



Bulletin Board

www.retiredteachers.org

Advocating for all Indiana Retired Educators

A Message From the President



Fall is quickly approaching and it will soon be time to go to the polls and vote. Before you make your way to the ballot box, I hope that you will review and consider the voting records of your state representative and senator on issues involving retired teachers. If you have forgotten how your legislators voted, please review the June 2016 issue of the

Bulletin Board on the Indiana Retired Teachers Association's website, www.retiredteachers.org.

We have been informed that a legislative study group was formed this summer to review again the Defined Contribution plan for use in Indiana. Once this plan is initiated for the hiring of new teachers, it will be very easy to turn it into the default for all educators. This will eventually affect all retired educators' pensions as monies that would have gone into the teachers' retirement funds will no longer be propping up the fund for current retirees. Thus, pension funds for current members could be reduced.

Besides affecting all pension recipients, it is a shame to think that future educators will not have the security of a lifetime pension. The change will become just another move by the state legislature to privatize Indiana's educational system. What once was established by our Indiana forefathers as a free public education for all is quickly turning into a caste system of education for the rich and penitence for the middle and lower classes.

Two years ago I had a legislator tell me, "Well, if it (charter schools and vouchers) don't work out, we can always go back to the way it was." Wow, how could that ever be? Generations of young people will have lost out on a quality education, qualified teachers will no longer be available, and our educational system will require years, if not decades, to recover. How can we go back when there will be none to show the way?

Unfortunately, these ideas of eliminating pensions and privatizing education are not ideas originating in Indiana. The ideas can be found occurring in many states across the nation. They originate from the agenda of The American Legislative Exchange Council (ALEC). Go to your computer and "Google" information about the Council. It is extremely disturbing. Unfortunately, many of Indiana's legislators are strong supporters of ALEC. The Indiana Education Reform Package

created in 2011 is the model legislative policy promoted by ALEC for national use. As a proud Hoosier, I think it is time to elect politicians who will think for themselves and not be swayed by the money and rhetoric from an outside political machine.

We have the opportunity this November to make a statement to our state and national leadership. Make sure you exercise that right this fall and support public education.

"Let us make future generations remember us as proud ancestors just as, today, we remember our forefathers."

- Roh Moo-hyun

Executive Director's Message



As summer slips away we have been very active and busy at IRTA. We are right in the middle of our membership drive, just finished our summer committee meetings, attending the legislative summer study committee meetings on pensions and the Indiana Pension Retirement System board meetings, and preparing for our Fall Workshops.

Your IRTA continues to be your watchdog on legislative action against your pensions and we attend all the Indiana Retirement Pension Retirement System board meetings to find out information that may directly affect retired educators now and in the future. The war on public pensions and the pressure to privatize governmental services and pensions is very real in Indiana and across the nation. Dennis's letter spells out the issues and problems we continue to battle at the state level.

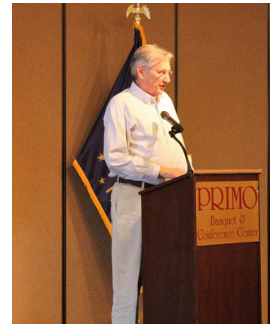
A new area of concern that came forward in July was Governor Pence's Plan for Hoosier Innovation and Entrepreneurship. Part of the plan was a request from the Governor to have INPRS invest up to \$500 million dollars in early-stage and mid-market Indiana companies. Red flags immediately arose. I spoke the next day with Steve Russo, executive director for INPRS, about this announcement. Here are the findings that Steve shared with me in our conversation and this was again shared with the Legislative Pension and Oversight Committee Meeting in late August:

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IRTA 51st Annual Representative Assembly



*Entertainer, Guest Speaker, Author
James Madison*



*The Indiana Retired Teachers Association held their annual Representative Assembly
on June 15, 2016. It was well attended and enjoyed by all.*



*Goldie Jones receiving a badge
as an award for her volunteering*



*Ray Jones received the Sagamore of the
Wabash Award, presented by Senator Greg
Walker, District 41*

IRTA Community Service 2016 Clock Awards

The awards were sponsored by AMBA and
presented by Sudi Naraine



Area 1 Winner
Janice Irvine



Area 2 Winner
Bill Wilder



Area 3 Winner
Linda Bowlin



Area 4 Winner
Lucy Weiland



Area 5 Winner
Jan DeJarnatt



Area 6 Winner
Janice McGuire
(Linda Morris accepting for her)



