SIUC Interim Chancellor Brad Colwell to speak at Fall General Meeting

SIUC Interim Chancellor Brad Colwell will discuss “the state” of the University at the SIUC Annuitants Association Fall General Meeting on Friday, September 30, at the Dunn-Richmond Center beginning at 10 a.m. A luncheon (reservations required) will follow in the Atrium. All SURS annuitants, including current employees, are invited to attend.

Dr. Colwell was appointed Interim Chancellor effective October 1, 2015. He also serves as a professor in the Department of Educational Administration and Higher Education. Dr. Colwell’s appointment marked his return to the University after serving for five years as dean of the College of Education and Human Development at Bowling Green State University.

At SIU, he previously served as Associate Dean for Academic and Student Affairs for the College of Education and Human Services from 2008 to 2010. Before joining the SIU faculty in 1996, Dr. Colwell was an attorney with Miller, Tracy, Braun & Wilson Ltd. in Monticello, Illinois, representing more than 125 Illinois school districts in legal matters and labor negotiations.

Dr. Colwell is former president of the Education Law Association. His academic focus is on legal, policy and school management issues, including educational labor relations, education law, school finance and the politics of education. He has presented or co-presented more than 200 papers; published nearly 60 articles, book chapters and monographs; and written more than 80 case reviews related to his field.

Dr. Colwell holds a bachelor’s degree in political science from Anderson University in Indiana and a master’s degree in educational administration, a juris doctor (law) degree and a doctoral degree in educational administration, all from the University of Illinois at Urbana Champaign.

David Yepsen to speak at next Emeritus Faculty Organization meeting

On behalf of the Emeritus Faculty Organization Board, I am pleased to announce that David Yepsen, Director, Paul Simon Public Policy Institute, SIU Carbondale, will speak at our September 30 meeting, 9:00 a.m. Mr. Yepsen is the third director of the Institute, and he also teaches a political reporting class in the School of Journalism.

Before assuming the Director position in 2009, David had a 34-year career with the Des Moines Register as the paper’s chief political writer, political editor, and political columnist. As part of his work, he was deeply involved in the paper’s coverage of presidential caucus campaigns in the state for 9 cycles, 1976-2008.

Mr. Yepsen is a graduate of the University of Iowa and received an MPA degree from Drake University. He was a fellow in the Shorenstein Center on the Press, Politics and Public Policy at the Harvard Kennedy School in 1989. In 2008 he was a fellow at the Institute of Politics at Harvard. The U.S. State Department invited him to lecture about American politics and political reporting to groups in Uganda and Zambia in 2010 and in Malaysia in 2012.

Mr. Yepsen announced his retirement from the Public Policy Institute and SIU Carbondale effective at the end of October. He is recognized on campus and in the region for continuing the tradition of founder Senator Paul Simon and second Director Mike Lawrence of bringing persons of national and state renown to the campus for presentations and interaction with students. SIU’s visibility in the region, state, and country is greatly enhanced because of David’s stature, dedication, and commitment to journalistic excellence acknowledged by newspapers and other media outlets statewide and nationally.

We invite everyone to attend his presentation, “Campaign 2016,” a special opportunity to hear him speak before he departs our community and university. Please note the new 9:00 a.m. meeting start time.
Happy New Year! No, we haven’t turned the calendar to 2017, at least not yet! We are, however, beginning a new year of the SIUC Annuitants Association with new officers on the Board. Let me introduce them to you:

Pat Eckert will serve as Vice-President and Chair the Membership Committee. Marcia Anderson will continue to serve as our Secretary. With the resignation of Don Stucky, Mike Murray will assume the duties of Treasurer. Doug Bedient, who just completed two years as our President, will continue on the Board as Past President. Nancy Hartman will continue her outstanding job preparing our newsletter.

Directors elected in the class of 2016-2018 are Lynn Smith (2nd term) and Mike Hanes and Carla Coppi (both 1st term). Mike will continue to chair our Social Committee.

Carry-over Directors elected through 2017 are Jay Brooks and Trish Welch (both 2nd term) and Valerie Brooks Wallin (1st term). Valerie has been the liaison to the Administrative/Professional Council and will continue to serve in that capacity. Jay Brooks continues to serve as the liaison to the Civil Service Council.

