



*Advocating for all Indiana  
Retired Educators*

# BULLETIN BOARD



SPRING 2023

58<sup>TH</sup>

INDIANA  
RETIRED TEACHERS ASSOCIATION

*NOW!*  
Live Streaming

Representative Assembly

June 7, 2023  
Primo South  
Indianapolis, Indiana

## Representative Assembly

*by Laura Penman*

It's our favorite time of the year! Time to gather for the annual IRTA Representative Assembly (RA). This is a longstanding tradition we look forward to holding for our members. The RA provides opportunities for communing with other members from all over the state, recognizing outstanding achievements in community service/membership development, and the forum for making decisions that impact IRTA as an organization. It is with great excitement we announce IRTA will

host an in-person Representative Assembly on June 7, 2023, at Primo South, starting at 9:30 am.

Here are a few things to note for this year's event.

**In-person Voting** - During the pandemic, the Board voted to implement virtual ballots. We will NOT offer virtual ballots for 2023 voting. All Delegates must attend to vote.

**Live Streaming Returns** - IRTA will offer the option for non-voting members, friends, and family to view the RA from the comfort of their home.

**Your Health is Priority** - Please do not attend if you are experiencing flu-like symptoms or have had a fever within 24

## Inside this Issue...

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Europe, Hawaii, Costa Rica!

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ATG Spotlight

hours of the event. Please be aware of social distancing. Not everyone has returned to feeling comfortable with hugs.

We intend to ensure each member feels included and safe while providing them the opportunity to stay informed and celebrate the accomplishments of the organization.

Please direct questions, comments, and concerns to Executive Director Laura Penman at [lpnman@retiredteachers.org](mailto:lpnman@retiredteachers.org).



## From the Desk of the Executive Director

by *Laura Penman*

**I think we consider too much the good luck of the early bird and not enough the bad luck of the early worm. - Franklin D. Roosevelt.** Spring is here, and as I am writing this, we still do not know the final budget vote for the biennium, but we know the path HB 1028 for a “13th check” has followed. Unlike April, 2021, when I became IRTA Executive Director only a few weeks before the final vote for a pension enhancement, I have been at the “helm” of IRTA to watch every step of the 2023 Legislative Session. Here is a review of what has happened so far. HB 1028 for a “13th check” was authored by Rep. Bob Cherry with co-authors Rep. Mike Karickhoff, Rep. Gregory Porter, and Rep. Jennifer Meltzer. The bill was heard and passed in the Employment, Labor and Pensions House Committee and the Ways and Means House Committee. The bill passed in the House by a vote of 96-0. Senator Jon Ford, Sen. Ryan Mishler, and Sen. David Niezgodski agreed to sponsor HB 1028 as it moved to the Senate. Although I continue to share that “I am not a politician, but an educator at heart when I meet with our legislators,” **I truly enjoy my work on behalf of retired educators at the Indiana Statehouse!**

When I thought about what I would focus on for the Spring, 2023, Bulletin Board, I was thinking about the current Legislative Session. I started looking at famous quotes referencing government, politics, and the importance of people

advocating for themselves! There were many to choose from, but the simple quote by FDR I included with this article speaks to what I was looking for. **Everyone has a different point of view based on what is happening around them - at times we are the bird and at times we are the worm!**

Looking back to the 2021 Budget Session, legislators felt they were doing a positive thing for retired educators when they voted for a 1% Cost-of-Living Adjustment (COLA). One percent did not seem like very much, but the Legislature had to add an additional \$50 million to the fund that is dedicated to retirement benefits just to get to the one percent.

For 2023 and 2024, the message of IRTA has been strong. We want a “13th check” for our members! The amount of a “13th check” payment is based on your creditable service - up to \$450 and is added to retiree pension amounts in the month of September. As IRTA Executive Director, my point of view has been influenced by the hundreds of conversations I have had with members over the last two years. I am constantly reminded that IRTA represents a very diverse group of over 60,000 retired educators - teachers and administrators. There are those recently retired, like me - and those in their late 70s, 80s and 90s. It is for our older retirees that we currently advocate for a “13th check.” We have members with teacher pensions between \$500 - \$1,000 or less per month. The “13th check” means more to these retirees than the 1% COLA did. Based on data compiled by Alberts Actuarial Consulting, LLC in May 2020, here are the number of retired educators with average pensions less than \$1,000 per month:

Number of Retirees	AVG Pension	1% COLA Annually
2,152	\$ 128.15	\$ 15.38
2,674	\$ 302.84	\$ 36.34
3,263	\$ 501.94	\$ 60.23
3,753	\$ 704.80	\$ 84.85
4,678	\$ 904.77	\$ 108.57

According to the Senate Majority Fiscal Office, the average “13th check” is \$398.00. Assuming a 13th check is issued every year, 97.6% of 60,539 retired teachers derive more financial benefit from the “13th check.”