Area 7 Winner
Sandra Chandler



Area 8 Winner
Benny Holt



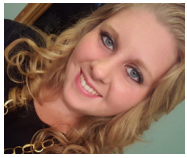
Area 9 Winner
Lino Wiseman



Area 10 Winner
Donna Sullivan

IRTF 2016 Scholarship Winners

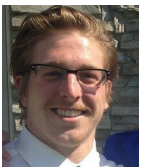
Each year scholarships are awarded to juniors or seniors in an Indiana college or university who are in a program leading to a degree in education.



Natalie Radtke

Natalie Radtke is the Scholarship Winner for Area 1. Natalie attends Purdue NW at the North Central campus where she is completing her Elementary Education Program. While attending North Judson San-

Pierre HS, Natalie was very active in 4-H, was the 2013 Royalty Winner, and still continues to help. While attending college, Natalie works at First Farmers Bank and Trust. She also teaches at her church in Sunday School and substitute teaches. She has been on the Honor Roll for three semesters and is also a member of Kappa Delta Pi.



Zack Housholder, LaGrange

Zack Housholder won the IRTF Scholarship for Area 2. Zack is from LaGrange, and is a senior at Ball State University, studying Health & Physical Education. Fitness and health is something Zack has always been passionate about. He is very much looking forward to sharing his passion with future

generations of students. Zack will be student teaching in the Spring of 2017 on Rammstein Air Force Base in Germany, working with American military families.



Chaz Gabriel, Kokomo

Chaz Gabriel is the Area 3 Recipient from Kokomo. Chaz is currently enrolled in his junior year at Butler, majoring in Elementary Education with a minor in Mild Intervention. Chaz is a member of Delta Tau Delta Fraternity, where

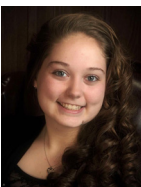
he served as Campus Relations Chair for a year. He is also a member of Butler's club Answers for Autism, and works part time as an after school daycare worker at the International School of Indianapolis.



Ellen Gobert, Greencastle

The area 4 recipient is Ellen Gobert of Greencastle. She attends Indiana University in Bloomington where she is completing a degree in Speech and Language Pathology. As a college student, Ellen has been actively involved in Campus Crusades for

Christ, National Student Speech Language Hearing Association, National Society of Collegiate Scholars, and helped found a campus chapter of International Justice Mission which spreads awareness to help end modern day slavery. Upon graduation Ellen plans to earn her Master's Degree to become a licensed speech and language pathologist in order to work in a school system as a speech teacher.



Molly Wolfe, Beech Grove

The Area 5 recipient is Molly Wolfe of Beech Grove. She is attending the University of Indianapolis where she is a junior in Elementary Education. Since high school she has been very involved in her university's chapter of Student Education Association, and she also serves in representing

Uindy as a Presidential Ambassador and a Freshman Threshold Christian Retreat Leader. She has also been a student presenter for the past two years at the School of Education's annual Future Teacher Day. While attending Uindy, Molly has achieved Dean's List every semester and has served as one of her local elementary school's Junior Scientist Classroom Leader.



Sarah Miller, Bluffton

The area 6 Scholarship recipient is Sarah Miller of Bluffton. Sarah attends Huntington University in Huntington, where she is pursuing her dream of double majoring in Elementary and Special Education. She is graduating from college in three years due to coming into college with so many high school dual credit classes. Sarah is a part of Kappa Delta Pi as a secretary as well as helping with the ABLE program on campus. She is also very active in her church, as well as helping with the youth along with the children's area. Also, she dedicates her time as an assistant middle school cheer coach.



Haeli Morgan, Columbus

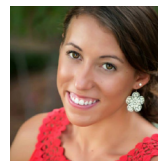
The Area 7 Scholarship recipient is Haeli Morgan of Columbus. She is attending IUPU-Columbus where she is majoring in elementary education with a special education concentration. At Indiana University-Purdue University-Columbus, she is a member of the Alpha Lambda Delta Honor Society and volunteers at several campus events each year. Haeli has made the Dean's List for four consecutive semesters. Haeli also works as a preschool teacher while attending college.



