



IOWA RETIRED SCHOOL PERSONNEL ASSOCIATION

Letter from the President

Dear Members,

I wish you a splendid holiday season: St. Nicholas Day on December 6, Pearl Harbor Remembrance on Dec. 7, Hanukkah Dec. 11 – 18, Winter solstice Dec. 21, Christmas on Dec. 25, Kwanzaa Dec. 28 – Jan. 1, and New Year's Eve on December 31st!

My goal for IRSPA during my second year is still to ACTIVATE our members. I encourage you to become more visible in our communities. We are not just retired school people worried about IPERS, Social Security, Medicaid, and Medicare. We are active community members.

The pandemic put a halt to being active in the community. No groups larger than a given number. Distancing of six feet. Face masks. Online faith services, weddings, funerals etc. Limited holiday gatherings. COVID cases increasing each day. Limited opportunities to volunteer in schools and community centers. And, for some, the destruction caused by the Derecho shattered shelter and livelihood.

There is a bright side to this:

- We have been able to look deeply into our spiritual, physical, emotional selves.
- We have learned what is most important.
- We are so fortunate to have cellular phones, pads, and computers to see our family and friends through apps like Facebook, Skype, and Zoom.
- We have learned that when disaster strikes, there are many who will come to our aid or we will be good neighbors and help.
- Officers have shared that they have been meeting in parks and arboretums using social distancing.
- Local unit leaders have transitioned officers easily or have maintained their roles until they can meet again.
- Your IRSPA Board invested in a Zoom license to hold board meetings and allow Zoom



President: George Holland
16992 Middle Road
Dubuque, IA 52002
Cell 563-581-8737
E-mail:
dutchboygwh@gmail.com

Coordinators to assist you.

- Your IRSPA Board had a virtual retreat to do some planning including the opportunity for a scholarship and a 70th Anniversary celebration.
- Our lobbyists are already working on plans for the new legislative session which begins in January. (We are fortunate to have one lobbyist who is a Republican and one who is a Democrat. They will be able to work both sides of the aisle.)
- Your IRSPA Board is planning to have District Meetings in May 2021.
- Your IRSPA Board is planning to have the Annual Meeting and Conference in October 2021 at the Honey Creek Resort on Lake Rathbun.
- Every day is a new day with new opportunities: take cookies to your neighbors, use your snow blower to clear the neighbor's drive or sidewalk, call the grandkids using Zoom, say a prayer for others, order groceries on-line and have them delivered to the local foodbank, wave at a new person, put a happy face on your face mask, drop off a bag of candy at your drive through pharmacy or bank, write a letter to an old friend, put a bag of cookies in your mailbox with a note to your mail carrier, read a book in a day, make "plarn" with clean plastic bags for those making mats for the homeless and missions, drop off new children's winter clothing at the fire station, and more.
- Imagine all kinds of possibilities.

Respectfully,
George Wm. Holland

(I know COVID. I spent six days in the hospital on oxygen and received five different medications as part of a Mayo study. It took weeks to recover and I believe I am back to 99%. COVID drains your system. Thanks to all who sent me get well wishes.)



IOWA RETIRED SCHOOL PERSONNEL ASSOCIATION FINANCIAL REPORT 10/1/2019 TO 9/30/2020

BALANCE ON HAND OCTOBER 1, 2019 40,935.15

RECEIPTS

DUES	70,343.48
LEGISLATIVE DONATIONS	1,767.00
DONATION FROM AMBA	2,500.00
INVESTMENT INCOME	0.00
NON BUDGET RECEIPTS	
DELTA DENTAL PREMIUM	96.04
LOCAL DUES	278.00
VOIDED CHECKS	119.40
	75,103.92

TOTAL BALANCE AND RECEIPTS 116,039.07

DISBURSEMENTS

ANNUAL MEETING	16,130.72
PRESIDENT'S EXPENSES	616.49
OFFICER AND COMMITTEE EXPENSES	6,802.36
LOBBYIST	10,000.00
NEWSLETTER	18,306.68
LEGISLATIVE TASK FORCE	0.00
NEW UNIT & MEMBERSHIP PROMO	0.00
TREASURER'S BOND	100.00
DISTRICT / PLANNING MEETINGS	0.00
EXECUTIVE BOARD MEETINGS	0.00
GIFTS	126.35
PRINTING	793.27
POSTAGE	766.65
NON BUDGET EXPENSES	
LOCAL DUES	395.00
REFUND - DELTA DENTAL PREMIUM	96.04
	54,133.56