Over the years, our Indiana Legislators have worked hard to pay off the unfunded liability of the Pre-'96 Fund (for those who were hired before 1996 and remained in the same school corporation). The billions of dollars that Indiana legislators are currently paying toward the Pre-'96 pension debt is the reason our pensions are strong and stable! Today, we are asking for a “13th check.” As the demographics of our members change, our discussions with legislators will change.

I ask that you continue to support IRTA. **With your membership and support, IRTA will still be going strong advocating for all retired educators at the Indiana Statehouse for years to come!**



## From the President's Desk

by *Paula Dyer*

“Spring has sprung” as they say. This is the time of year when I feel ready for change and am wanting to start new projects. I see so many possibilities for IRTA to grow. As an organization, we need to continue to change with the times. I know the word “change” is not a favorite of many people. We like the familiar ways we live our lives. It is comfortable. But, if we want IRTA to survive and advocate for us and other retirees in the future, we need to find ways to reach retired educators that are not members, as well as those who will be retiring in the next few years.

Reaching out. What does that mean? As an organization IRTA has been expanding its use of social media. I saw this as essential when I began my term as IRTA

President in July, 2020, as we emerged from the pandemic. IRTA had hired a Director of Communication, Josie Zavada shortly before I became President. Josie has been vital in implementing the new ideas for promoting our organization.

- The IRTA website is up-to-date and more informative. We need to continue working on adding to it, as we want anyone who visits the website to find helpful information.

- IRTA has hosted two virtual workshops. These are aimed at sharing information with our out of state members and those who do not want or are unable to attend “in person” events.

- IRTA is constantly exploring ways to be more visible on social media, as we know this is needed to connect with prospective members to share the benefits of our organization.

Another way to reach out is hosting a Retirement Planning Workshop in your area. I remember when I was considering retirement, I attended such a workshop in Wabash Co. That was the first time I had heard of IRTA. I appreciated the information I received regarding retirement, as well as what IRTA would do in the future to assist me. I know several counties are hosting these workshops, and I hope more local RTAs will serve as hosts. For full details about the steps IRTA is taking to assist local RTAs see the article entitled “Great News on Retirement Planning Workshops” in this Bulletin Board.

The most important way to reach out, of course, is personal contact. A phone call or personal note to new retirees or prospective members can make all the difference. We know how it affects us on deciding whether we will attend an event. Once you get them to your local meeting, tell them about IRTA and give them a membership form.

We all need to work together to promote IRTA. Whether it is helping with a project such a Retirement Planning Workshop or just asking someone to join IRTA. Share the news about IRTA and its mission to advocate for retired educators and provide benefits to our members.



## IRTAF Silent Auction Returns

*by Linda Morris*

It is time to revisit an old favorite activity! We will again have the Silent Auction at the June 7 Representative Assembly!

To refresh your memories, all RTAs are invited to donate an item (possibly homemade and preferably valued under \$75) to the Silent Auction, and RA participants can bid during the morning at the RA. Highest bidder wins, and all proceeds go to the IRTAFoundation Endowment Fund, which supports the IRTAF programs: Scholarships, Active Teacher Grants, and A Hand UP.

If your local would like to donate to the Silent Auction, you can either give it to your Area Director, drop it off at the IRTA office in Indy, or bring it to the RA with you. **Accepting cash or checks only.**

If you have any questions, feel free to call Linda Morris at 765-730-4497 or the IRTA Office.

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Medicare may not cover all of your medical transportation costs. Because a ground ambulance could cost thousands of dollars, and air transport can be \$50,000 or more, it's important to cover the gaps. With a membership from Medical Air Services Association (MASA), emergency transportation from home or anywhere in the world is covered, plus transportation of vehicles, children, grandchildren, and even pets are at no additional cost.