Tessa Makximenko, Bedford

The Area 8 Scholarship Recipient is Tessa Makximenko, of Bedford. Tessa is attending Ball State University where she is completing her degree in Elementary Education. As a mentor in College Mentors for Kids, she has the opportunity to work one-on-one with elementary students to promote the community and higher education.

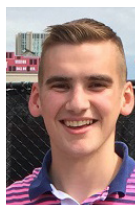
Tessa also volunteers for The Prism Project at Ball State, which is a performing arts program for students with special needs.



Chloe Dilger, Ferdinand

The Area 9 Scholarship Recipient is Chloe Dilger, from Ferdinand, Indiana, which is in Area 9 of the Indiana Retired Teachers Association. Chloe attends the University of Southern Indiana where she will be entering her junior year studying elementary education. While attending

USI, Chloe has been involved in the Kappa Delta Pi Education Sorority, College Mentors for Kids, and has participated in several intramural sports. Chloe also works part-time at the USI Children's Learning Center as a student worker



Trent Moorehead, Aurora

The Area 10 scholarship winner is Trent Moorhead, of Aurora. Trent will be a junior at Indiana University in the fall where he is pursuing a degree in secondary mathematics education. A 2016 Founder's Scholar (GPA of 3.8 or higher), Trent is actively involved with the IU School of Education as a member of the Dean's Advisory Council.

Additionally, he was selected as an honorary student presenter at the School of Education's Exemplary Teaching Conference this past spring. Trent looks forward to carrying on a family tradition of teaching, as he has nine family members who have all pursued careers as educators.

Candidate Responses to Pension Questionnaire

We sent a questionnaire to the two leading candidates for governor in mid-August pertaining to public pensions and compensation issues that we felt were important to you as retired educators. At the time of this newsletter being sent to the publisher we had no responses from Lt. Governor Eric Holcomb. We called to remind his office and offered a 4 day extension from our first deadline in which to respond. If we receive information from the Lt. Governor in the near future, we will publish and place it on our website once we receive it.

The following responses in italics are from, John Gregg, the Democratic candidate for governor:

1) Do you believe retired educators should receive a Cost of Living increase and a “13th Check” each year?

Yes – and I am proud to say that throughout my time in the state legislature I always voted for the “13th Check.” That support will continue as Governor.

2) Do you believe retired educators have earned the right to retire with independence and dignity? If so, what is the best method to achieve it?

Yes. Education is a selfless profession, one that requires a passion and dedication to others. After years of service, educators should be celebrated for their hard work. Before retirement, we must make sure educators are earning good wages – one that makes raising a family affordable and less-burdensome on pocketbooks. We must also protect the retirement funds of teachers and all public employees from privatization of any kind. (I voted for the ‘Rule of 85’ when it passed in 1989).

3) Would you consider increasing the amount of the “13th Check” or stipend, since it has never been increased since its inception? If so, how much increase would you support? Do you believe increasing the amount each year?

I would support this and would be willing to work with the members of the General Assembly, your organization and other stakeholders to arrive at an appropriate number.

4) Are you going to advocate, or support, the Defined Contribution retirement plan over the Defined Benefit Plan for new education hires?

As I always have, I will advocate for and support the Defined Benefit Retirement Plan (Pensions) for existing and new teachers. I will protect teacher pensions from privatization or other attempts to weaken them. Pensions are a great recruitment tool, they provide for reliable income in retirement and they work. State government should not meddle in something that is working and solvent.

** Lt. Governor Holcomb had not responded to these questions at press time.

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Apple Bytes



An Indiana Author
and Former
Educator from
Randolph County

The Prairie Farmer,
takes place in 1917-
1918 in southern
Indiana. World War
I has been raging
in Europe and the
Spanish Influenza

has taken hold and will not let go. Tenant farmer, Owen Clark has succumbed to the flu which he contracted from a returning soldier. Owen leaves his wife, Jenny with four young children and a fifth on the way. Land owner, Elmer Vance needing another tenant advertises in The Prairie Farmer magazine for another tenant. With the arrival of the new farm hand, Jenny and her children will have to move. Her only living relative is a sister who is of little help. The Prairie Farmer is an historical fiction of how it was for women in the not too distant past. It is Jenny Clark's story.

