

## Calendar of Events:

JJCAA BOARD & LEGIS. COMM. MTG.  
3/6/2015 1:00 PM  
JJC Main Campus, J-1005

JJCAA INSURANCE COMMITTEE  
4/5/2015 12:30 PM  
JJC Main Campus, T-1000

JJCAA BOARD & LEGIS. COMM. MTG.  
5/1/2015 1:00 PM  
JJC Main Campus, J-1005

SUAA ANNUAL MEETING  
June 16-17 TBA  
Springfield, Illinois

JJCAA BOARD & LEGIS. COMM. MTG.  
7/10/2015 1:00 PM  
JJC Main Campus, J-1005

**JJCAA ANNUAL MEETING**  
**7/16/2015 8:30 AM**  
**JJC Main Campus, T-1000**

JJCAA BOARD & LEGIS. COMM. MTG.  
9/4/2015 1:00 PM  
JJC Main Campus, J-1005

**JJCAA PICNIC**  
**9/16/2015 4:30 PM**  
**Inwood Park**

JJCAA Board Meetings have moved from the Old Fashioned Pancake House to J-1005 (Math Conference Room) on the main campus at JJC. Meetings are at 1:00 PM on the first Friday of alternate months except for January and July, when the Board will meet on the second Friday, due to Holidays.

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## Web Sites:

visit regularly to stay informed

JJCAA: [www.JJCAA.org](http://www.JJCAA.org)

SUAA: [www.SUAA.org](http://www.SUAA.org)

SURS: [www.SURS.org](http://www.SURS.org)

TRS: [TRS.illinois.gov](http://TRS.illinois.gov)

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

(search for JJCAA)



**JOLIET JUNIOR COLLEGE**  
1901  
**ANNUITANTS ASSOCIATION**



# JJCAA Spring 2015 Newsletter

## PRESIDENT'S PERSPECTIVE

BY JERRY E. LEWIS



Happy New Year! I sincerely hope 2015 is off to a positive beginning. I wish you a very happy, healthy, and prosperous 2015. This will be a momentous year for SUAA and JJCAA. We anxiously await the decision of the Illinois Supreme Court regarding pension reform. I will address this further in this newsletter.

A slate of JJCAA officers and board members will be presented to the membership for approval at the JJCAA Annual Meeting on July 16th at 8:30 a.m. in T-1000 on the JJC main campus. The JJCAA Constitution and By-Laws will also be presented for approval at the July 16th meeting. Please save that date.

Everything concerning pension reform is currently in the hands of the Illinois Supreme Court. Therefore, I have decided to give you a chronological review of all that has transpired regarding pension reform.

**July, 2012:** All state employees who qualified for state health insurance paid no premiums after retirement. (This does not include community colleges.) A 2012 law required all retirees to contribute 1-2 percent of their monthly annuity payment toward their coverage as of July 2013 and 2-4 percent starting in July, 2014.

**July, 2014:** The State Supreme Court ruled that the law violated the "pension protection clause" of the Illinois Constitution, benefits "shall not be diminished or impaired." This is known as the Kanerva case.

**August, 2014:** Sangamon County Circuit Court Judge Steven Nardulli ordered the deductions to stop. The change took effect October 1, 2014.

**November 21, 2014:** Sangamon County Circuit Court Judge John Belz ruled that SB1, the Illinois pension reform bill passed on December 3, 2013, was unconstitutional because it violated the constitution clause stating pension benefits shall not be "diminished or impaired." The law decreases COLAS's, caps pensionable salaries, and raises retirement ages. SB1 was an attempt to ease the state's unfunded pension liabilities. Judge Belz further stated the sovereign and police powers argument "provides no legally valid defense." The Pension Protection Clause contains no exemption, destruction, or limitation for an exercise of the state's police powers or reserved sovereign powers. Illinois courts have rejected the argument that the state retains an implied or reserved power "to impair or diminish pension benefits."

**January 8, 2015:** Governor Quinn scheduled legislators to return for a special session, to establish a special election in two year's time for state comptroller.