The SIUC Faculty Senate Committee on Committees has chosen Mary Taylor, Professor in Library Affairs, to represent faculty on our Board. The President of the Emeritus Faculty Organization also serves on the Board. Carolyn Wagner Snyder was recently elected to that position.

I look forward to working with this Board and with YOU. Let’s work together to promote the advantages of membership in the State Universities Annuitants Association (SUAA). Let’s meet the goal of 805 members by the end of December. Let’s encourage everyone we know (both retired and currently working) to join SUAA. No one (and I mean no one) is advocating for us except SUAA.

We have two chapter members who continue to serve SUAA: Carolyn Donow, who is Vice-Chair of SUAAction, and Bob Radtke, newly elected Vice-Chair of the SUAA Foundation Board. You will be hearing more from these two individuals throughout the year.

I want to acknowledge the exceptional service of three previous Board members: Bill Wright, who served as the President of the Emeritus Faculty Organization for 5 years, Don Stucky, who served for 12 years as our Treasurer, and Bruce Appleby, who served for 14 years as our Vice- President, President, and Past-President. Bruce also served the State Universities Annuitants Association for the past 8 years, 2½ years as President. We are truly thankful for the dedication and commitment of these three men.

Again, welcome to the new year of your SIUC Annuitants Association Board. I sincerely hope to see you at the fall membership meeting (September 30) and other events in the coming year. You may contact me or any of the officers and directors at their email addresses listed on the back page of this newsletter.

Carolyn Wagner Snyder, Chair
As is usual custom, when I stepped down from the office of President of SUAA in June of 2016, I gave the President’s Talk, a summation of what has happened in and for SUAA during my time in office. I spoke somewhat informally, but kept a few notes. This is a summation of my talk.

We all know that correlation does not imply causation. Just because two things happen at the same time or appear to be correlated does not mean that one caused the other. Given that, I can’t account for the facts that during my 2 ½ years as President of SUAA, I had both knees replaced and have had a pacemaker inserted. I’m not saying that there is a correlation of these health issues with my presidency. Just pointing them out.

So what happened in those 2½ years?

**In 2014:**

- SUAA filed several motions in the Kanerva Health Insurance case, which had the retiree having to pay for part of her or his health insurance, which we saw as cutting our benefits.
- SUAA filed a motion to strike the state’s “police powers” defense and we won! This motion kept our retired members from losing the compounding effect of their annual automatic increases or having them recalculated at a lower rate. This was an even bigger win for current employee members, as their pensions could have been calculated at a lower rate.
- The Sangamon County Circuit Court declared P.A. 98-0599 unconstitutional and voided it in its entirety. The attorney general entered a direct plea to the Illinois Supreme Court in response to the Sangamon County ruling that P.A. 98-0599 is unconstitutional.

**In 2015:**

- SUAA raised over $600,000 in donations from 1/3 of its members. This was and is for the SUAA Legal Fund, which allows us to continue to defend our pensions and benefits in the courts.
- We won the Kanerva lawsuit! Attorneys working for contingency fees wanted up to $18 million in fees. SUAA found these fees to be exorbitant. The court awarded 9 attorneys a total of less than $1.5 million. The court noted: “The court appreciates the participation of the SUAA lawyers after the case was remanded by the Supreme Court for implementation of judgment, particularly with respect to the hearing regarding attorney fees.”
- We fought the proposed change in tuition waivers for employees’ children. The strength of our opposition was such that the bill was never called for a vote.
- On May 8, 2015, the Supreme Court of the State of Illinois declared Public Act 98-0599 unconstitutional!

**In 2016:**

- Higher education funding hit an all-time low. MAP grants were not funded. SUAA joined the Coalition to Fund Higher Education.
- SUAA launched its statewide awareness campaign: Higher Education Creates Jobs.
- In Senate Bill 2156, SUAA asked to have legislation included to help those forced to take furlough days, so that SUAA participants could establish service and earnings credit for periods of furlough.
- SUAA established a committee to study the entire issue of taxing retiree income.

Much of the bickering and fighting that went on within SUAA during this time was often the result of minor differences being held onto as if of great importance simply because they were the opinion of the person speaking. I am reminded again and again when such minor differences become important of what Freud said in *Civilization and Its Discontents*, where he spoke of “... the narcissism of minor differences.”