BALANCE ON HAND SEPTEMBER 30, 2019 61,905.51

INVESTMENTS

Money Market Acct.- Security National Bank, Sioux City \$25,751.47
 CD - SNB Sioux City \$52,493.86 - .60% interest- matures 3/28/23
 CD- SNB Sioux City \$55,052.73 - .45% interest - matures 6/18/22
 CD - SNB Sioux City \$50,000.00 - 2.00% interest - matures 2/26/21

It's News to Me ...

By Toni Hood

• England's King James I coined the phrase, "No news is good news." Unfortunately, if you are newsletter editor, "No news is not good news!"

• Since March, 2020 we have experienced unprecedented events due to Covid-19. Social isolation, which previously referred to people who had some sort of interpersonal issues, has become a way of life for all but necessary workers. As a result, most IRSPA units have not been meeting.

• An important consequence of Iowa's spring school closings was that many newly retired school personnel may not have been contacted about the benefits of joining IRSPA. Perhaps each unit can brainstorm some ideas about how to increase their membership. There are some tri-fold brochures available that can be obtained from George Holland. There are membership applications on the IRSPA web site.

• Hopefully, our local meetings can soon resume. Perhaps whatever speakers or programs you had planned for previous meetings can be rescheduled when meetings resume.

• The effects of this pandemic are far reaching and multi layered. Since our members strive "to serve, and not to be served," consider how your unit can help those who continue to be impacted by this social and economic crisis.

• Please share any volunteer or charitable work your unit has contributed. Our units are always interested in new program ideas and charitable endeavors. As always, submit pictures with captions when possible.

• There will be information forthcoming about the district meetings this spring. Dates and locations are in place, but everything is tentative at this point. The March IRSPA Newsletter will have confirmations or cancellations.

• I'm hoping that by the time you are reading this, the phrase "flattening the curve" will be a reference to the dietary and physical measures needed to lose the effects of the weight gain induced by the effects of pandemic isolation.

www.irspa.org

Check it out!



EARSPA Estherville Area Unit

The Estherville Area Unit met via Zoom each month this summer and fall. Members enjoyed seeing and visiting with each other by video conference. Our group typically does not meet during the winter months; however, due to the COVID-19 pandemic we will continue to meet via Zoom throughout this winter on the second Thursday of each month. Our group felt it was important to stay in touch and help support each other due to all the isolation everyone is experiencing.

Members approved rolling forward the current officers to continue their duties for the next year, so the officers for the 2019-2020 year will now serve for the 2020-2021 year also. The agenda and program for the 2020-21 year has been set up, but the face to face speaker presentations will be delayed until conditions are safe.

Jean Hoffman gave an interesting report on the history of how the association originated when a retired teacher from California, Dr. Ethel Percy Andrus, founded the National Retired Teachers Association. It grew and eventually branched out forming the American Association of Retired Persons and later the two merged. She also updated the group with the retired school personnel's volunteer hours worth being over 7 million dollars this past year. She encouraged everyone to continue to submit their volunteer hours via our webpage at <http://earspa.weebly.com>.

Submitted by Judy Grethen

Newsletter Deadline

Please e-mail articles & pictures if at all possible to avoid retyping.

Articles for the March newsletter are due no later than Friday, February 5, 2021



Get info to Toni Hood, at

E-mail: tonihood@q.com

Home Telephone: 515-332-5819

Cell Phone: 515-269-3823



Boone County Retired School Personnel

The Boone County Retired School Personnel met at the Boone Public Library, Tuesday, October 13th with 8 members present.



Kim Kitterman from Boone Futures told us how the food, which is distributed to families during the pandemic, is collected.

The board decided to mail our yearbooks to our 36 members if they were not present at our October meeting. We thought this was a good way to stay connected during this time.

