 6 as well as the SUAA Fall Board Meeting on October 18. In addition to being bombarded with information at the meetings, several SUAA members are emailing notes, summaries, press releases, facts and figures and all things in between. Chapter memberships are now listed by senators, by representatives, by both, and by districts. It's been helpful to share the wealth and hopefully not duplicate too much time and effort, but I can say as an outsider that I see a huge effort to try and keep networking within the state for all concerned.

Northern Illinois Leadership Meeting: It was suggested to communicate and network throughout the state in regard to SUAA, and also to be more proactive in proposing our own constitutional amendments, and a good deal of brainstorming ideas on how to attract new members took place. Other coordination was discussed as far as legislative visits both for gathering and disseminating information, and networking with each other within the state.

SUAA Fall Board Meeting: Presentations were given by Reps. Dan Brady and Jason Barickman.

Mr. Brady stated 3 issues which would be confronted during the fall veto session, namely the budget, jobs and pensions. He commented on the unfunded liability of our pensions and stated that SB 512 would be major focus for any discussion but did not know if the votes were there to call the bill for action. He continued by saying that the important thing to consider was making sure that the pension system would be there for future retirees.

Rep. Barickman is concerned how current uncertainty of pension stability is affecting recruitment of teachers. He believes that the votes are there to address some specific pension issues such as double dipping, late career salary bumps, etc., but doubt that the whole system can be revised during the veto session.

Although I can't share what the legislators said during our visits to them because we have not attended them yet, I can share the schedule of the legislative committee and others who will be visiting local legislators through November. The schedule at this point is as follows:

Tues., Nov. 15

9 a.m. - Sen. Rezin (Roth's office), 3605 Rt. 47, Ste. F/Morris.

Wed., Nov. 16

10 a.m. - Sen. Wilhemi & Rep. McGuire,

Office of Murer Consultants, 58 N. Chicago St., 7th Floor, Joliet.

11:30 a.m. - Sen. Holmes, 13242 S. Rt. 59, Plainfield.

Thurs., Nov. 17

(Continued on page 4)

LEGISLATIVE ISSUES

- Unfunded pension liability
- Pension Reform: SB 512
- Health Insurance: CIP
- Pension loopholes/double dipping:
Work one day and qualify for an Illinois pension.
- Gaming/Casino Expansion and Slots at race tracks.
- Companies seeking tax relief,
i.e. Sears and Chicago Mercantile Exchange
- Illinois Electric Grid
- Tenaska clean coal plant
- Speeding cameras around Chicago public schools

ANNUAL PICNIC

The JJCAA Annual Picnic was held on Wednesday, September 7, 2011, Inwood Park pavilion.



PENSION FACTS

“Expect the worst and plan accordingly.” – Dick Lockhart

Pensions – Benefits – Health Care: All under attack. Attack will continue – 100 bills in 97th session dealt with pension issues.

Northern Illinois (above I-80) includes 72% of all Illinois legislative districts.

All 177 legislative seats up in 2012.

Illinois receives 7 billion dollars annually from retirees.

2011 Illinois Budget – General Fund - \$33.2 billion
Illinois net assets – Negative 37.9 billion

General Fund – major allocations

Human Services – 23%
Healthcare and Family Services – 32%
Education – 33.7%

Current Budget Deficit -- \$14 billion
Illinois spends two times as much as it collects in taxes.

Unfunded Pension Liability -- \$85+ billion – 2 ½ times Illinois general fund budget.
SURS funded at 88.2% in FY 2000; 39.3% in 2011. *Illinois is Broke* study reports that in last 15 years only 10% of total increase in pension benefits unfunded liability is due to benefit increases. 43% is due to Illinois payment deferrals, and 21% due to unrealized investment profits from the loss of state funding.

\$28,000 – Average Annual Retirement Benefit

SURS members have fully funded their share of SURS contribution.

State Universities Annuitants Association represents over 208,000 SURS participants, approximately 50,000 are retirees/survivors. Only 15,000 members.

The reality is that the primary cause of the State’s unfunded pension liability is Illinois’ decades-long failure to make its full, actuarially required employer contribution to the five pension systems, even as participants continue to pay their own significant share.