And, finally, when we consider where SUAA has been and where it now seems to be going as it grows and becomes more influential in the politics of the state of Illinois, I am reminded of a card a friend sent me years ago when I was feeling depressed and unhappy at the way my career seemed to be developing. This friend’s card said “A peacock that sits on its tail feathers is just another turkey.” SUAA must stop sitting on its tail feathers. We have shown in the past few years how powerful we can be when we get together and work together. Our success with the various bills before the courts has shown just how much influence we can have. We have risen and been noticed by all the other birds in the yard. With that attention comes the power to continue to affect change. And that is a correlation that does ring true.

So now is not the time to sit back but rather the time to move with the momentum toward our SUAA objectives. Rather than folding our feathers, let’s keep strutting our stuff!
SUAAAction, Candidates Forum set for September 22

- Carolyn Donow

The very good news is that donations to SUAAction are strong this year. We have about four months left in the fiscal year and have already raised $220,000 toward our goal of $250,000. Thanks to all of you who have supported SUAAction this year. If you haven’t sent your donation yet, please do so.

For the first time and on a trial basis, SUAAction will sponsor candidate forums in districts that have strongly contested races. One of the twelve districts targeted is the House 115th district. Those candidates are Terri Bryant, incumbent Republican, and Marsha Griffin, Democrat. These forums will allow local SUAA members and the general public to learn more about the candidates’ positions on several issues, especially to get a better feel for whether they will protect pension and benefit rights for Surs members.

SUAA’s main legislative goal for 2016 is to protect the retirement security of all the past, present, and future employees of Illinois public universities, community colleges and their survivors.

The Executive Committee and I have been meeting since August 8 to agree on possible dates and probable topics for questions for the candidates. After giving the candidates four optional dates, both agreed on Thursday, September 22. The forum will be held at the Law School Auditorium and begin at 7:30 p.m. All Surs retirees, current university employees, and the public are invited to attend.

Watch for public announcements in local papers and on WSIU radio and make plans to attend this informative forum.

Report from the SUAA Foundation

- Bob Radtke

The purpose of the SUAA Foundation, according to its by-laws, is to provide: (1) Support for education and dissemination of information regarding issues affecting the welfare of members of SUAA, (2) Emergency assistance to SUAA members who are in need of financial support, (3) Support to Chapters establishing Survivor Assistance Programs, and (4) Assistance to the SUAA Central Office.

With regard to purpose 1, the Foundation provided SUAA with $20,000 to support the statewide education program on the importance and value of higher education in the state. You may have noticed yard signs around the area stating, HIGHER EDUCATION CREATES JOBS.

With regard to purpose 2, the Foundation has revised its Emergency Assistance Program. The Emergency Assistance Fund will provide support for members who are facing an immediate need for funds to cope with a crisis situation. Chapters may request assistance of up to $1500 on behalf of individuals who have been SUAA members for 5 years or more. It is expected that Chapters will also provide support, financial and otherwise. Application forms and detailed instruction are being sent to Chapter Presidents.

With regard to purpose 3, the Foundation published a brochure detailing the steps that should be taken upon the death of a Surs member. Surs now has this information on its website, which can be accessed by clicking on “life events” and then on “death of a member.” The Foundation is working with Surs on outreach efforts to publicize this information.

With regard to purpose 4, The Foundation recently transferred more than $8000 from one of its special funds to the SUAA Legal Fund.

This is a brief summary of recent activity of the SUAA Foundation. If you have any questions or need more information, you can contact me.

State of Illinois Payments to Surs

One of the presenters at the SUAA Board of Directors was Andrew Matthews, Chief Operating Officer of Surs. His presentation included information about steps Surs is taking to better serve its constituents as well as an update on state funding for the various retirement systems. The following information is probably of interest to ALL Surs annuitants.

“In the absence of a state budget for fiscal year 2016, Surs has been operating in accordance with the State Pensions Funds Continuing Appropriations Act.

Illinois law requires Surs to submit monthly vouchers for payment to the state comptroller.

As of May 2016, Surs had submitted $1,468,023,333 in vouchers and had received $1,237,909,839.

Surs continues to monitor the state’s fiscal situation and expects to receive full payment by the end of the lapse period for FY 2016 (August 31).”

You can find more information about Surs at www.surs.org.
MEMBERSHIP - Pat Eckert

Numbers Count! During this critical election cycle, politicians, legislators and others pay attention to what they hear from their constituents and voters. As of July 31, 2016, our membership stands at 774.