The story has been well received by readers. It is available through Amazon.com, Barnes and Nobles, or by contacting the author, Ann Alexander, for a signed copy. Ann Alexander is the pen name for author, Beverly Schemmer, retired Indiana teacher and elementary principal. The price is \$14.99 plus postage. Ann's email address is baschemmer@gmail.com.



To the dear friends who contributed to my retirement gift last year, several of whom have asked if I've traveled yet, I want to bring you up to date. I decided that rather than one big trip, I would break it into several smaller ones. I first flew to Austin to visit my brother. In November, my daughter and I spent a week in Sacramento to celebrate my granddaughter's birthday. Finally, both daughters and I spent several days in my favorite place on the beach in St. Pete. I just wanted you to know that your kindness has been appreciated over and over. I am certainly blessed to have had the chance to work with all of you.

-Nancy



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VARIANCE REPORT

INDIANA RETIRED TEACHERS ASSOCIATION
VARIANCE REPORT
ELEVEN MONTH--PERIOD ENDED 7/31/2016

	Year-to-date Amount	Amount	Budget-year-to-date Var-amt	Var-%
INCOME:				
REGULAR MEMBER DUES	605,331	700,000	(94,669)	-13.5%
ASSOCIATE MEMBER DUES	20,035	21,500	(1,465)	-6.8%
GAIN(LOSS) ON SALE-SECURITIES	0	0	0	N/A
INVESTMENT INCOME	68,702	55,000	13,702	24.9%
MISCELLANEOUS INCOME	53,412	57,500	(4,088)	-7.1%
NET UNREALIZED GAIN(LOSS)	(14,623)	0	(14,623)	N/A
TOTAL INCOME	732,857	834,000	(101,143)	-12.1%
OFFICE OPERATIONS:				
OCCUPANCY-RENT	49,942	57,500	(7,558)	-13.1%
INFORMATION TECHNOLOGY & MAINT.	27,641	38,000	(8,359)	-22.2%
STAFF TRAVEL, PARKING & MEALS	5,282	5,000	282	5.6%
SALARIES-OFFICE STAFF	233,211	250,000	(16,789)	-6.7%
PAYROLL TAXES & RETIREMENT EXPENSE	31,665	35,000	(3,335)	-9.5%
GROUP INSURANCE	52,103	67,000	(14,897)	-22.2%
OTHER INSURANCE	3,074	3,650	(576)	-15.8%
PROFESSIONAL MEETINGS	25	3,000	(2,975)	-99.2%
DEPRECIATION EXPENSE	9,350	10,500	(1,150)	-11.0%
DUES & SUBSCRIPTIONS	764	750	14	1.9%
OFFICE, PAYROLL SERVICES, & OTHER EXP	3,957	4,000	(43)	-1.1%
UNFORSEEABLE EXPENSES	0	40,000	(40,000)	-100.0%
HUMAN RESOURCES EXPENSE	7,000	6,000	1,000	16.7%
LEGAL & ACCOUNTING	17,138	21,000	(3,862)	-18.4%
POSTAGE EXPENSE	18,175	35,000	(16,825)	-48.1%
PRINTING & SUPPLIES	22,184	30,000	(7,816)	-26.1%
TOTAL OFFICE OPERATIONS EXPENSE	481,511	604,400	(122,889)	-20.3%
OTHER EXPENSES:				
INVESTMENT MANAGEMENT FEES	14,684	17,500	(2,817)	-16.1%
LEGISLATIVE EXPENSE	11,786	12,000	(214)	-1.8%
LOBBYING SERVICES	35,750	40,000	(4,250)	-10.6%
REPRESENTATIVE ASSEMBLY	13,197	14,500	(1,303)	-9.0%
FALL AREA WORKSHOPS	9,068	14,000	(4,932)	-35.2%
SPRING COMMITTEE WORKSHOPS	3,659	7,500	(3,841)	-51.2%
SUMMER LOC OFFICERS WS/OTHER COM.	1,259	12,500	(11,241)	-89.9%
FLORIDA MEETINGS	3,969	5,000	(1,031)	-20.6%
PRESIDENT'S EXPENSES	3,784	8,000	(4,216)	-52.7%
BOARD OFFICERS REIMBURSEMENTS	28,190	30,000	(1,810)	-6.0%
QUARTERLY NEWSLETTERS	25,230	32,000	(6,770)	-21.2%
LOCAL CHAPTER DEVELOPMENT	0	2,000	(2,000)	-100.0%
TOTAL OTHER	150,574.8	195,000	(44,425)	-22.8%
TOTAL EXPENSES	632,085.5	799,400	(167,314)	-20.9%
EXCESS OF INCOME OVER EXPENSES	100,771.1	34,600	66,171	