Wages and salaries of state and local employees are lower than those for private sector employees with comparable earnings determinants, such as education and work experience – typically 11% lower for state workers.

The cost to taxpayers of state-funded pension benefits is less than the private sector, and less than public pensions in neighboring states.

The level of benefits, when compared to 85 public employee retirement systems nationwide, are average.

Seventy-eight percent of funds’ beneficiaries do not receive Social Security, with their pension being the sole source of retirement income. Those receiving Social Security have a reduced benefit.

The Civic Committee of the Commercial Club of Chicago seems to have substantial influence on the Illinois legislature and its leaders, while some members of the Commercial Club of Chicago receive pensions ranging from \$220,000 to \$20 million.

For a quick look at the five Illinois pensions systems, see “SUAA Pensions at a Glance” brochure.

Remember how we got into this pension debacle? Illinois legislatures underfunded, failed to fund, or “swept” funds for 30+ years.

Pensions – Benefits – Health Insurance: All Under Attack

Currently a two-tier pension system: See “Pensions at a Glance”, a SUAA brochure.

Civic Federation, Civic Committee of Commercial Club of Chicago, Chicago Tribune and other newspapers’ goals:

Diminish pensions
Eliminate defined benefits
Reduce COLA
Tax retiree pensions
Increase cost of health insurance

HJRCA 5: Constitutional amendment requiring a super majority of 3/5 to increase pension “benefits”

Another attempt to “diminish or impair” benefits protected by Article XIII, Section 5 of the 1970 Illinois Constitution. What might be the affect on home rule municipalities?
Ultimately would be decided by Illinois Supreme Court.
Would be extremely difficult to reverse any of Tier II changes.

Article XIII, Section 5, 1970 Illinois Constitution

“Membership in any pension or retirement system of the State, any unit of local government or school district, or any agency or instrumentality thereof, shall be an enforceable contractual relationship, the benefits of which shall not be diminished or impaired.”

Eric Madair, Chief Legal Council to the Office of Senate President John Cullerton, declared that cutting benefits of current employees is unconstitutional, not an option, as established in the 1970 Illinois Constitution.

Reverse many negative changes created in Tier II (Sec. #8, 2012 Legislative Platform)

PENSION FACTS continued...

SB 512 – Pension Reform – Tier III – Current Employee Options under SB 512 Would ultimately collapse the pension system.

Madigan and Cross – Co-sponsors
Originated by Civic Committee of Commercial Club of Chicago

SB 512 will cost Illinois taxpayers \$34 billion additional dollars according to a study by Buck Associates, one of the world's leading actuarial firms. Cost would increase 25-52% over 15 years, thus mortally wounding all pension systems. Evaluate before you legislate!

Option 1 and keep same benefits: Contribute 15% instead of 8% each pay period in January, 2012 through 2015. Contribution amount will be reviewed every 3 years, with possible/probable increases. In 2016, cost could soar to 30+%.

Option 2: Pay less and lower benefits after working longer. Employee contributes 8%.

Option 3: Enroll in a 401K defined contribution-style plan. Employee contributes 8%. No guarantee of life-long pension benefits. New employees would not have Tier I benefits as an option.

SB 512 – Unconstitutional?

Work to age 67.

Accumulated debt of 5 pension systems:
\$140 billion

Assets of 5 pension systems:
\$53 billion

Compare to a mortgage: Total debt not due at one point in time.

Need only pay amount owed to retirees.

Retiree payments have never been missed.

Unfunded pension liability a crisis or a problem?

CIP (College Insurance Program)

Retirees pay 25%

Current employees pay 25%

JJC pays 25%

Illinois pays 25%

Retirees actually pay 50% - 25% when an active employee and 25% as retiree.

HB 1374 Rep. Barbara Currie

Illinois	JJC	Current Emp.	Retiree
.5%	5-1.18%	.5-1.18%	

Speaker of the House Michael Madigan wants CIP to become the responsibility of the Illinois Community College Board. CIP costs \$4.2 million annually.

Include Chicago City Colleges in CIP.

