

THE ANNUITANT

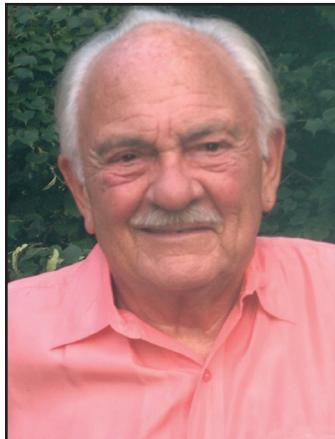
A PUBLICATION OF THE SIU CARBONDALE ANNUITANTS ASSOCIATION

VOLUME 2013, NUMBER 3

DECEMBER 2013

Seasons Greeting to our membership! Normally our third newsletter of the year goes out in November. However, because of the monumental importance to university annuitants regarding the state's focus and action on 'pension reform,' and the simultaneous change in health care choices required of those covered by Medicare, and the many meetings in Springfield required of our chapter president to attend in regard to these occurrences, the chapter board of directors postponed the newsletter until December. To bring everyone up-to-date, the newsletter is first reporting the Message from the President, as Chapter President, Bruce Appleby, gives the membership an overview of the state of affairs as of this date.

We also recognize the 2013 class of retirees who have joined our ranks during the past year. Please review the newsletter's special section listing names of all those who have recently retired. If you see a name of a colleague that you once worked with or know, please send them a congratulatory note with an invitation to join us, through SUAA, in our effort to protect our pension and benefits.



Bruce Appleby
SIUC-AA President

A message from the president

Back on November 27, the day before Thanksgiving, I wrote this column. It was full of vagueness and guesses and muses about what the legislature might do. I also commented that on December 3, I was off for our place in Mexico. Well---I'm now in Mexico, it's December 10, and the legislature has acted.

I go back to quoting Cullerton, leader of the Senate: "My plan is 'less unconstitutional' than theirs." To me, those two words, ***less unconstitutional***, encapsulate the whole mess.

Pensions are part of our pay for having worked as employees of the state of Illinois. As part of our contract with the state, we agreed to take a certain salary and to contribute .5% of our pay to the Cost of Living Adjustment once we retired. What has happened to the money?

Blogger Dean Baker probably described the current attitude toward retirees best in the title of his article: "Pension Theft: Class War Goes to the Next Stage." (Or as a young (40-ish) friend put it, "Let's get the old people!")

Do not listen to the clap-trap about the supposed generosity of public pensions. While true there are some obscenely high pensions, these number very few. In truth, the average pension for those in the SURS system is about \$34,000, and a typical public employee pension in Illinois is \$33,000. What is important to realize, again and again, is that if \$34,000 is the average, this means 50% of all retired higher education employees are making less than \$34,000. These 50% are the individuals who will be most impacted by this legislation.

And as to the over-quoted figure of \$100 billion in debt. The consensus of financial analysts is the state has over 30 years to rectify this debt, and can do so using only .6% of the state's future income.

Many of those members who are currently working (remember that SUAA is made up of currently working people as well as retirees and survivors) are now having to ask if they should delay retirement until they know how 2016 will be interpreted. As for that, according to lawyers I have spoken with, it will most likely be 2016 before we know the true effects of Senate Bill 1, which unfortunately is now legislation.

In the very least, as SURS leadership fore-warned, the passage of this Bill ensures the retirement age will change for nearly everyone. When I retired (almost 20 years ago!), the state put out a "golden handshake." If you have 25 years or more of service (I had 27) and you are over 55 (I was 57), you can retire without penalty for early retirement. No more will you see such a good deal. The increase in

eligible retirement age laid out in this bill is insulting to those who have given so much to the University and to the state. And add that as of next year, new hires won't be able to convert unused sick and/or vacation days into service credit.

As for new hires, this legislation will most certainly impact the caliber of future Illinois educators and staff. Future retirement benefits are a major concern of any perspective employee. As an example, when I came to Illinois 46 years ago, one of the tools used to convince me to take the position offered by SIU Carbondale was the retirement system. "It's so good. You are so protected. Your pension will be such a good one." Yeh.