Bev Olofson, Co- President

IRSPA CONTACTS

President:

George Holland,
16992 Middle Road, Dubuque, IA 52002
(563) 582-2663 or (563) 581-8737 Cell
dutchboygwh@gmail.com

Secretary/Historian

Mary Jo O'Connell
1700 Avoca Street, Dubuque, IA 52201
(563) 557-1451 - moconnell12@msn.com

Treasurer:

Robert Swanson,
3221 Cheyenne Blvd., Sioux City, IA 51104
(712) 252-1446 - rswanson@cableone.net

Newsletter Editor

Toni Hood
1006 6th Ave. N., Humboldt, IA 50548
515-332-5819 Home; 515-269-3823 Cell
tonihood@q.com

Past President:

Chris Campidilli,
1965 230th Street, Humboldt, IA 50548
(515) 332-2298 - ccampidilli@hotmail.com

District 2

Humboldt Area Unit

President Anita Fagen-Miller called the IRSPA Humboldt Area Unit to order on September 14, 2020. Our members are very grateful to Deb Peterson, owner of ReMix Boutique & Simply Coffee, for allowing us to meet on a day the business is usually closed. Our meeting dates and location have been changed in response to Covid-19 health concerns.

Our slate of officers was e-mailed to our members; voting was completed and the officers are as follows: President, Anita Fagen-Miller; Co-Vice Presidents, Pat Worthington and Mary Lou Perry; Secretary, Darlene Stirling; Treasurer, Chris Campidilli; and Legislative, Candy Carlson.

Candy Carlson presented some information from Phil Tezloff's Legislative Report. At present, there are no changes in IPERS's benefits. IPERS is 84% funded. There are 127,000 IPERS recipients who receive an average benefit of \$1,474.22. The CEO of IPERS has retired, and his replacement is Greg Famorajfki.

Members donated school supplies which will be divided between Humboldt's three elementary schools. It was decided to draw a new teacher's name and give the recipient a \$25.00 gift certificate to the Teacher Supply Swap Store which is a volunteer-driven organization that collects school supplies to help stock area schools' classrooms.

There was no formal program because the members wrote welcome cards, designed by President Anita Fagen-Miller, for each of the new Humboldt school personnel. They will receive a card and a package of gum that will welcome and encourage them as they begin their teaching in our community. This project is a nice way to show our appreciation, but it is also a reminder that members of IRSPA continue to support our community's educational efforts.

October

The Humboldt Area IRSPA unit met on October 12, 2020 at the ReMix Boutique & Simply Coffee shop. Secretary Darlene reported on the 2019-2020 IRSPA volunteer hours. In Iowa, there was a total of 285,492 hours; the national rate for hours is \$27.20, so Iowa's contribution was \$7,765,382.40. Iowa ranks 36th out of the nation's 50 states. The data from volunteer hours is used to obtain grants at local, state, and national levels. In addition to the financial benefits of volunteer hours, there are individual physical and mental health benefits that are incalculable.

The supplies collected at the September meeting were delivered to Mease, Taft, and St. Marys schools; thank you cards were received from the grateful schools. The

results of the drawing from the list of new community teachers was announced. The recipient of the \$25.00 gift certificate to the Teacher Supply Swap Store was middle school art teacher Lori Daniel.

Deb Peterson, the boutique and coffee shop owner, gave an interesting and enjoyable program about her new business venture. Deb stressed the importance of shopping locally as well as her mother's legacy of hospitality shared over coffee and a good treat. The coffee shop is rapidly gaining a reputation for its various beverages and delicious baked goods. Members were given the background on Humboldt's newest store, and they "checked out" the inventory. Her entrepreneurship and hospitality is especially interesting to our members because Deb is also past president and an active member of the Webster County IRSPA unit.

Members will be notified of the dates, times, and location of our next meetings in April and May, 2021.