Maintain continued state involvement in CIP.

Create 11-member advisory board to monitor financial health of CIP.

Prohibit fund sweeps and/or levying administrative charges on CIP.

CIVIC COMMITTEE OF COMMERCIAL CLUB OF CHICAGO (Representative Pensions)

- Miles D. White, CEO, Abbott Labs - \$20 million from two defined benefit pensions when he retires. Earned \$20.2 million in 2010
- W. James Farrell, CEO, Illinois Tool Works - \$1.4 million
- John W. Madigan, CEO, Tribune Company - \$220,000
- Richard L. Thomas, Retired Bank Executive - \$600,000
- R. Eden Martin – Sits on board of two companies - \$330,000 plus pension from Sidney Austin Law Firm – not publicly available

LEGISLATIVE COMMITTEE by Patricia (Pat) Neff, Legislative Chair (Continued from page 2)

9:30 a.m. - Rep. Roth, 3605 N. Rt. 47, Ste. F/Morris.

Sen. Radogno (visit is being rescheduled)

Rep. McAsey (no reply yet)

Rep. Tom Cross (no reply yet)

Rep. Kosel (was visited by GSUAA; they sent a report; JJCAA decided not to duplicate with a visit).

CIP OLOGY

CIPology – FAQs on the College Insurance Program (CIP)

By the Joliet Junior College Annuitants Association Insurance Committee and
the Illinois Department of Central Management Services

Lesley Ankrom-Booth (left)
Medicare Coordinator of
Benefits Unit Supervisor
CMS Group Ins. Division



Pam Kogler (right)
Benefits Management
Division Manager
CMS Group Ins. Division

Our JJCAA insurance committee members receive many questions from retirees about the CIP. If you have a question(s), please email it to John Peterson <runbike63@yahoo.com> or mail it to him at 1817 Jared Drive, Crest Hill, IL 60403. John will send questions to the experts, Pam Kogler and Lesley Ankrom-Booth, and then John will email/snail mail you their responses. Your Q and A may appear in this column without your name. JJCAA does not provide the answers and cannot guarantee that the answers may not change in the future. Here are some Qs and As.

Question 1

As you must know, Cigna is now 54 weeks behind on paying claims. That's one year and two months! We have had one of my husband's claims go to collections, and so I paid Cigna's part promptly. Is there anything we can do to cut down on the wait time for insurance claims to be paid to providers? My husband is still upbeat about his health, but he has become fragile, medically. The combination of heart, kidney, esophagus, and Parkinson's disease requires a delicate balance of medication and a group approach from all of his doctors. Two weeks ago, while in the hospital, he was given a Scopolamine patch for nausea that conflicted with his PD meds and led to three and a half days of hallucinations. He was exhausted by the time the medicine wore off, and so was I. Otherwise, he is thinking clearly and shows no sign of senility. From time to time, he has to go to the hospital for a short visit in order to have fluids given IV. That keeps his kidneys and his heart from acting up. I am sure we will continue to have claims going to Cigna, but am frustrated by the slowness of their paying. Can you give me any advice as to who to write or talk to about this matter?

Answer: We have tried to answer this question in our previous CIPology responses. Here is the best that we can do. The following information is posted on the Benefits website:

"For some time, revenues received into the Fund have been insufficient to cover the liabilities of the fund. Changes to program design and member contribution have been unable to overcome this insufficiency. At this time, funds remain insufficient to pay claims on a normal schedule, and we cannot estimate when a regular payment schedule will resume. Claim payments will be released according to the claim process date and available funding. CIGNA, the claims administrator, continues to process claims in a timely manner, but release of claims must be held until revenue is available. Late payment interest is paid to healthcare providers on health claims that take longer than 30 days from the receipt of a complete claim submission to pay. We continue to keep you apprised on the length of this delay and make the following recommendations:

Health plan claims:

- *Pay your member portion after you receive the explanation of benefits or upon receipt of services.*
- *Always utilize CCHP providers, if possible.*

If utilizing a non-CCHP provider, ask the provider to accept the delayed claim payment or set up a payment plan.