**January 12, 2015:** Illinois' initial brief was due.

**January 12, 2015:** Ten "amicus briefs" in support of SB1 were filed collectively by the Civic Committee of the Commercial Club of Chicago, social service providers, and constitutional and contract attorneys. One was filed by Attorney General Lisa Madigan.

**January 13, 2015:** Senate was scheduled for "Lame Duck Session."

**January 14, 2015:** General Assembly sworn in.

**January 22, 2015:** The Illinois Supreme Court denied all of the Amicus Briefs — one filed by the Attorney General and the ten in support of the Attorney General. As a result, the motion for extension by SUAA and unions will be denied as moot. The plaintiff's response brief will only need to address the State's opening brief!

(Continued on page 2)

## PRESIDENT'S PERSPECTIVE *(continued from page 1)*

**February 4, 2015:** Governor Rauner's State of the State Address.

**February 16, 2015:** SUAA and the unions briefs are due.

**February 18, 2015:** Governor Rauner's Budget Address.

**February 27, 2015:** Illinois' reply is due.

**March 10, 2015:** Oral arguments are scheduled.

There you have it! I hope that I have it right! Certainly we are all concerned with the forthcoming Illinois Supreme Court ruling. Linda Brookhart sums it up as follows:

- Nothing has changed for anyone this past year. Your benefits are the same.
- All University and Community College retirees received the 3% Automatic Annual Increase (AAI) on January 1, 2015.
- All currently working University and Community College SURS participants have had no changes. Contributions to the pension system remain the same. There have been no age changes affecting retirement.
- "The Supreme Court decision will likely come in late April or May, 2015." — Linda Brookhart

Please continue to contribute to the SUAA Legal Fund. It is an investment in our future.  
Send a check to: SUAA Legal Fund, 217 East Monroe Street, Suite 100, Springfield, IL 62701,  
or go on-line: [www.suaa.orgContributeToLegalFund.php](http://www.suaa.orgContributeToLegalFund.php).

## CONTRIBUTE TO THE SUAA LEGAL FUND NOW!

### IN MEMORIAM

JJCAA extends its most sincere expression of sympathy to all family and friends of colleagues who have recently passed away. JJCAA wishes all loved ones comfort, peace, and understanding.

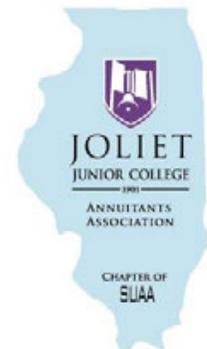
**Jewell Dennis**

**John Noe**

**Sig Stober**

**Jon Johnson**

**Marion Wacks Sorensen**



## BLAME THE "PENSION RAMP" FOR ILLINOIS' LIABILITY

**Ralph Martire, Center for Tax and Budget Accountability**

Illinois' \$111 billion unfunded pension liability is not the result of benefits promised nor the cost of paying for those benefits. Illinois has a debt crisis! Tax revenue hasn't grown at a rate sufficient to cover the increased cost of delivering the same level of services from year to year. Illinois ranks fifth in population but in the bottom ten in service spending.

Decision-makers funded public services by borrowing against what they owed the pension systems. Illinois racked up a ton of debt by using the pension systems like a credit card to pay for public services for which there was insufficient tax revenue. Thus, taxpayers were allowed to consume public services without paying the full cost of those services, but with ever increasing debt.

The "Pension Ramp," Public Act 88-0593, was passed in 1995, establishing a repayment schedule to get the pension systems to 90 percent funded by 2045. The Pension Ramp was flawed because it continued the practice of borrowing against pension contributions to fund services for another 15 years. Pension debt tripled! Thus, installments of debt to be repaid in out years jumped to an unrealistic and unaffordable annual rate.

Example: FY 2012 — Pension contribution was \$4.1 billion. \$1.6 billion was cost of funding benefits. \$2.5 billion went to repayment of debt. FY 2013 — Contribution jumped by 23% to \$5.1 billion with all the increase being debt repayment. Cost of benefits is not the problem. The Ramp is the problem. Thus, Illinois has a \$111 billion unfunded pension liability. The Pension Ramp is an unrealistic, unaffordable repayment schedule.