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IRTA - Indiana Retired Teachers Association




## The Bulletin Board

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## IRTAF News

by Jeff Zook

Your IRTAF Endowment fund is over half

way to the \$1,000,000 goal. This goal was established so annual earning would then support our annual expenditure of \$40,000 for Scholarships, Active Teacher Grants and A Hand Up grants.

Our scholarship applications were due on April 1, and notifications will be sent to winners and non winners before May 10. Look for more information on the winners in the summer Bulletin Board edition.

This year the Foundation will hold our silent auction at the June 7, 2023, IRTA Representative Assembly. Our silent auction has been a popular activity for IRTA members. Details on the auction will be provided through the IRTA area representatives and chapter officers. Funds generated from the silent auction will be add-

ed to the Foundation's Endowment Fund. **The silent auction is cash or checks only.** We look forward to your support of this Foundation fundraiser.

Active Teacher Grants have been a very successful program for our organizations. Classroom teachers are excited to receive the financial support for their classroom instructional programs. Active teacher grant applications will be available August 15, 2023, and must be submitted by September 30, 2023. Recipients will receive notification before October 30, 2023.

We would ask for your assistance in communicating to membership and program applicants information about foundation programs. Your donations for the IRTAF endowment and specific programs are ac-

**WE PAY IT FORWARD IN EDUCATION**

**SPOTLIGHT**

**ACTIVE TEACHER GRANTS**

**An update from 2022 ATG Recipient, Mrs. Audrey Amsler, Music Teacher, Veterans Elementary School, Lake County, Area 1.**

“We purchased several books and instruments- including the book, “Why the Sun and Moon Live in the Sky”. Our fifth grade used this book as a source of inspiration to create songs for their concert! Last week was the first time this group has performed since first grade and it was our first 5th grade concert in our “new” school (opened fall 2020). The concert was about 80% student created and we only had ONE rehearsal together as a group of 100 before they performed for the grown ups!”

**RETIRETEACHERS.ORG**



We are pleased to announce that we have partnered with Collette Travel and Carmel Travel Company to offer our members three incredible trips. Please refer to the information below for details on each trip. For more information, please watch the latest Retiredside Chat at [retiredteachers.org](https://retiredteachers.org) with Laura Penman and Eric Scott, Collette Business Development Manager for Indiana.

### **Christmas on the Danube – December 2023**

Trip Details: <https://gateway.gocollette.com/link/1167348>

On a boat cruise along the Danube, explore charming Christmas markets and see Europe dressed in its holiday best. Discover Würzburg, an ancient Franconian wine town. Explore Nuremburg, home to one of the oldest and largest Christmas markets in the world. Float through the Wachau Valley, dotted with castles and hillside houses. Visit the 900-year-old Benedictine Melk Abbey, one of Europe's largest Baroque monasteries. Enjoy a Glühwein Party – a German holiday gathering with mulled wine. Join a local expert and explore historic Vienna. Relax as you are transported to beloved riverside towns and delve into local holiday traditions.

### **Hawaiian Adventure – January 2024**

Trip Details: <https://gateway.gocollette.com/link/1166671>

Embrace the spirit of “Aloha” on a leisurely 3-island tour of Hawaii featuring 3-night stays each in Oahu, Big Island (Kona) and Maui. Remember Pearl Harbor and visit the USS Arizona Memorial. Embark on a wonderful journey along Oahu's famous North Shore. Take in the natural beauty of Hawai'i Volcanoes National Park on the Big Island. Admire the hula dance, an ancient Polynesian art form. Visit a coffee farm in Kona and learn about the coffee bean's journey from tree to cup. In Maui, visit the old royal capital of Lahaina where you can stroll through historic streets. Uncover the beauty, culture and traditions of all three islands.