Dental claims:

- *Pay your member portion upon receipt of services.*
- *Work with the provider to accept the delayed claim payment or set up a payment plan.*

If the full amount must be paid, submit a paper claim form to the claims administrator as soon as possible to minimize the delay in processing the claim." Members can view the claim delay timeframe on the Benefits website located at www.benefitschoice.il.gov. Once on the website, choose the College Insurance Program (CIP) link, then the link labeled 'Notice Regarding CCHP and CCDP Claim Payment Delay' at the bottom of the 'Latest News' box.

Editor's (John Peterson) note:

The employees from the College Insurance Program and the Illinois Department of Central Management Services do not make the laws that supply the underfunded CIP revenues. Hence, Pam and Lesley cannot recommend whom to call or contact. JJC retirees and current employees have met and will continue to meet with state senators and representatives about the underfunded CIP and the more than a year delay in payments. You are encouraged to send your question to your representative and senator and also join us as we discuss the CIP problems with legislators.

Question 2

When Obamacare is fully implemented, how will it affect CIP?

Answer: The Illinois Department of Central Management Services (CMS) continues to implement various provisions of the Patient Protection and Affordable Care Act of 2010 (Affordable Care Act). There are many sections of the Affordable Care Act that have the potential to impact the College Insurance Program. CMS has already updated plan guidelines and member benefits to comply with the Affordable Care Act, such as extending coverage for dependent children through age 25, ensuring preventive-services benefits for all members, and expanding claims appeals policies and procedures. CMS will continue to ensure compliance with the Affordable Care Act as different guidelines are released and provisions be-

(Continued on page 6)

CIP OLOGY (Continued from page 5)

come effective through at least 2018. For up-to-date details of changes to the College Insurance Program, please visit the Benefits website at www.benefitschoice.il.gov.

Question 3

Do the Managed Care and the College Choice Health Plans have lifetime maximums? *Answer: No.*

Editor's (John Peterson) note: This is the fourth time that I have received question 3. I will reprint Pam and Lesley response again: The Patient Care Accountability and Affordability Act removes the lifetime limits on claim amounts. The law makes this change effective "the first plan year beginning on or after September 23, 2010," which for the CIP program would be effective July 1, 2011.

Question 4A

Can one on Medicare have a supplemental health insurance policy *in addition to* our Cigna (CIP) policy?

Answer: Yes, a Medicare primary CIP plan participant can have an additional insurance policy.

Question 4B

If so, could the supplemental health insurance, e.g. Mutual of Omaha policy with no deductible and no co-pays, be used **first** for hospitalization/ doctors, and the Cigna (CIP) policy used for drugs, dental and vision?

Answer: No, Medicare is first and CIP is second (over a private policy used as a Medicare supplement) for all coordination of benefit purposes. CIP should be billed after Medicare for medical healthcare claims.

- *If the additional policy is a private plan (not a group based plan like CIP) underwritten for a specific individual, then that plan should not process or pay a medical claim directly after Medicare. It can, but the additional insurance plan has the right to recover their payments if the plan learns about the CIP coverage.*
- *For coordination of benefits purposes, the CIP plan should process and pay after Medicare. If there is an additional policy (such as Mutual of Omaha), then that plan can pay any remaining eligible balance after both Medicare and CIP process and adjudicate the claim.*

Other Frequently Asked CIP Questions and Answers may be found on the SURS website www.surs.com/shepherd.surs?flk=Ins&shp=113 or a link to it at <www.jjcaa.org>.

Lloyd Tinkle by John Corradetti

(photo left) JJCAA members Bill and Dotty Zales with Lloyd Tinkle, celebrating Lloyd's 101-1/2 birthday in August. Lloyd who will be 102 years old in February. I'm pretty sure he is our oldest living JJCAA member. Bill Zales reports: The other gal is Lloyds friend from his cruises who used to live in Sioux City. Lloyd has a live-in helper who will go to Florida with him in November. His attitude is so positive but his body is frail. Still fun to be with.