BALANCE SHEET

INDIANA RETIRED TEACHERS ASSOCIATION
BALANCE SHEET

	As of 7/31/2016
ASSETS:	
CURRENT ASSETS:	
CASH	\$ 66,608
INVESTMENT INCOME RECEIVABLE	668
PREPAID EXPENSES	15,156
ACCOUNTS RECEIVABLE-LIFE ACCTS	14,478
ACCOUNTS RECEIVABLE-OTHER	3,701
PAYROLL W/H IN ESCROW	632
TOTAL CURRENT ASSETS	\$ 103,244
INVESTMENTS:	
INVESTMENTS-SBARNEY-PR MED/CASH	\$ 870
INVESTMENTS-SBARNEY-FMA/CASH	13,198
INVESTMENTS-SBARNEY-FMA/OTHER	1,048,761
INVESTMENTS-SMITHBARNEY MONEY	76,369
INVESTMENTS-SMITHBARNEY OTHER	350,083
INVESTMENTS-LIFE MEMBERSHIP	591,078
INVESTMENTS-NET UNREALIZED G/L	4,306
TOTAL INVESTMENTS	\$ 2,085,665
PROPERTY AND EQUIPMENT:	
FIX ASSETS - FURNITURE & FIXT	\$ 229,080
LEASEHOLD IMPROVEMENTS	2,292
LESS ACCUMULATED DEPRECIATION	(196,456)
TOTAL PROPERTY & EQUIPMENT	\$ 34,916
OTHER ASSETS:	
POST-RET BENEFIT ACCOUNT	163,062
MARKETING FUND	90,000
RESEARCH FUND	25,000
POST-RET NET UNREALIZED G(L)	10,873
TOTAL OTHER ASSETS	\$ 288,925
TOTAL ASSETS	\$ 2,512,750
LIABILITIES AND FUND BALANCES:	
ACCOUNTS PAYABLE	\$ 4,320
EMPLOYEE WITHHOLDINGS	632
ACCRUED PAYROLL	5,838
ACCRUED VACATION PAY	0
TOTAL CURRENT LIABILITIES	\$ 10,790
DEFERRED REVENUE-MISC	9,167
MARKETING FUND-REMAINING	39,185
RESEARCH FUND-REMAINING	25,000
POST-RET BENEFIT FUND	170,671
RETIREMENT INSURANCE LIABILITY	127,333
RETIREMENT INSURANCE DISCOUNT	(31,701)
POST-RET NET UNREALIZED G(L)	10,873
UNEARNED MEMBER DUES	189,818
UNEARNED LIFE MEMBER DUES	304,070
LIFE MEMBER-INSTALLMENTS DUE	14,933
TOTAL OTHER LIABILITIES	\$ 859,348
TOTAL LIABILITIES	\$ 870,138
FUND BALANCES:	
GENERAL FUND	\$ 1,541,841
NET INCOME (LOSS)	\$ 100,771
TOTAL LIABILITIES & FUND BALANCES	\$ 2,512,750

ROAD SCHOLAR

An Exclusive Opportunity for the Members of the Indiana Retired Teachers Association
Colonial and Revolutionary Virginia: Jamestown, Williamsburg, Yorktown
May 21-27, 2017



Embark on a journey through Virginia's "Historic Triangle" with no less than a dozen historians and other experts. Delve into Virginia society, from the establishment of the first successful British outpost at Jamestown in 1607 through the end of British rule only a few miles away at Yorktown in 1781. Traveling between these sites, pause to visit the Colonial capital in Williamsburg. Learn about the development of plantation society, slavery and the role of religion and events leading to the Siege of Yorktown. You'll also enjoy a unique tavern dining experience.

Program Highlights:

- Relish an in-depth look with the head curator at the incredible Jamestown Rediscovery Project, where archaeology is uncovering the original fort.
- Experience William & Mary's Wren Building and the historical Duke of Gloucester Street, heart of Colonial Williamsburg, with a knowledgeable interpreter.
- Follow your instructor across the earthworks to the field where American independence was guaranteed by the surrender of Lord Cornwallis.