We need all SURS retirees, current employees, spouses, and survivors to join SUAA—our VOICE in Springfield. SUAA staff work for us every day at the Capitol. By tracking pension and healthcare issues and state funding, SUAA is our continuous support for legislation that protects healthcare and pensions.

Remember, SUAA represented all SURS participants and beneficiaries by suing the State of Illinois for Public Act 98-0599—the so-called Pension Reform law that was ruled unconstitutional by the Illinois Supreme Court. We must continue to fight special interest groups that want to push “reforms” that will strip employees and retirees of their rights.

SUAA membership helps you stay up-to-date with the latest and most accurate information. Visit suaa.org to read SUAA’s most recent Mini-Briefings, which provide legislative updates on topics of interest that affect everyone in the SURS system.

To those who have been encouraging others to join SUAA, thank you. Please continue to tell others the importance of becoming a member. By reaching out and encouraging others to join, you help us to reach our chapter membership goal of 805, and strengthen SUAA’s voice in Springfield.

BLOOD DRIVES - Mary Mantovani/Lynn Smith

The Fall Blood Drive was held August 29th and 30th, 2016, in the Renaissance Room at the Student Center. The next drive is tentatively set for January 17-18th, 2017. The need for blood donors is always great so please consider giving and encourage others to give: one pint can save up to three lives.

SCHOLARSHIP AWARDS ANNOUNCED FOR 2016

Recipients of this year’s awards are: Aidan Dolik, English/Classics/Cinema major; Ashley Hemmen, Architecture major; Arishna Marshall, Exercise Science/Pre-medicine major; and Amanda Neuhouser, Cinema major. We are pleased to award $1,000 to each of these meritorious students. All had GPAs of at least 3.9 (4.0).

PICTURED ABOVE ARE IMOGENE BECKEMEYER WITH SCHOLARSHIP WINNERS, AIDAN DOLIK, AMANDA NEUHouser AND ARISHNA MARSHALL.

CARBONDALE SUAA CHAPTER ADDS NEW BOARD MEMBERS

Carolyn Wagner Snyder (Emeritus Faculty Organization Chair) is Professor Emerita of Library Affairs and former Dean of Library Affairs. She has continued her involvement in University and community activities after her retirement including participation in fund-raising programs for several of those organizations.

Carla Coppi retired from Southern Illinois University in December 2015, ending her thirty-year career with the Center for International Education.

A native of southern Illinois, Carla is a graduate of SIU’s School of Music, majoring in vocal performance with a specialization in opera and musical theater.

CONNECTED BENEFITS – AN ONLINE INSURANCE

SUAA has partnered with Connected Benefits, a full-service insurance agency that provides a variety of products and services, according to Linda Brookhart, Executive Director of SUAA. This insurance is open to SUAA members and their families. Plans include dental, vision and products not currently offered by state programs such as pet, ID theft protection and travel insurance. For more information, go to the SUAA website (suaa.org) and click on Connected Benefits or call 800-963-0493.
PENSIONS AND BENEFITS UPDATE as reported at the SUAA SUMMER DIRECTOR’S MEETING - Doug Bedient

As every reader of our newsletter knows there has been little happening with pensions since gridlock in the legislature has been the story of 2015-16. However, some are reviewing court decisions and other activities related to pensions and benefits. The 2016 SUAA Annual Meeting featured a speaker whose interests are pensions and benefits.

Keynote speaker Eric Madiar operates a consulting business concerned with government and legislative issues. He previously served on Senate President John Cullerton’s staff and researched pension legislation constitutionality.

Madiar spoke to SUAA in March 2011 re: the pension clause and possible changes to pensions. His review predicted that unilateral changes in pensions would not withstand review.

I think we annuitants will find his thoughts interesting and relevant. He reported that there are options for pension changes, but unilateral changes will not work. Contractual agreements regarding changes would be feasible in his view.

Madiar believes that attempts to change the constitution to allow municipalities to file bankruptcy will not pass review. The 2013 legislation would have ended the 3% annual increase. However, the courts ruled against using the police power of the state against pensions and for unilateral cuts. Madiar was surprised by several aspects of the Supreme Court Decision. 1. The ruling was unanimous. 2. The Court affirmed the power of law. 3. The fact that pension underfunding has characterized Illinois government since 1917 was mentioned in the decision.