Elsewhere in this newsletter you'll find the addresses, phone numbers and e-mail addresses of our state legislators for southern Illinois. Let these legislators know how you feel about

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President Message (Continued from page 1)

anything they are considering that has an effect on you and yours. And please note that Mike Bost, Dave Leuchtfeld, and Gary Forby voted against SB1. And John Bradley, whose parents are retired school teachers, voted for it! To keep up with much of what is going on, here are the two best sources:

1. One, of course, is SUAA. Go to suaa.org and look at the Mini Briefings that Linda Brookhart, executive director of SUAA, has been sending out.
2. Another good source of information is the We Are One Illinois site--info@weareoneillinois.org.

Finally, know that SUAA is preparing to bring a lawsuit against the state for its treatment of our pensions. As I write (December10), details such as which lawyer, which approach, which county and which court are being shaped. DONATE TO THE SUAA LEGAL FUND! When Constitutional Amendment 49 was before the public, SUAA raised \$106,000 to fight the amendment--and we won! We are probably going to need to raise \$200,000 for this fight. And we can do it! Remember that SUAA is the best voice for retirees, survivors and the currently employed. No other organization has such a broad constituency and no other organization is going to take on this fight as strongly as SUAA. As example, the SIU Carbondale chapter of SUAA-has donated \$5,000 to the legal fund, to lead the fight. Send your donation to SUAA Legal Fund at SUAA Suite 100 217 East Monroe St. Springfield, IL 62701. Send it now!



FALL GENERAL MEETING CHANGE OF VENUE

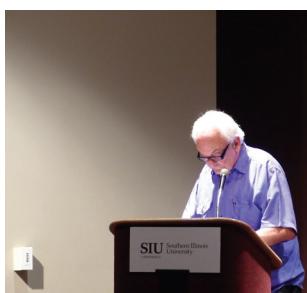
On Thursday, September 26, our chapter hosted a wine and appetizer reception from 4:30-5:15 in the lounge area outside the Student Center Auditorium. Over 250 retirees and current employees, as well as annuitants from area community colleges, attended the late afternoon and evening meeting to learn more about proposed changes to the pension and benefits package for both current employees and retirees.



Linda Brookhart, Executive Director of SUAA, was on hand to speak to the group at a meeting in the Student Center Auditorium that began at 5:15 p.m. The local chapter also held a brief business meeting at 6:15 and a dinner followed at 6:30 in the ballroom.

While on campus, Ms. Brookhart and chapter president, Bruce Appleby, also did a live radio interview on WDBX to discuss the current developments taking place then at the state level regarding pension and benefit legislative actions. In addition, they did a taped television interview with WSIU's Jak Tichenor, that was broadcast at a later date.

The Annuitants Association was pleased with the well attended Fall General Meeting and the positive reactions received from the radio and television programs.



Pictures are from the Fall General Meeting. Above, annuitants at the Wine and Appetizer Reception. To the left is Chapter President Bruce Appleby



at the podium. To the right is Linda Brookhart, SUAA Executive Director. To the far right are participants at the Fall General Meeting.

SUAA News

What's going on in Springfield?

SUAA BOARD OF DIRECTORS MEETS

The SUAA Board of Directors met on the campus of Illinois State University in Bloomington on October 29, 2013. John Pohlmann, Bob Radtke and Bruce Appleby represented the SIU Carbondale chapter of SUAA at the meeting.

Much of the time was devoted to the usual business of reports from various standing and ad hoc committees: treasurer, auditor, finance committee, membership committee, legislative committee, etc. The membership of SUAA has gone down state-wide in the last year, due either to non-renewals or to deaths. Conversely, the membership of our local chapter has gone up in the last year.

Ryan Keith, a public relations consultant on contract with SUAA, talked about the need to follow "the five w's" (who, what, when where, why and sometimes how) when making press releases and announcing chapter events. Keith emphasized that an organization as large and as diverse as SUAA must be especially aware of the need for consistency in public reports.

There was lengthy discussion on the confusion about health insurance (remember: this was October) and about how the health insurance changes will be implemented.

Dick Lockhart, the lobbyist for SUAA, reported on what was happening at that time in reference to the lawsuits having to do with health insurance. Though nothing had been announced then, Lockhart wanted us to all be aware of the lawsuits and their potential and implication for all of us.

The budget for calendar/fiscal year 2014 was approved by the Board of Directors.

YOUR GOLD HAS LOST SOME OF ITS GLITTER: CHANGE IN THE PARKING DECAL

Effective August 1, 2012 (and without letting anyone affected by the change know about it), the University decided that when you are requesting a replacement or additional Gold Emeritus parking decal, the holders of gold decals will have to pay to park at parking meters on campus. Your new decal will no longer have the words "emeritus status" on it.