Toni Hood from Darlene Stirling's minutes



Continued from Humboldt Area

- 1) Deb Peterson: Deb Peterson, owner of ReMix Boutique & Simply Coffee Shop, provided a lovely atmosphere for Humboldt's IRSPA unit's September and October meetings.
- 2) Welcome card: Anita Fagen-Miller designed provided the new school personnel "Welcome to Our School" cards.
- 3) Group pic: From front left; Darlene Stirling, Pat Worthington, Kathy Yoakum Carolyn Ford, Carol Jensen, Mary Lou Perry, and new member Barb Zabel. Humboldt IRSPA unit preparing to send welcome cards to new area school personnel.
- 4) School supplies: Kathy Yoakum and Anita Fagen-Miller with some of the supplies collected and donated to Humboldt's three elementary schools.
- 5) Gift certificate: Kathy Yoakum (left), representing the Humboldt's IRSPA Unit, presented Humboldt Middle School art teacher, Lori Daniel, with a 2020-21 membership to Iowa Teacher Supply Swap. Her name was drawn from of list of Humboldt teachers new to the district. Members of IRSPA also gave school supplies to Taft, Mease and St. Mary's schools. Humboldt Independent photo.



Dallas County Area Retired School Personnel

The sounds of laughter from the students at recess drifted across the park, as 15 members of Dallas County Retired School Personnel huddled in the shelter house. The cold, the wind and the sounds recalled days past of recess and football game duties.

The annual "We Don't Have To Go Back To School Get Together" was postponed in August when the derecho devastated the city park where we had planned to meet. October 1 had seemed like a safe date to be able to socially distance and still reconnect with many of the members we hadn't seen since March, but strong winds and temps in the low 50's proved us wrong!

We welcomed two new members and shared Derecho survival stories. We heard of the many hardships the current teachers were facing—long hours, online lessons with little or no planning time available, trying to communicate with students while socially distancing—and when we heard there were veteran teachers who often left the building at the end of the day in tears, we were heartbroken.

We won't meet again until March when hopefully things will be better, but until then we are keeping all classroom teachers everywhere in our prayers!



The picture shows Nancy Gardiner and Marlene Johnson welcoming new member, Becky Reuter.

by Sue Leslie, DCARSPA Secretary

No Notice

Ken Buck, School Communications Consultant, Indian Land, South Carolina, and School Board Member at Lancaster County School District, Lancaster, South Carolina. (Educator, foodie, football junkie, Italophile, husband, & father, not necessarily in that order.)



We gave educators almost no notice. We asked them to completely redesign what school looks like and, in about 24 hours, local administrators and teachers "Apollo 13'ed" the problem and fixed it!

Kids learning, children being fed, needs being met in the midst of a global crisis.

No state agency did this, no so-called national experts on curriculum. The local educators fixed it in hours. HOURS.

In fact, existing state and federal policies created multiple roadblocks. Local schools figured out how to do it around those, too. No complaining and no hand-wringing – just solutions and amazingly clever plans.

Remember that the next time someone tries to convince you that schools are better run by mandates from non-educators. Remember that the next time someone tells you that teachers have it easy or try to persuade you that educators are not among the smartest, most ingenious people in society. And, please, never say to me again, "Those who can't do anything else just go into teaching."

Get out of the way of teacher and watch with amazement at what really happens.

Submitted by George Holland with permission from Ken Buck's 3/18/20 social media post.

We encourage membership renewal!



Des Moines County Retired School Personnel

Des Moines Co. Retired School Personnel Assn. has been unable to meet due to safety concerns; however, we are pleased to report that members are still sending their dues to our treasurer. Scholarship giving is at an all time high! This is providing a great start to our plans for supporting youth in the next school year :). Our current "non-contact" project is sending thank-you notes to school staff members in an effort to acknowledge their bravery in continuing to serve during this challenging time.

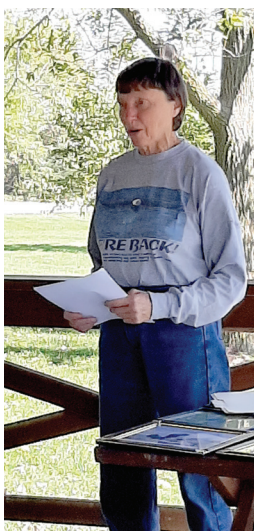
Kim Smith, Secretary, DMCRSPA



Davis County Retired School Personnel

The Gazebo at The McGowen Farm was the site for the October meeting of The Davis County Retired School Personnel. Fourteen members enjoyed the program that was presented by Linda Rowe. She shared her photographs of eagles and wildlife that she has taken. Linda monitors 3 eagle nests in Davis County for The Iowa Department of Natural Resources. There are 4 eagle nests that are being monitored in Davis County. Observations are reported regularly to the DNR. The next meeting will be held on November 10 with the location to be determined. All retired School employees are invited to join our monthly meetings.