NOTES AND IMPRESSIONS FROM SUAA BOARD MEETING OCTOBER 18, 2011

PRESENTATION BY REP. DAN BRADY AND JASON BARICKMAN

Mr. Brady stated that there were three issues which would be confronted during the fall veto session: Budget, Jobs, and Pensions. He commented on the unfunded liability of our pensions and stated that SB 512 would be a major focus for any discussion but did not know if the votes were there to call the bill for action.

Mr. Brady continued by remarking that:

The important thing to consider was making sure that the pension system would be there for future retirees.

Blame will not influence the General Assembly

Discussions of the pension issue are ongoing. He did not support restricting discussion of pensions to the six days of the scheduled veto session and desires continued meetings with stake holders during which they could bring forward their ideas and plans.

However, he did not believe that stake holders were prepared to present the constructive criticism leading to a better plan.

The message not heard from stake holders is an answer to the problem. What he did hear was anger expressed over poor funding and major increases to contributions. Legislators want ideas of what changes should be made that will fix the problems while being acceptable to stake holders.

Representative Barickman was appointed to the House about a year ago. He said his job was to understand the impact of legislation before a vote. He advocated having the new pension system apply first to a single group (he suggested the legislative pension system) as a trial and see what the implications might be including court challenges.

Rep. Barickman noted that he has been lobbied heavily by Tom Cross and party leadership (Republican) but that he currently thinks "the \$1,000,000 question is where we are going" with pensions. He is concerned how current uncertainty of pension stability is affecting recruitment of teachers. He believes that the votes are there to address some specific pension issues such as double dipping, late career salary bumps, etc. but doubts that the whole system can be revised during the veto session.

Among the comments was that Speaker Madigan was trying to get all major issues off the table before the election next November. The pension issue is sure to continue at least through the spring.

Bill Mabe, Executive Director of the State University Retirement System (SURS) was the luncheon speaker. He addressed the current state of the pension system and noted that the system was funded for the current fiscal year. Payments of 81.7 million dollars were to be made to the System each month. However, the full payments were not being made but he has been told that they would catch up to the full payment amount owed to the system.

Among the problems faced by the System is simple demographics. The number of applicants (retirees) has doubled over the last 10 years, benefits have increased, but the number of active members (employees) has not increased and salaries have not increased enough to offset the number of those retiring.

Mr. Mabe discussed the four pension reform working groups which have been working over the summer and continue working to address the funding problem. He has been testifying at their sessions and believes that the members of the groups have come away from the meetings much more aware of the issues. He has pointed out that SB 512 does not save money in the long run and does not address the current unfunded liability. For example, he states that money required of the Defined Contribution plan (401 (k) type plan) costs significantly more to operate than the current system, would not allow the State to defer payments to the pension fund as it does now, and would take away money used to support the other pension plans. He also noted that he did not think the alternative plans would meet the Social Security standards for exemption from Social Security. Thus, Social Security officials would start demanding payroll taxes at some point. Those taxes would be due from the first day the covered plan took affect so there could be years of back payroll taxes due. He also noted that many part-time workers might receive small pensions but the pension would cause the offset and WEP provisions of Social Security to take effect, reducing the Social Security benefit awarded more than the pension was worth.

Mr. Mabe believes that there will be discussion of SB 512 during the veto session but that there is so much confusion over the issue that it will not be acted upon. He expressed the opinion that what legislators want now is more thoughtful discussion of SB 512. He noted that our job as members of SURS is to educate the members of the legislature on the facts. Legislators are confronted by many complex issues and cannot be experts on everything.

We then heard from Dick Lockhart, SUAA lobbyist. Mr. Lockhart indicated that he did not believe SB 512 would pass in its current form but could become a "Shell" bill that could be acted on very quickly if there was a will to do so in the legislature. He noted that several items should be shared with legislators as we work to educate them.

(Continued on page 8)

NOTES AND IMPRESSIONS FROM SUAA BOARD MEETING OCTOBER 18, 2011

(Continued from page 7)

Among his suggestions:

Meet with staffers if legislators not there. Staffers will forward information and were not as concerned with politics. They provide information, cost, impact of legislative action, etc.

Stress numbers of members in their district (SUAA has provided this information.)

Note that the SUAA office is across the street from the capital. This indicated how serious we are about legislative issues.