If you have a gold decal that says "emeritus status" on it, that decal will still be honored. But if you get a different car or another car or need a new decal, the "emeritus status" words won't appear on your decal and you will then have to pay to park at parking meters on campus.

And so it goes.

CALENDAR OF EVENTS

JANUARY 13-17, 2014- BOOKSTORE GREETERS AT THE STUDENT CENTER

JANUARY 22 & 23, 2014 - BLOOD DRIVE AT THE STUDENT CENTER



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The Annuitant newsletter is published three times a year by the SIU Carbondale Annuitants Association and the Department of Human Resources, Southern Illinois University Carbondale.

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EMERITUS FACULTY ORGANIZATION

~ BILL WRIGHT

The 2013 Emeritus Faculty Lecture was given on October 29 by Dr. Michael Madigan, Distinguished Professor Emeritus from the Department of Microbiology. The title of his talk was "*Life on the Edge: Microbial Life in Antarctica.*"

A crowd of about 50 attended the lecture held in the Law School Auditorium as Professor Madigan spoke and showed slides, including photographs from his research trips to Antarctica. He spoke about the phylogenetic revolution and the changing face of the field of microbiology; extremophilic microorganisms; travel, life, and doing science in Antarctica; his research results on sulphur-cycling on permanently ice-covered lakes; and his long-desired trip to the South Pole. Several questions followed his talk.



Dr. Michael Madigan presented the 2013 Emeritus Faculty Lecture

WELLSIU

WellSIU is an initiative from the Chancellor to improve the health and wellness of all SIU employees and retirees. The focus is to provide resources, programming and information based on the eight dimensions of wellness: physical, spiritual, intellectual, occupational, environmental, social, emotional and financial.

Events vary from Chancellor's Walks (there have been three) to Weight Watchers to Wellness Wednesday: noon meetings on campus centered around topics of interest to all and of particular interest for those concerned about their wellness. Two Wellness Wednesdays were held in November, one on "Understanding your SIU Health Plans" and one on "A Healthy Guide to Holiday Eating."

If you are interested in getting involved with WellSIU or in finding out about other wellness activities for retirees (such as those offered at the Recreation Center), contact Jason Davis at jasondavis@siu.edu or 618-453-1275.

SUAACTION REPORT

– CAROLYN DONOW

SUAA's political action committee is funded by voluntary member contributions and is an important affiliate that helps SUAA achieve our goals. As of October 28, 2013, SUAAction has received \$157,766 for this year, which is a little over our state-wide goal of \$150,000. For your information, the chart below lists the dollar amounts that our major public universities in Illinois have contributed thus far for 2013. It also has their SUAA chapter membership and how many of them contributed. We need more members!

UNIVERSITY	TOTAL CONTRIBUTIONS	# OF CONTRIBUTORS	TOTAL SUAA CHAPTER MEMBERS
UIUC	\$24,380	467	2,022
UI Chicago	20,922	442	1,605
Northern Illinois	13,737	330	1,861
Illinois State	11,121	275	1,344
Western Illinois	8,235	172	711
Eastern Illinois	6,665	144	693
SIUC	6,480	136	738
SIUE	5,105	113	423

I have agreed to be our chapter's SUAAction Chair for 2013-2014, and, at the same time, have become the Co-Chair of our state SUAAction Committee—a double whammy for me and for our chapter! If you have already contributed to SUAAction this year, thank you! If you have forgotten, our fiscal year ends in December so you still have time to write that check to SUAAction and send it in. The address to mail checks is State Universities Annuitants Association, 217 East Monroe, Suite 100, Springfield, IL 62701. To contribute online, the website is www.suaa.org.

Chapter happenings

BLOOD DRIVE

-Mary Mantovani

FALL BLOOD DRIVE RESULTS

A big thank you to those who volunteered to work the Annuitants Association's fall blood drives. The first drive was held on August 27 and 28, 2013 and was very successful. Those who volunteered to work the drive were Imogene Beckemeyer, Mary Mantovani, Jackie Mueller and Nancy Pfaff.

The second drive was held during SIU Carbondale's Homecoming on October 9, 2013. Again, our chapter provided volunteers for this drive. Collection results were just 3 pints short of the 115 pint goal, which was very good outcome. Imogene Beckemeyer, Jackie Mueller and Nancy Pfaff volunteered to work this drive.