### **Costa Rica World of Nature – February 2024**

Trip Details: <https://gateway.gocollette.com/link/1163056>

From thrilling water journeys to ethereal jungle expeditions, discover what pura vida means to you when you explore the essence of Costa Rica. Encounter an emerald wonderland, where trees climb high and animals roam free. Immerse yourself in nature when you spend 2 nights at a remote resort in San Carlos and 3 nights in the region of Arenal National Park. Sample fresh cacao during a visit to a local plantation. Give back to preservation efforts at a sea turtle research station in Tortuguero National Park. Embark on a crocodile safari in the jungle and a bird-watching cruise in the rainforest. Stand suspended over the rainforest floor as you journey across a network of hanging bridges. Hike the lava fields of Arenal Volcano or soar over jungle canopies





# Great News on Retirement Planning Workshops

by Paula Dyer

The Strategic Planning and Retirement Planning committees have been working on ways to assist our local RTAs in hosting Retirement Planning Workshops. This involved several parts. First, we have been working on updating the Retirement Planning guide and also the outline for Retirement Planning Workshops. I also felt we needed to assist local RTAs in regard to the financial planner that is indicated in the outline.

I am excited to announce; we have made arrangements to provide the financial planner. IRTA is working with Coffman Wealth Management to make a series of videos covering the topics that will answer questions of educators considering retirement. Videos would explain the two parts of the Teacher Retirement Fund account, as well as other more general issues such as “how much do I need to retire.”

The plan is to post these videos on the IRTA website by the end of summer. These videos would then be available on the IRTA website for local RTAs to use at their workshops, alleviating the need to find a local financial planner. By having them available in late summer, local groups could plan Retirement Planning Workshops for fall or winter 2023, which is a good time for those considering retiring. Since the videos will be on the IRTA

website, any educators considering retirement can view these at their leisure or as a follow-up to attending a Retirement Planning Workshop.

The Coffman brothers also suggested we provide information that would be helpful to our members who are already retired. We agreed this would be beneficial in providing information and encouraging people to visit the IRTA website. We are discussing topics for these videos. If you have a question or a topic to suggest, please let Laura or myself know. We want these videos to be useful for our members.

## Here Is Your Second Chance

by Paula Dyer & Laura Penman

We have posted on the IRTA website [www.retiredteachers.org](http://www.retiredteachers.org), sessions from the 2023 Connecting Virtually Workshop. You can access these by clicking the Events tab on the website. On the drop-down menu, click Past IRTA Events, and finally click 2023 Connecting Virtually. The following is a list of the recorded sessions:

- Tara Cocanower, 2023 Indiana Teacher of the Year
- Laura Penman, IRTA Executive Director, Legislative Update (as of 01/25/2023)
- Steve Russo, Executive Director, Indiana Public Retirement System (INPRS)
- Jim Colvin, Regional Vice President, Association Member Benefits Advisors (AMBA)
- Justin Schuhmacher, Partner & Attor-

ney, Indiana Estate & Elder Law

- Paula Dyer, IRTA President, and David Lennen, IRTA President Elect, Leadership/Membership
- Sarah Taylor, Executive Director, Hoosier Lottery

You can view these at your leisure and also share with others, such as at a local meeting.

We really appreciate all that joined us live on January 25th for the 2023 Connecting Virtually Workshop. The following participants were lucky enough to win one of our fantastic prizes:

- Mark Vickrey – SimpliSafe Security System provided by AMBA
- Nancy Hunt – Hoosier Lottery Gift Basket
- Diane Rodocker – Hoosier Lottery Gift Basket
- Patricia Harper – Hoosier Lottery Scratch-Off Tickets
- LuAnn Davis – iPad
- Paulette Schwartzel – iPad
- Judy Mosier – iPad
- Michael Robards - \$50 Gift Card
- Steve Dyer - \$50 Gift Card
- Robin Sowder - \$50 Gift Card
- Janice Montgomery - \$50 Gift Card
- Ellen McKenzie - \$50 Gift Card
- Marty Mullin - \$50 Gift Card
- Lynne Cox - \$50 Gift Card
- Marjorie Morris - \$50 Gift Card
- Dennis Bourquein - \$50 Gift Card
- Louisa LaGrotto - \$50 Gift Card

Thank you to those who took the time to complete the survey. There were many positive comments, especially since no one had to travel on such a wintery day. Suggestions for topics or sessions for workshops will be helpful as we plan for future in-person and virtual events. We do apologize to those who had issues with registering and signing in. Kudos to all who were persistent. After two years of hosting this January event, we have learned a great deal.