**(Jerry E. Lewis Comment):** Perhaps the General Assembly should create a revised repayment schedule which is both realistic and affordable. Furthermore, perhaps 75-80 percent funding of the pension systems (would be desirable), rather than 90 percent,

## PERSPECTIVE OF GOVERNOR BRUCE RAUNER

"We must keep our promise to current retirees, but we put all government workers at risk by continuing to promise a pension no one can afford. We must boldly reform our pension system".

- "Ensure pay and benefits do not rise faster than the rate of inflation".
- "Eliminate the ability of government employees to receive massive pay raises before they retire just to increase their pensions".
- "Cap the current system and move towards a defined contribution system".

## SUMMARY OF GOVERNOR RAUNER'S STATE OF THE STATE ADDRESS ON 2/4/2015

By Jerry E. Lewis

The following is a summary of Governor Rauner's State of the State speech of February 4, 2015. I believe that SUAA/JJCAA needs to be aware of what appears to be his agenda. Please don't "shoot the messenger." I am passing this on to inform our membership.

Illinois voters want bipartisan government. We need to work together to solve problems and get things done.

The policy agenda includes initiatives you will like, as well as ones you will not like. Consider the agenda as a whole.

During the past 12 years, 275,000 people have left Illinois. That is equal to the population of Springfield, Champaign, and Decatur combined.

The worst of our neighboring states has had 6 1/2 times the job growth per 1,000 people as Illinois. Iowa has had 15 times the growth!

Make Illinois competitive again. Grow jobs here.

Illinois workers' compensation, unemployment insurance, and liability costs rank among the worst in America, negatively impacting real people, real jobs, and real families.

Modern Forge, a 100-year-old Blue Island company, moved to Indiana 2 1/2 years ago. The company employed 230 people and paid between \$700,000 and \$1.5 million annually in workers' compensation premiums. The company now pays \$225,000 annually. One hundred new Indiana workers have been hired. Half of the current workforce lives in Indiana. Workers' compensation reform is needed.

Eighty percent of individuals in Illinois' apprentice programs are Caucasian, while making up less than 63% of Illinois' population. This disparity needs to end.

Illinois should create a Minority Enterprise Small Business Investment Program to assist Illinois entrepreneurs.

Raise the minimum wage to \$10 an hour over the next seven years. Increased minimum wage and an improved jobs climate will make Illinois more competitive. Property tax relief is a most pressing challenge. The average Illinois homeowner pays more than three times in property taxes as an Indiana homeowner. That equates to an additional \$3,000 annually out of an Illinois family budget.

Over the past decade, the average Illinois property tax bill has increased nearly 33% while family incomes have declined.

Our agenda must be about empowerment, empowering the people of Illinois to control their future. Empowerment means giving local voters the ability to control collective bargaining issues in their local governments and take more responsibility for their employees' benefits.

This includes the ability to decide whether they want to join a union. This also includes giving governments the ability to lower costs by reforming labor agreements and prevailing wage requirements that block true competitive bidding. Non-competitive bidding can increase construction costs by 20%.

Non-competitive bidding at the Illinois Tollway has cost toll payers \$1 billion since 2005. Non-competitive bidding costs at Illinois DOT cost taxpayers \$100 million annually.

Consolidate local governments. Illinois has 7,000 local units, the most local governments in the U.S. DuPage County has achieved significant government consolidation, saving taxpayers \$100 million thus far.

We must empower voters to decide if they want their communities to be employee empowerment zones, giving employees the power to decide if they want to join a union. Local communities and voters deserve this option. This will increase jobs, economic activity, and generate more tax dollars.

Illinois' antiquated tax system has a narrow base, making us uncompetitive. Illinois must enter the 21st Century.

The best voter empowerment is term limits. Put a term limit amendment on the 2016 ballot and let the voters decide.

Eliminate conflicts of interest in Illinois state government. Government unions should not be allowed to influence the public officials they are lobbying with campaign donations and expenditures. This has been law since 1947. Government must never force employees to fund activities they do not support. Illinois bans contributions from many businesses with state contracts but allows some of the largest recipients of taxpayer money, such as hospitals, to give huge campaign donations to elected officials.