NEXT BLOOD DRIVE

Currently, we are in need of volunteers as our volunteer list is down to just a few names. Blood drives usually run for two consecutive days and are held in January and August of the year. The drive consists of a four hour collection session each day and is broken into two two-hour shifts. Chapter volunteers usually work the registration table and assist with the canteen operations.

We encourage our members, especially our newer members, to consider volunteering to work a two hour shift during the next blood drive in January. It is a excellent opportunity to meet other members of our chapter and to assist with a very important project.

To volunteer, please, contact Holly Rick at 453-6689. The next blood drive will be Wednesday and Thursday, January 22 and 23, 2014. CAN'T HELP---DONATE!

GOLF

-KEITH MCQUARRIE

FALL OUTING RESULTS

The annual Fall Golf Outing was held at the Pine Lakes Golf Club in Energy, Illinois. A beautiful day on the course was enjoyed by the 5 teams who played. We sure would like to have others join us. And if you have a course that you would like to play, please contact either Keith McQuarrie (keithmcq@siu.edu) or Ron Mahoney.

Results of the event were: 1st place: Kay Brechtelsbauer, Elaine Vitello, Ruth Barnhardt and Judy Rawls. They must have played well, because Ruth won the 'closest to the pin' competition. They shot a score of 63 for the 18 holes. 2nd place, with a score of 65, went to the team of Ed Mayberry and James Jordan. While we hope to play 'foursomes', it is not always possible so we alter the format for smaller teams. 3rd place, with a score of 67 was the team of Eugene Mantovani, Ted Mieling, and John Martinko. Long putt honors went to Ed Mayberry.

The Spring 2014 Golf Scramble will be scheduled for either 'late' April or 'early' May, likely on a Monday, with a rain date one week later. If you have a course that you would like to play, please e-mail me at keithmcq@siu.edu. Please, also, spread the word and encourage others to field a team – we always have a great time!

BOOKSTORE GREETERS

-Doug Bedient

ALL POINTS BULLETIN FOR BOOKSTORE GREETERS

Mark your calendar! The Spring 2014 semester begins January 13. That also means that the SIU Carbondale Annuitants will be greeting students at the University Bookstore and checking book bags, brief cases, umbrellas, skate boards, and, perhaps, some other surprises.

Volunteer veterans know that we work in two-hour shifts from January 13-17. Past greeters received information via e-mail just after Thanksgiving. If recipients reply quickly it will facilitate scheduling 3-4 persons per shift for the week. I know that numerous greeters will have left southern Illinois for warmer places, so we need new greeters. If you haven't greeted before, contact Doug Bedient via e-mail (bedient@galaxycable.net) or phone (618-687-2792 (land) or 618-521-6590 (cell) for further information and to answer your questions.

Experienced greeters will tell you that we meet some very interesting students during our work and also reconnect with past greeters and other colleagues. Hope that you will sign up to help out during the week. Persons who can accept more than one shift are always welcome, but if one is your limit, we'll be glad to have your help. The greeting project results in funds being contributed to our scholarship fund. So join in and meet students, see friends or identify persons that you may only know by name, and help boost our scholarship fund. Thanks and hope to hear from you soon!

SUAA MEMBERS – Please help make the VOICE in Springfield stronger. Every new member raises the VOLUME!

RECRUIT A NEW MEMBER.



We Are All In This Together

Go to SUAA.ORG to keep informed on the Pension Reform Legislation (SB 1), actions being taken on your behalf, the Legal Fund and how you can assist.

Special Feature Spotlighting recent Retirees

CONGRATULATIONS RECENT RETIREES—YOU ARE SPECIAL!

We need you, and you need us! The SIU Carbondale Annuitants Association Board and members welcome you to the ranks of retirement.

We encourage you to become a member of the State Universities Annuitants Association (SUAA)—the VOICE serving all participants and beneficiaries of the State University Retirement System (SURS). By joining SUAA you also become a member of the SIU Carbondale Annuitants Association and will enjoy our many local chapter activities—membership meetings, social activities, newsletter, lecture series, raising funds for scholarships, and many more.

SUAA is a 501 (c) (4) organization created to advocate for you, current employees, spouses, and survivors who are, or will be, receiving benefits from SURS. For \$31 a year or 8 ½ cents a day you support an organization that was founded to preserve and protect our pension system, our healthcare plans, and all other benefits provided to over 208,000 SURS participants and beneficiaries.

SUAA is our voice with the Illinois Legislature in Springfield. Our Governor and others have proposed legislation that will adversely affect both retirees and active university and community college employees. Your membership will further the advocacy and lobbying efforts of SUAA. Our legislators have told us that their effectiveness in advocating for an organization or group is greatly affected by the number of members in the group.