Guideposts exist for what might be done about pensions. Contract law could be used to mitigate the fiscal problems exacerbated by pensions. The level of state pension funding has gone up and down over time. The state is obligated to make pension payments when they are due. The state can either pay ahead or pay when payments become due.

In March 2016 the courts dealt with Chicago municipal pensions. The court did not permit unilateral changes that were similar to S.B. 1. The City of Chicago tried to use its police powers but the S.B. 1 decision showed that would not be acceptable. The City also claimed that the bill should pass review because Tier 1 employees were protected, but a new lower COLA would pay reduced benefits. Pension law required Chicago to make payments if a pension fund went broke due to a 1963 law that predated the 1970 Constitution. Constitutional law trumps other law. The Court said that pension revision was a negotiated change with 28 of 31 unions accepting. However, the court said the process was not collectively bargained so members would not be subjected to the change. Other retirees and unions could not be bound by the agreement. However, the process of collectively bargaining about pension benefits does offer a way to reduce pensions and benefits in the future.

Where might this go in the future? 1. The General Assembly could follow a contracted approach to bargain reductions. 2. Tier 1 employees might give up the 3% COLA for less or future raises might not be part of the COLA. Future raises are not guaranteed to become part of the pension formulae. The 3% COLA could apply to a lower pension amount.

Bill 4427 in 2016 included two proposals. One would allow municipalities to file for Chapter 9 bankruptcy. A second would permit legislators to cut pensions unilaterally. Madiar does not see these proposals as viable.

Madiar reported that the Civic Club of Chicago supports a constitutional amendment that would permit legislative changes in pensions. The first possible time this could be considered is 2018. It must pass a ballot test and would still be subject to court review prior to any implementation.

Madiar included a historical note about Illinois budgetary problems. In 1841 Illinois almost defaulted on a $14 million loan that financed railroads and canals among other items. A $200,000 payment was due and only 1/2 of that amount had been raised. There were calls to repudiate the debt and not make any payment. The governor rejected such thinking. The governor negotiated a change, successfully lobbied for new taxes and sold some property. It took political courage, long-term planning and carry through. By 1846 the debt had been retired.

In a subsequent SUAA presentation Aaron Maduff, one of SUAA’s lawyers, reported that he has been working for years to try and persuade Illinois to work to decide how it will pay pensions rather than working to see how payments might not have to be made. Maybe we need a governor and legislature who follow the 1841 model!

Calendar of Events

September 9 - Friends of Morris Library Book Sale - Morris Library Lower Level - 4-8 p.m.
September 10 - Friends of Morris Library Book Sale - Morris Library Lower Level - 10 a.m. to 3 p.m.
September 22 - SUAAction Meet the Candidates Forum - Law School Auditorium - 7:30 p.m.
September 30 - Emeritus Faculty Organization Meeting - David Yepsen, Speaker - Dunn-Richmond Center - 9 a.m.
September 30 - Fall General Meeting - SIUC Interim Chancellor Brad Corwell, Speaker - Dunn-Richmond Center - 10 a.m.
October 22 - 2016 - SIU Carbondale Homecoming - Theme: Southern State of Mind
October 25 - 2016 - Emeritus Faculty Lecture - Presenter, Dr. Charlotte West - 7 p.m.
Sunset for Fall 2016 Bookstore Greeters

The Student Center Bookstore recently informed President Russell that the Bookstore Greeter program will not operate at the start of the fall semester. The Bookstore has some other plans under consideration to thank students and other customers. We annuitants may be part of such a program. Stay tuned for details.

Many of you probably recall that the greeter program went through various iterations. I am told that it began with greeters welcoming bookstore customers. After that version greeters began to check in and return backpacks, brief cases, umbrellas, skate boards, and many other items that students carry to and from classes. Many greeters will recall the students who stood in line to check in their items and receive the clothes pin claim check. The work was chaotic at times. Some greeters will recall how feet and backs were stressed, strained and sometimes crying for relief when a 2-hour shift finished. About two years ago the greeters returned to the more original program wherein arrivals at the bookstore were greeted, made to feel welcome and helped with questions and problems.

I led the effort for 5 years and the start of 10 semesters. Bruce Appleby preceded me as a long time leader of the bookstore greeters. Both of us had the rewarding, but challenging, opportunity to lead the greeters while serving as president of the SIUC Annuitants Association. Jerry Pfaff preceded Bruce as the greeter leader. Phil Davis told me that he was one of the first leaders of the bookstore greeters. I wish that I had a definitive list of who served as the leader as their service should be recognized.