Leave a fact sheet after your visit. (We need to work on this—could we get something from Bill Mabe or others?)

Finally we heard from Linda Brookhart, Executive Director of SUAA.

Linda said that she would be surprised if SB 512 goes forward as proposed due to the response she has seen at the Working Group meetings. However, not all legislators are aware of the work going on in the working groups. (This confirms the lack of information on the current status on the pension issue encountered at our recent meetings with legislators.) She went further to suggest that even members of the Civic Committee might be re-thinking the issue. She believes that “there is some softening” and recognition that all SB 512 accomplished was to “honk off a lot of people.” We can only hope that she is right.

When addressing the CIP she exclaimed “I just don’t know.” Two bills have been created and both have been pulled by Speaker Madigan. She says that Speaker Madigan wants to be sure the state pays nothing into the plan. When asked if the issue would come up in the veto session she could only respond, “I don’t have a clue,” expressing her frustration with the issue. She remains dedicated to solving the CIP issue and working very hard to acquire support and information.

A Note from Steve Mansfield

Colleagues,

I have attached a link to a posting I read a couple of days ago and decided it should be shared with all of you (and I hope your members.) The posting is an update (SB 512) from NIU President John Peters. Those of you who attended the SUAA Annual Meeting may recall hearing Dr. Peters share his concerns regarding the Illinois fiscal crisis as well as his consternation over the proposed pension funding fixes (e.g. SB 512.) I don't know if Dr. Peters is a good leader/manager/person at NIU, but I have to give him credit for stepping up and stepping out by publicly sharing his perspective of what is/isn't happening in Springfield

Unfortunately, from what I have gathered in speaking to many of you, most other college/community college leaders are unaware, unwilling, or unconcerned about the effect of SB 512 on current employees and the long-term affects it may have on the ability of Illinois schools to provide world class education for their students. Dr. Peters apparently "gets it."

In addition to Dr. Peter's message being supportive of SUAA's position regarding SB 512, it is good for our members to read these types of remarks that come from someone other than the unions or us. Some might tend to think we (unions, SUAA, coalitions) are only self-serving. (I'm sure you've heard than comment.)

I would encourage you to share Dr. Peter's remarks (link) with all of your members. If you have a means of sharing the remarks with current employees, this could also be a great recruitment tool.

For what it's worth,

Steve Mansfield

PS might not hurt to send an email to Dr. Peters (note you are SUAA member) and thank him for comments

LINK: www.niu.edu/statebudget/statements/oct25.shtml



HOLIDAY PARTY

Saturday, December 3, 2011, at 12 Noon, BAROLO Restaurant, 2765 Black Rd. near Infantry Drive, Joliet
Catch up on the news with colleagues over a delicious meal.

Appetizers will be provided by JJCAA. A mixed greens salad comes with all entrees.

A starch of the day and a vegetable of the day comes with all, but #5 & #6 pasta entrees.

ENTREE CHOICES AND COSTS

1. Stuffed Pork Tenderloin filled with Italian sausage and Granny-Smith apples, roasted in orange-honey barbecue sauce. \$16.95 +\$1.57tax+\$3.05gratuity=**\$21.57**, OR with dessert & non-alcoholic drink:\$16.95+\$4.75 or \$21.70 +\$2.01tax & \$3.91gratuity=**\$27.62**
2. Orange Roughy St.Francis. New Zealand Orange Roughy, baked with zucchini, olives, lemon & white wine. \$18.95 + \$1.75 tax + \$3.41 gratuity = **\$24.11**, OR with dessert & non-alcoholic drink: \$18.95 +\$4.75 or \$23.70+\$2.19 tax +\$4.27 gratuity=**\$30.16**.
3. Rack of Lamb Alia Positano. New Zealand rack of lamb with peppercorn & Parmiggiano crust,over Risotto with Asiago, raisins & lamb essence. Half Rack=\$18.95; Entree only=**\$24.11** OR with dessert & non-alcoholic drink=**\$30.16**. Full rack=\$32.95 +\$3.05 tax +\$5.93 gratuity=**\$41.93** OR with dessert & non- alcoholic drink:\$32.95+\$4.75 or \$37.70 +\$3.49 tax +\$6.70 gratuity=**\$47.98**.
4. California Mallard Duck Breast & Wild Berries Cooli. Pan-roasted duck breast served with wild berries,wild mushrooms, fresh herbs and rose petals essence. \$24.95+\$2.31tax+\$4.49gratuity=**\$31.75**, OR with dessert & non-alcoholic drink:\$24.95 +\$4.75 or \$29.70 +\$2.75tax +\$5.35 gratuity=**\$37.80**.
5. Fettuccine Piemontesi, Beef tenderloin tips , wild mushrooms & herbs in Barolo wine, demi glaze and Roma tomato sauce served over homemade Fettuccini. \$16.95 . Note same costs as in #1above.
6. A vegetarian pasta plate. \$16.95 . Note same costs as in #1 above.