## CAR DRIVING COURSE FOR SENIORS Submitted by Curtis Hieggelke

The AARP offers a driving course for older drivers entitled "The Smart Driver™ Course." It is designed to help seniors attain the skills and tools they need to drive safely on today's roads. There are no tests to pass. There are, however, in-class active-learning-style questions for each unit. These help to review the material in the course booklet. High-quality videos illustrating important driving information are also provided. In addition, there are discussion points that were prepared by the course's instructor. Particularly useful is the learning section regarding age-related physical changes and how to adjust one's driving to compensate. The classroom course lasts for about 8 hours over two days and is offered in many various places around the country (see <http://www.aarp.org/applications/VMISLocator/searchDspLocations.action> or call (877) 846-3299).

One of the nice things about the course offered in Illinois is that the insurance companies are required to provide a (small) discount on car insurance for people who have completed the course in person. The discount is for three years, but seems to vary with insurance companies. I do not think that completing the online version of the course provides a discount in Illinois; however, one should check with his or her insurance agent. The course costs approximately \$18 for AARP members and \$22 for non-AARP people.

My wife and I have taken the classroom course twice, about three years apart, and have found it interesting and useful. We took one at the Senior Center in Joliet and in the Catholic Charities building in downtown Joliet. I felt the course provided excellent, up-to-date information. In addition, the course changed [improved?] significantly between the two times we attended. The classroom courses do fill up quickly so do not delay in signing up if you find a good time and location for you. For more information go to; [www.aarpdriversafety.org/course-overview.html](http://www.aarpdriversafety.org/course-overview.html) which provided the information for this article.

## LUNCH AROUND SCHEDULE: JANUARY - JUNE, 2015

**Note:** Unless otherwise noted, lunch is at 1:15 pm on Saturday.

Bring friends/relatives. Please let Carolyn Engers know how many are coming, preferably a week ahead of the luncheon date. Email: [ctengers@gmail.com](mailto:ctengers@gmail.com) or phone: 815-725-8127. Thanks!

**FEBRUARY 28: HAPPY PLACE CAFE**, 1150 W. Jefferson (Rt. 52), Shorewood, in strip mall next to WALGREENS, near River Road. Phone 815-630-3063.

**\*MARCH 28: SHRIMP BAR & GRILL**, Lockport Street, downtown Plainfield, in former Mexican restaurant, 24136 W. Lockport Street, Phone 815-267-3706. A sister restaurant of Shrimp Barn in Minooka.

**\*APRIL 25: New FARM TO FORK, SOVEREIGN**, Restaurant, 24295 W. Lockport Street, downtown Plainfield, in former Bin 48 Restaurant. Featuring natural and local foods. Do their own butchery and grinding of meat. No frozen or microwaved foods.

**\*MAY 23: MO's Chinese Kitchen**, New Lenox, next to Bulldog's Ale House in strip mall near Lowes store, just past downtown New Lenox. Phone 815-462-3388.

**\*JUNE 27: JULIET'S**, Italian restaurant in downtown Joliet, formerly The Department restaurant. 205 N. Chicago Street.

## SUMMARY OF GOVERNOR RAUNER'S STATE OF THE STATE ADDRESS ON 2/4/2015 (Continued from page 3)

Extend the prohibition on political contributions for businesses with state contracts to all organizations with a state collective bargaining agreement, as well as organizations funded by entities receiving state Medicaid funds. *(Continued on page #)*

Prohibit trial lawyer donations to elected judges and establish merit-based judicial reform supported by the American Bar Association.

Bring good government and good management to Springfield, including the Abraham Lincoln Presidential Library and Museum. Merge the Comptroller's office with the Treasurer' office, saving Illinois \$12 million annually and paying fitting tribute to Judy Barr Topinka's legacy.

Illinois employees deserve fair, competitive wages. State government compensation must be revamped.

Honor those who find innovative ways to save taxpayer' money with bonuses.

Illinois' criminal justice system must be reformed and better managed including parole system and re-entry process. Conditions in prisons are unacceptable and unsafe. Continue to invest in Adult Re-deploy. Over 1,900 offenders have been diverted into community-based programming since 2011.