# INDIANA RETIRED TEACHERS ASSOCIATION

## BALANCE SHEET

**AS OF 2/28/23**

ASSETS:

CURRENT ASSETS:		
CASH	\$ 31,747	
INVESTMENT INCOME RECEIVABLE	0	
PREPAID EXPENSES	1,779	
RETURNED CHECKS	0	
ACCOUNTS RECEIVABLE-LIFE ACCTS	4,286	
ACCOUNTS RECEIVABLE-OTHER	<u>1,896</u>	
TOTAL CURRENT ASSETS	\$ 39,708	
INVESTMENTS:		
INVESTMENTS-MSSB-PR MED	\$ 155,013	
INVESTMENTS-MSSB-CD	285,022	
INVESTMENTS-MSSB-CORP	<u>2,464,370</u>	
TOTAL INVESTMENTS	\$ 2,904,405	
PROPERTY AND EQUIPMENT:		
FIX ASSETS	\$ 89,584	
LEASEHOLD IMPROVEMENTS	2,292	
LESS ACCUMULATED DEPRECIATION	<u>(81,136)</u>	
TOTAL PROPERTY & EQUIPMENT	\$ 10,741	
<b>TOTAL ASSETS</b>	<b>\$ 2,954,854</b>	

LIABILITIES AND FUND BALANCES:

ACCOUNTS PAYABLE	\$ 7,808	
ACCRUED RENT	8,450	
EMPLOYEE WITHHOLDINGS	0	
ACCRUED PAYROLL	<u>11,939</u>	
TOTAL CURRENT LIABILITIES	\$ 28,197	
DEFERRED REVENUE-MISC	5,833	
RETIREMENT INSURANCE LIABILITY	72,000	
RETIREMENT INSURANCE DISCOUNT	<u>(20,677)</u>	
UNEARNED MEMBER DUES	10,298	
UNEARNED LIFE MEMBER DUES	119,693	
LIFE MEMBER-INSTALLMENTS DUE	<u>5,774</u>	
TOTAL OTHER LIABILITIES	\$ 192,921	
TOTAL LIABILITIES	\$ 221,118	
FUND BALANCES:		
FUND BALANCE	\$ 2,311,407	
UNRESTRICTED NET ASSETS-BD DESIGNATED	<u>\$ 191,792</u>	
GENERAL FUND	\$ 2,503,199	
NET INCOME (LOSS)	\$ 230,537	
<b>TOTAL LIABILITIES &amp; FUND BALANCES</b>	<b>\$ 2,954,854</b>	