JOIN TODAY! Ways include:

Go online to www.suaa.org and click on “Join Now.”

Go to the SIU Carbondale Annuitants Association website: <http://eaa.siuc.edu/> and click on “Membership Information.” Call the SUAA Office 217-523-4040 or toll free 888-547-8473.

Payment options include: annual payment by check, automatic payroll deduction (current employees only), or automatic dues deduction from pension checks. Automatic deductions are encouraged because this eliminates the need for SUAA to contact you annually.

For additional information or questions, contact Thyra Russell, Membership Chair, at 618-457-7554 or trussell@siu.edu

Chancellor Rita Cheng honored 80 Southern Illinois University Carbondale retirees at a recent retirement ceremony and reception in the Student Center. The event honored employees who retired between July 1, 2012 and June 30, 2013, and four employees who retired after June 30 who received service awards at the same ceremony.

The Annuitants Association congratulates the following members of the 2013 class of retirees.

ILLINOIS

Alto Pass

Joseph John Patrick, Physical Plant Service, 21 years.

Anna

Susan Veronica Aud, Office of Teacher Education, 20 years.

Ava

Keith E. Gale, Physical Plant Service, 8 years.

Benton

Donald L. Bixler, University Ombudsman, 11 years.

Carbondale

James L. Allison, Physical Plant Service, 24 years.

Linda L. Benz, Stenographic Institutional Research and Studies, 33 years.
Katheryn J. Fifarek, Geology/School of Medicine Carbondale

Administration, 5 years.

Christine Lynn Gilbert, Plant and Service Operations, 22 years.

Paul Henry, Medical Education-School of Medicine, Carbondale, 43 years.

Charles A. Hoeffling, Anthropology, 17 years.

James L. LeBeau, Department of Criminology and Criminal Justice, 27 years.

Judith C. Lewis, Political Science, 14 years.

William Thomas McDowell, Academic Support-School of Medicine, Carbondale, 21 years.

Philip G. Reed, University Housing, 20 years.

John G. Reimbold, Rehabilitation Institute/Clinical Center, 24 years.

Mary Anne Rohrer, University Press, 19 years.

Kenneth Oliver Simpson, Rehabilitation Institute, 18 years.

Alberta Jean Skaggs, English, 12 years.

Lynn C. Smith, Curriculum and Instruction, 28 years.

Jennifer Jo Stanley, Kinesiology, 5 years.
Gary W. Starwalt, Information Technology, 6 years.
Jeffrey Ray Tally, Accounting Services, 29 years.
Jan E. Waggoner, Curriculum and Instruction/College of Education and Human Services, 22 years.
Jeanine F. Wagner, School of Music, 28 years.
George Patrick Wiedlocher, University Farms, 25 years.
Mehdi R. Zargham, Computer Science, 30 years.

Carterville

Rebecca Sue Armstrong, Professional Constituencies Office, 33 years.
Judith K. Capie, AIS Office, 16 years.
Sue C. Cavins, School of Law, 18 years.
Paula Jean Clendenen, Financial Aid Office, 29 years.
Allen Dale Latch, Center for Teaching Excellence, 9 years.
Christopher
William D. Rogers, Office of Teacher Education, 5 years.

Cobden

Martin Jacob Baggott, Office of the Chancellor, 28 years.
Leo J. Driscoll, Estimator, Construction Management Services, 4 years.

De Soto

Kathy A. Chambliss, Dining Rm Supervisor, Housing-Lentz Hall, 25 years.
Charlotte Keller, School of Medicine Carbondale Administration, 35 years.
Cathy J. Payne, Counseling Center, 21 years.

Du Quoin

Larry O. Bratten, Physical Plant Service, 20 years.
Cynthia K. Hagston, University Housing, 6 years.

Herrin

Gloria J. Tarter, Office of Distance Ed and Off-Campus Programs, 22 years.

Johnston City

Bruce Alan Howerton, Physical Plant Service, 18 years.

Libertyville

Inna Kerrigan, Curriculum and Instruction, 7 years.
Edward S. Noyes, Curriculum and Instruction, 7 years.

Makanda

Mary S. Chaklos, MEDPREP/Medical Education Preparatory, 27 years.
John Andrew Koropchak, Vice Chancellor for Research, 28 years.
Edward F. Little, School of Social Work, 13 years.
Susan Logue, Library Affairs/Office of the Provost and Vice Chancellor for Academic Affairs, 34 years.
Kathie A. Lorentz, University Housing, 28 years.