Certainly there were some interesting moments that won’t be soon forgotten. One student reported that her cell phone was missing when she picked up her items. We scanned around and could not find the phone and I wondered about responsibility for such a situation. Thank goodness another student listening to the exchange asked, “What is your cell number?” then called it solving the mystery. We heard the phone ring and tracked it down below the shelves where we stored items.

Another memorable moment came when I was working to arrange for parking in the lot by the Ag Quonset. I called parking and the supervisor was away. I asked for a callback and left a message requesting those spaces. The supervisor called and began laughing when she heard my request. The student worker’s note indicated I wanted parking spaces by the Croissant. The student worker must not have grown up in a rural setting because Quonset was a new word!

The big reward of leading the greeter program was meeting the people who volunteered. Some were new names while other names were familiar but not associated with a person. Many persons have volunteered over the years. The recruitment letter went to 112 persons when greeters for Winter 2016 were solicited. SUAA is thankful for their service. Their efforts provided funding for one of our scholarships and we will have to consider new ways to cover those expenses. Again, thanks to all who served in a long-running, successful program.

SUAA Recognizes Senator “Sam” McCann

Senator William “Sam” McCann was a featured speaker at the 2016 SUAA Board of Directors meeting in Springfield. McCann, a Republican from the 50th District, resides in Carlinville and was first elected in 2010. He serves on the Higher Education Committee and won his party’s nomination in a hotly contested challenge against a Governor-backed opponent. At that time the contest became the most expensive state legislative race in Illinois history.

McCann decided to run initially because he wanted to be the legislator that he had never had. He was looking to connect with his constituents and represent their interests and concerns. He fears that too many incumbents are comfortable in their roles and are not necessarily responsive to the interests of their constituents.

McCann’s remarks indicated a concern about the amount of money that is being spent in electoral campaigns at all levels. Before 2011’s campaign reform anyone could give whatever they wanted to a campaign. The reform puts the four Illinois legislative leaders as the ones who can give unlimited support to campaigns. He believes the Citizens United decision should be overturned reverting to a system where Illinois residents fund legislative campaigns. In his view this would lead elected representatives to better respond to constituents.

In contrasting expenses and investment, his belief is that too many citizens see higher education as an expense rather than an investment. He also called for “good management” rather than running government “like a business.” Among his current goals are tort reform, gerrymandering issues and term limits. McCann was applauded by SUAA for his support of higher education.
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 $39.

Ways to join:
• Go to www.suaa.org and click on “Join Now.”
• Go to the Annuitants Association website: annuitants.siu.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: 217-523-4040.

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

Pat Eckert
SIU Carbondale-AA Vice President & Membership Chair
peckert@siu.edu

OFFICERS

President: Thyra Russell ................................................trussel@siu.edu
Vice President: Patricia Eckert ....................................peckert@siu.edu
Secretary: Marcia Anderson ......................................manderson@siu.edu
Treasurer: Mike Murray ..............................................mmurray@siu.edu
Imm Past President: Douglas Bedient ..........bedient@galaxycable.net

DIRECTORS

Jay Brooks .........................................................jaybrooks@frontier.com
Carla Coppi .......................................................................ccoppi@siu.edu
Mike Hanes ........................................................................ hanes@siu.edu
Lynn Smith .......................................................lynncsmith42@gmail.com
Carolyn Snyder ..................................................................csnyder@siu.edu
Mary Taylor ........................................................................mtaylor@lib.siu.edu
Valerie Brooks Wallin .................................................vlbrooks@siu.edu
Trish Welch .....................................................................welch1@siu.edu

WEBSITES TO MARK

State Universities Annuitants Assoc. (SUAA) .................................. suaa.org
State Universities Retirement System (SURS) .................................... surs.org
SIU Carbondale Human Resources ................................................... hr.siu.edu
SIU Credit Union ............................................................................www.siu.edu/
Illinois Education Association .....................................................iarea.org
SIU Alumni Association ..............................................................siualumni.com
Illinois State Government ..........................................................www.illinois.gov/
SIU Carbondale Annuitants Association ..............................................................annuitants.siu.edu

FACEBOOK PAGES OF INTEREST

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