Program Price:

- Double Occupancy: \$999 • Single Occupancy: \$1179

- INPRS is an independent body by statute and has a fiduciary duty solely to its members within statutory and regulatory constraints. (Meaning any decisions by the INPRS board that is not in the best interest of its members would be illegal and punishable by law.)
- Decisions to establish additional funds to support the Governor's plan are at the sole discretion of INPRS and will be done in accordance to their fiduciary duty. INPRS will maintain all oversight and due diligence to ensure investments are made in the best interests of its members. (Just like they do for all their investments)
- Any company invested in would be vetted like any other investment that INPRS makes and they use independent financial professionals for their investments advice.
- Since 2002, INPRS has prudently achieved a 7.2% annualized return on 350 million dollars of commitments to Indiana-focused privately owned companies and funds.
- Investment gains will go directly into the INPRS retirement funds.

After our conversation I felt the retirement funds were secure with INPRS's investment policies and guidelines. I do not like the idea of legislators using the retirement fund as an investment tool for pet projects, or political gain, as it sets a poor precedent. I received a letter back from Governor Pence's office late in August explaining where he was going to direct the budget reserves from this past fiscal year. This year's reserves were going to help fund improvements on our roads and bridges which is not a surprise. Thank you to those that wrote Governor Pence requesting that he place the additional funds in the Pension Stabilization Fund

The first Legislative Pension Management Oversight Committee Meeting this summer had these topics brought forward and will be further discussed during the upcoming meetings and during the legislative session in January. The topics: Cost of Living Increase, 13th Check increase, along with the Defined Benefit and Defined Contribution debate for new teacher hires.

You will find in this newsletter questions that were sent to the two leading candidates for governor. As I write this letter only Candidate Gregg has responded. We hope that Lt. Governor Holcomb will respond so we know his thoughts about our pension issues.

For further information on your representative or senator's voting record, please refer back to the March 2016 Bulletin

Board Edition. If you no longer have the hard copy, the electronic version is on our website.

A group that fights for Public Education is the Indiana Coalition for Public Education. They have recently released a report card for each legislator that is up for re-election. They based their grades on the past two years on the candidates voting record on various education bills. You may access this report at www.icpe.com to find out how your legislators voted on the bills.

Something new IRTA will start in January is a weekly podcasts about the legislative session. This will be downloadable off of our website so you can listen online at your leisure. We will review legislative actions the past week and what we foresee coming in the upcoming week on legislation that deals with retired educators. We will also use the podcast to inform you of IRTA news, benefits and interviews of interest to IRTA.

IRTA offers educational and informational material on our website. We have sponsored two webcasts, the first one was on Cash Flow Planning and the second one was about Estate Planning. Both are now available on our website. E-book offerings on retirement planning and being a board member are now available on our website. A variety of blogs on various topics are on our site as well. If you have topics that you would like more information about, please let us know as we will find the resources and publish or record the information on our website.

IRTA continually adds information through our Facebook and Twitter accounts. Please like us on Facebook and Twitter and share any articles you find informative. Our new benefits and updates will be found on our website at www.retiredteachers.org.

We believe IRTA is the best deal and product for retired educators and future retirees. We have added many benefits the past 18 months that more than pay for a yearly membership. Verizon and AT&T are now offering 18% discounts on their cell phone services. HotelStorm is a recent addition and offering some great discounts on hotel rooms. We have added some more travel company options and will be sponsoring a trip to Williamsburg, VA next spring through RoadScholar. We have a variety of other companies that will offer IRTA members a discount.

Have a great fall season and hope to see you at the workshops in your area.



SIGN UP FIVE NEW MEMBERS AND RECEIVE A \$25 GIFT CARD!
THE CARD WILL BE SENT IMMEDIATELY, SO PUT YOUR NAME AT THE BOTTOM
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TRF Pension Account Information.....1-317-232-3860
Toll-free (outside of Indianapolis area).....1-888-286-3544
E-mail.....questions@inprs.in.gov
Web site.....www.in.gov/inprs

Association Member Benefits Advisors (AMBA)

Group Insurance Policies.....1-800-258-7041
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Please direct my contribution to the following program(s):

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