# INDIANA RETIRED TEACHERS ASSOCIATION

## VARIANCE REPORT

**SIX-MONTH PERIOD ENDED 2/28/23**

	Amount	Amount	Var-amt	Var-%
INCOME:				
REGULAR MEMBER DUES * Does not include Life Members	519,004	655,000	(135,996)	-20.8%
ASSOCIATE MEMBER DUES	27,290	34,000	(6,710)	-19.7%
GAIN/(LOSS) ON SALE-SECURITIES				
TCU INTEREST-ASSOCIATION	44	55,000	98,546	179.2%
INVESTMENT INCOME-TOTAL	153,546	1,300		
FLORIDA MEETINGS INCOME	482	5,500		
REPRESENTATIVE ASSEMBLY INCOME	0			
FALL WORKSHOPS REVENUE	45			
MISCELLANEOUS INCOME				
OTHER INCOME-CREDIT CARD				
SALE OF IRTA MERCHANDISE				
ROYALTY ENDORSEMENT FEE	47,317	75,000	(27,683)	-36.9%
<b>TOTAL INCOME</b>	<b>747,727</b>	<b>825,800</b>	<b>(78,073)</b>	<b>-9.5%</b>
OFFICE OPERATIONS:				
OCCUPANCY-RENT	39,136	56,000	(16,864)	-30.1%
INFORMATION TECHNOLOGY & MAINT.	14,430	30,000	(15,571)	-51.9%
STAFF TRAVEL, PARKING & MEALS	1,613	4,000	(2,387)	-59.7%
SALARIES-OFFICE STAFF	193,270	280,000	(86,730)	-31.0%
PAYROLL TAXES & RETIREMENT EXPENSE	23,279	32,620	(9,341)	-28.6%
GROUP INSURANCE	50,276	75,000	(24,724)	-33.0%
OTHER INSURANCE	9,604	10,000	(396)	-4.0%
DUES & SUBSCRIPTIONS	607	1,000	(393)	-39.3%
OFFICE, PAYROLL SERVICES, & OTHER EXP	3,198	4,500	(1,302)	-28.9%
UNFORSEEABLE EXPENSES	0	0	0	#DIV/0!
POSTAGE EXPENSE	11,145	26,000	(14,855)	-57.1%
PRINTING & SUPPLIES	17,831	25,000	(7,169)	-28.7%
LEGAL & ACCOUNTING	14,442	14,000	442	3.2%
DEPRECIATION EXPENSE	8,067	15,000	(6,933)	-46.2%
DISCOUNT ON RETIREMENT LIABILITY	0			
<b>TOTAL OFFICE OPERATIONS EXPENSE</b>	<b>386,898</b>	<b>573,120</b>	<b>(186,222)</b>	<b>-32.5%</b>
PROGRAM EXPENSES:				
MARKETING EXPENSE	18,927	55,000	(36,073)	-65.6%
INVESTMENT MANAGEMENT FEES-TOTAL	17,005	25,000	(7,995)	-32.0%
UNDESIGNATED PROGRAM EXPENSES	0	0	0	#DIV/0!
REPRESENTATIVE ASSEMBLY	0	21,000	(21,000)	-100.0%
SUMMER LEADERSHIP/FALL WKSH	13,302	15,250	(1,948)	-12.8%
COMMITTEE WORKSHOPS	2,642	5,000	(2,358)	-47.2%
COMMITTEE MEETING/OTHER	563	1,500	(937)	-62.5%
FLORIDA MEETINGS	2,549	6,000	(3,451)	-57.5%
PRESIDENT'S EXPENSES	3,490	6,000	(2,510)	-41.8%
BOARD OFFICERS REIMBURSEMENTS	13,606	30,000	(16,394)	-54.6%
QUARTERLY NEWSLETTERS	30,530	38,000	(7,470)	-19.7%
LEGISLATIVE EXPENSE	1,678	10,000	(8,322)	-83.2%
LOBBYING SERVICES	26,000	39,000	(13,000)	-33.3%
MERCHANDISE FOR SALE	0			
CONTRIBUTIONS TO THE FOUNDATION	0			
LOCAL CHAPTER DEVELOPMENT	0	0	0	#DIV/0!
<b>TOTAL OTHER</b>	<b>130,292</b>	<b>251,750</b>	<b>(121,458)</b>	<b>-48.2%</b>
<b>TOTAL EXPENSES</b>	<b>517,190</b>	<b>824,870</b>	<b>(307,680)</b>	<b>-37.3%</b>
<b>EXCESS OF INCOME OVER EXPENSES</b>	<b>230,537</b>	<b>930</b>	<b>229,607</b>	

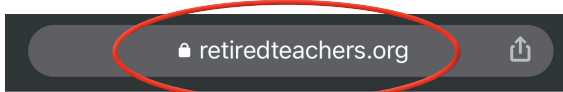
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## Here is what you may have missed!

### *Stay in the know on our Advocacy Tab!*

February 28th Update - How you can help Indiana Senators to vote for a "13th check."

February 15th Update - HB 1028 passed in the Indiana House of Representatives on 2-14-2023 by a 96-0 vote!

February 8th Update - HB 1028 has passed through the Ways and Means Committee.

February 2, 2023 Update - HB 1028 has passed through the Employment, Labor, and Pensions House Committee.

And more....

## ACTION NEEDED

If you enjoy receiving IRTA's quarterly Bulletin Board, we need to hear from you! We offer the choice to receive this publication digitally or printed. While we plan to continue offering both options to our members, there are reasons we encourage you to switch to digital.

- Costs to print and post the Bulletin Board are steadily rising.
- Digital is faster! The time for information to travel from us to you is just a click.
- Digital allows us to include more information, photos, and engaging content.

Please complete the online survey at [retiredteachers.org](http://retiredteachers.org) to update your preference. If you wish to continue to receive your quarterly IRTA Bulletin Board in print AND are unable to fill out the online form, please notify our office at [info@retiredteachers.org](mailto:info@retiredteachers.org) or 1-888-454-9333.



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