Increase education funding K-12, plus early childhood education — cradle to career education. End cutting funding to training and community colleges. Every child deserves excellent education. That's not happening in Illinois. We can and must provide better education.

The Student and Career Success Package will lift the cap on public charter schools, giving parents and students more options.

\*Teaching is the most important job in the world, after parenting. We must support good teachers.

Eliminate educational bureaucracy. Overwhelming testing must not interfere with high quality instruction.

## JOHN AND YOLA CORRADETTI

Submitted by Curtis Hieggelke



John Corradetti, who founded JJCAA along with a few others, grew up in Chicago Heights, IL, just east of Joliet. Yola, his wife, grew up in the historic section of Boston near the famous Old Church. John, like many young men during World War II, joined the Navy. He served as a radioman on several ships, including tenders that carried fuel for destroyers. At the end of 1944 he was 20 years old and was stationed on a ship that operated out of a port in Maine. He and a friend from his ship went to Boston to celebrate New Years Eve, stopping at a Chinese restaurant for dinner. Guess who was there? Yes! Yola was there with a girl friend. Relevant to the story is why she was there.

Yola, who was 18, had a brother who had been serving in the Army in Europe; however he had been listed as missing in action. Yola started writing letters to try to find out what had happened to her brother. She contacted our government and was given a list of places in Europe to contact to determine if anyone knew anything about her brother. She wrote many, many, letters

to numerous places around the country and overseas. Finally, after several months, Yola's mother got a letter informing her that her son was alive and that he was being held as a prisoner of war in Germany. Her mother was, of course, delighted and told Yola that she could go out on New Years Eve for the first time with her friends. She gave Yola money to enjoy the evening as a reward for writing so many letters to find her brother.

At the dinner the young people socialized, of course. The guys asked the girls if they wanted to go to a movie so they discussed it with each other. They only agreed if Yola could sit with John.

## DUATHLON NATIONAL CHAMPIONSHIP

Submitted by Curtis Hieggelke

John Peterson, a member of and former chairman of the insurance committee of JJCAA, raced in the 2014 USA Triathlon Duathlon National Championships that were held in the historic area of downtown St. Paul, Minnesota.

This was his first national championship duathlon race. The duathlon consists of a run followed by biking and then ending with another run. This national sprint duathlon championships race started with a 1.8-mile run, followed with 11.9-mile bike ride, and then ending with 1.7-mile run. The race organizer had to change (shorten) the course the week earlier because of the major flooding on the Mississippi River. Typically the course is a 3.1-mile run, 12.4-mile bike ride, and ending with 3.1-mile run.

There were 237 racers who finished the duathlon race from all over the country. John Peterson's total time was 01:23:38.68 which made him the fifth fastest American in his age group of 70-74 years old. He qualified for the 2015 Duathlon World Championships that will be held in Adelaide, South Australia, on Oct. 14-18, 2015 as a result of his finish. He did beat several younger competitors. The four guys who beat him were from Wisconsin, California, Ohio, & Florida. He plans to work hard the coming year so he can do better in next year's race.

John was an All-American runner setting an NCAA Division II 3-mile record when he was an undergraduate and has been inducted into the Northern Illinois University Hall of Fame. Now he rides 31 miles (50K) to 62 miles (100K) a day several times a week while training for races.



# PIC'S FROM 2014 FALL PICNIC

This is a sampling of pictures from the annual Fall Picnic 2014. Visit our Facebook page at [www.facebook.com/groups/100396375825/](http://www.facebook.com/groups/100396375825/) for more!