TAX: Currently 9.25%, but is going to be raised to 9.75% at a later date. If it is raised before or on Dec.3rd, you may owe the difference.

DESSERT: Ice-cream with berry &/or chocolate topping=\$2.25/person. DRINKS: Alcoholic: Cash-bar. Order from and pay the server. Non-Alcoholic: Coffee, tea or soda-pop=\$2.50/person. GRATUITY: 18% of food, excluding tax.



**DECEMBER 3, 2011
HOLIDAY PARTY AT BAROLO RESTAURANT**

I WISH TO MAKE RESERVATIONS FOR THE FOLLOWING PERSONS:

NAME:	ENTREE:	COST:
1.		
2.		
3.		
4.		

I HAVE ENCLOSED A CHECK FOR \$ _____

NAME: _____

PHONE#: () _____ - _____

E- MAIL: _____@_____

Please complete form, make out check to Carolyn M. Engers, & send to Carolyn @ 1620 Black Rd., Joliet, IL. 60435-3860, **by November 21**. Thank you! **No refunds after November 26th. 2011.**

2011-2013 JJCAA OFFICERS

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SOCIAL COMMITTEE (INACTIVE)

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CAMPUS LIASON

Bob Marcink	815-521-0737
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rmarcink@comcast.net

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 retiree I am a surviving spouse
 I am a spouse and retiree I am a current faculty/staff member

Check payment option best for you:

- Option # 1 Monthly Pension Deduction (\$2.67 deducted from your monthly annuity check)
 Option # 2 Single Payment (\$32.00 payable to SUAA)
 Option # 3 Semi-Annual Payroll Deduction (\$16.00 deducted from your payroll in fall & spring)

REQUIRED FOR OPTION # 1 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 signed form (include check for single payment option) to: Dianne Schmitt, JJCAA Treasurer, 1126 Bryan Ave, Joliet, IL 60435



Joliet Junior College Annuitants Association

Joliet Junior College
1216 Houbolt Avenue
Joliet, IL 60431

ADDRESS SERVICE REQUESTED

WHY JOIN JJCAA - SUAA?

Are you a **SURS** participant or beneficiary?

Who is your VOICE at the Capitol and the only organization that works to preserve and protect the Illinois public pension system and healthcare benefits for 208,000 SURS members?

SUAA

Partners with coalitions focusing on pension, health-care, and higher education

Has two lobbyists at the Capitol concentrating on legislative issues

Monitors and participates on state mandated committees

Collaborates with SURS

Diligently communicates with legislators and policy-makers to ensure our voice is heard regarding pension and retirement benefits.

Legislators understand strength in numbers.

Is preserving and protecting your pension and healthcare benefits worth \$32.00 a year?

ATTENTION JJCAA COLLEAGUES

Check the SUAA Website frequently – www.suaa.org. The latest legislative updates are posted in a timely manner. Week one of the current Fall Session is summarized in the SUAA Mini Briefing – October 27, 2011. Be and stay informed! Things happen quickly. Your best opportunity to keep up-to-date is via the SUAA Website. I (Jerry E. Lewis) also utilize Google Alert – Illinois State Pensions News. There are several postings daily on my iPhone and iPad. We need our members to be well informed.