Marion

Terry Lynn Hill, Information Technology, 14 years.
Cynthia Stilley, Animal Science Food and Nutrition, 15 years.

Murphysboro

W. Eugene Basanta, School of Law, 33 years.
Robert G. Boulton, Printing and Duplicating Service, 7 years.
Bobby Dean Chewning, Workforce Education and Development, 9 years.
William J. Clinton, University Housing, 16 years.
Karen M. Having, ASA School of Allied Health, 14 years.
Sandra Jean Hostetler, College of Education and Human Services, 31 years.
Ronald W. Hunter, Student Health Services, 7 years.

Deborah Ann Jones, Student Health Services, 20 years.
Brian P. Klubek, Plant, Soil and Agricultural Systems, 35 years.
Cathy Lynne Lilley, College of Science, 19 years.
Denis Joe Overturf, Office of Teacher Education, 13 years.
Regina Pfister, School of Allied Health, 13 years.
Clarence Richard Sherman, Physical Plant Service, 7 years.
Karen L. Waldron, School of Journalism, 25 years.

Oak Park

Mark Allen Holzberg, School of Social Work, 7 years.

Pittsburg

Karen Suzanne Cardey-Harris, General Counsel and Legal Affairs, 12 years.

Springfield

Linda L. Cozzolino, Workforce Education and Development, 6 years.
Robert William Hotes, Workforce Education and Development, 7 years.

Streamwood

Thomas P. Hanlon, Workforce Education and Development, 10 years.

Sullivan

Stephen A. Karcher, Physical Plant Service, 6 years.

West Frankfort

Debra L. Clay, School of Journalism, 16 years.
Denise M. Sullivan, Student Health Services, 12 years.

CALIFORNIA

Solvang

Jay C. Means, College of Science/Chemistry and Biochemistry, 5 years

FLORIDA

Orange Park

Mary Stewart Garrick, ASA Off-Campus Academic Programs, 29 years.

GEORGIA

Marietta

Robbie Lieberman, History, 21 years.

MISSOURI

St. Louis

Jeffrey Creel McLellan, General Counsel and Legal Affairs, 7 years.
Jan Irene Roddy, College of Mass Communication and Media Arts, 25 years.

TENNESSEE

Mount Juliet

Linda Conway Correll, School of Journalism, 6 years.

WASHINGTON

Kingston

Robert E. Lee, Workforce Education and Development, 9 years.

Lakewood

Frances M. Miniken, Workforce Education and Development, 25 years.



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Southern Illinois University Carbondale
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202109

MEMBERSHIP MATTERS

If you are associated with SIU Carbondale...

You should join the State Universities Annuitants Association. SUAA serves all participants and beneficiaries of the State Universities Retirement System (SURS). SUAA is the only advocacy organization focusing solely on preserving pension and healthcare benefits for current employees and retirees of public universities and community colleges. It is important that everyone—retired and current employees, spouses, and survivors—become a member of SUAA. The annual fee is \$31.

Ways to join:

- Go to www.suua.org and click on “Join Now.”
- Go to the Annuitants Association website: <http://eaa.siuc.edu/> and click on “Membership Information.” Payment options include automatic dues deduction, annual payment by check, or automatic payroll deduction (current employees only). Automatic dues deduction is encouraged because it eliminates the need to be contacted annually by SUAA.
- Call the SUAA Office toll-free: 888-547-8473.

To those who are already members of SUAA we thank you. To those who have not yet joined, please consider joining today. We need to protect our pension and benefits.

Thyra Russell
SIU Carbondale-AA Membership Chair
457-7554 or trussell@siu.edu

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WEBSITES TO MARK

State Universities Annuitant Assoc. (SUAA)	www.suua.org
State Universities Retirement System (SURS).....	www.surs.org
SIU Carbondale Human Resources	www.siuc.edu/~humres/
SIU Credit Union	www.siucu.org/
Illinois Educ Association	www.illinoiseductionassociation.org
SIU Alumni Association.....	www.siualumni.com
Illinois State Government.....	www.illinois.gov/
SIU Carbondale Annuitants Association	http://eaa.siuc.edu/

FACEBOOK PAGES TO JOIN

STATE UNIVERSITIES ANNUITANTS ASSOCIATION
SIU CARBONDALE ANNUITANTS ASSOCIATION