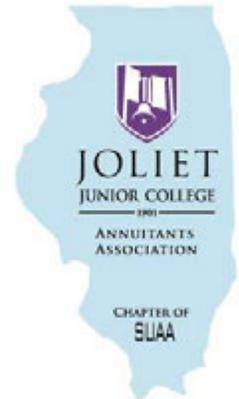


# LEGISLATOR VISIT



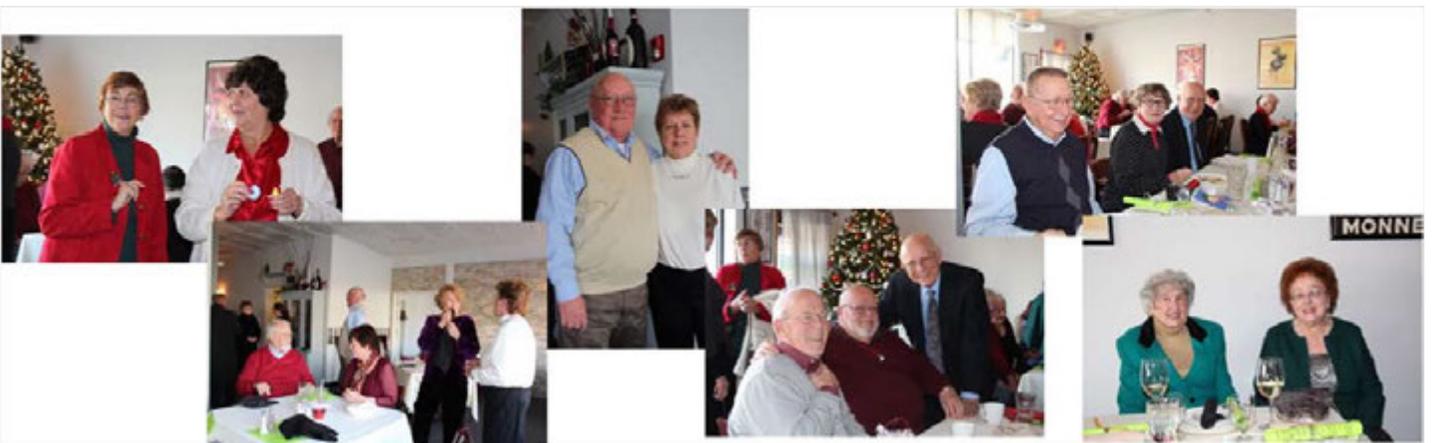
Pictured with Patricia Neff and Jerry Lewis is **Margo McDermed**, new State Representative for the 37th District.

We visited her for JJCAA on Dec. 2, 2014, in Frankfort.



# PIC'S FROM 2014 HOLIDAY EVENT

This is a sampling of pictures from the annual 2014 Holiday Event. Visit our Facebook page at [www.facebook.com/groups/100396375825/](http://www.facebook.com/groups/100396375825/) for more!



## JJCAA OFFICERS 2014-2016

**President:** Jerry E. Lewis jlewis65@sbcglobal.net  
**Vice President:** Ted Thompson thompsonstnj@comcast.net  
**Secretary:** Pat Asher  
**Treasurer:** Marilyn Heniff marhen1939@aol.com  
**Immediate Past President:** John Corradetti



**Executive Board:** Jerry Anderson  
 Darlene Boyle  
 Jim Cooper  
 Carolyn Engers  
 Marilyn Heniff  
 Penny Leopold  
 Sue Malmberg  
 Bob Marcink  
 Pat Neff  
 Scott Olsen  
 Maureen Peterson

## SUAA DUES INCREASE

SUAA raised dues \$2.00 a year, effective January 1, 2015. JJCAA is not increasing dues. Therefore, SUAA/JJCAA dues will be \$42.00 a year rather than the old rate of \$40.00. The additional \$2.00 goes to SUAA.

The annual dues of \$42.00 can be broken down as follows:

- JJC Payroll Deduction of \$21.00 twice annually.
- SURS Payroll Deduction of \$3.50 monthly.
- Single payment by check of \$42.00 annually.

Bottom line: \$42.00 annually is a very small price to pay to protect our pensions and benefits.



**JOLIET**  
 JUNIOR COLLEGE  
 1901

**ANNUITANTS  
 ASSOCIATION**

### 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 (\$3.50 deducted from your monthly annuity check)  
 Option # 2  Single Payment (\$42.00 payable to SUAA)  
 Option # 3  Semi-Annual Payroll Deduction (\$21.00 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 form to: Marilyn Heniff, JJCAA Treasurer, 213 Oakwood Drive, Shorewood, IL 60404. For the single payment option, include a \$42.00 check made payable to SUAA.



## **Joliet Junior College Annuitants Association**

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

ADDRESS SERVICE REQUESTED