Becky Shively, Public Relations



Program
presented
by
Linda Rowe.



Pictures of Wildlife and Eagles
that Linda has taken.



Jefferson County Retired School Personnel

WE HAD A MEETING! That's really the big news from the Jefferson County Unit. After checking out several possible locations to chance a short October meeting, President Judith McDonough selected the Isaac Walton Club just outside Fairfield, which has a large room with good circulation. Eight members were able to attend for a small luncheon, a short meeting, and time to share good and bad news.

Health Care Reporter Becky Peters brought a list of suggestions for coping with the stresses that have come with the pandemic:

1. Set a certain short time to watch the news once a day.
2. Take deep breaths and stretch when feeling stressed.
3. Exercise daily.
4. Get enough sleep at night.
5. Avoid too much alcohol.

The big and best news of the day: Membership Chairman Don Kremer is getting married—and we have a new member, his fiancée, Bonnie!

Michele Weber, secretary



Our waitress kindly took our picture before we left.



Website: www.irspa.org

Ask the Historian



DEAR Em J. Cee,

Are there things that a Local Unit should hold onto for a period of years?

U. Knit Chair

Dear U. Knit Chair,

First, review your bylaws to see if anything is noted about the history of your organization. If not, is there a policy anywhere? If not, then you may think about creating a policy.

Membership records and/or unit directories/year-books could be shared with the local Historical Society and/or the Church of Latter Day Saints as both are interested in organization activities. You may see if they want your meeting documents.

Otherwise, shred membership lists as there is personal information. If other documents have no personal information, then send them to recycling.

Any awards should be displayed at unit meetings and kept in a waterproof container. The unit president might be the person to care for these and pass on to the next president.

Enjoy sorting,
Em J. Cee

ASK AMBA



Dear AMBA,

I've been getting letters about dental coverage.

I already have Delta Dental.

Sincerely, Sally

Sally,

Two of the many benefits that our trusted partner, AMBA, provides to IRSPA members is dental and vision insurance. AMBA sends many different types of marketing and informational notices to IRSPA members and potential members. At times, someone may receive a mailing or an e-mail about a benefit that they already have.

For example, you may already have dental and still receive a dental mailing or email. This is part of the process AMBA follows to ensure that all members are continually informed of all benefits and updates as well as informed of who to call with questions.

Please note that if you have any questions on existing or new benefits to please reach out to Paul Strid, our AMBA representative, at 708-347-7081 or Paul.Strid@AMBA.info.

Thank you for your inquiry.
AMBA

2020 ELECTION RESULTS

Going into the election, Republicans held a 53 to 47 lead in the House, with eleven open seat races. Republicans held onto their majority powered by pickups in the suburbs around Des Moines, regaining seats lost only a cycle ago; as well as flipping blue-collar traditional Democrat areas in Southeast Iowa. House Democrats did not beat an incumbent Republican and ended up losing six incumbents themselves. Republicans ended the night with an expanded majority, 59 to 41.

The results of the Iowa Senate was the less anticipated of the two chambers, as it was expected the Senate Republicans would hold their majority. That was the case— both Senate Democrats and Republicans each flipped a seat, maintaining the 32-18 Republican majority.

The Iowa Legislature will convene on Monday, January 11.

John Cacciatore, Senior Vice President
POLICYWORKS

2019-2020

IRSPA VOLUNTEER HOURS REPORT

By Sandy & Jay Thede

The IRSPA volunteer hours that have been reported for the years 2019 to 2020 total 285,492 hours (112,015 Youth/Education hours and 173,477 hours of Community). At the national rate of \$27.20 per hour in 2019 *, this total comes to \$7,765,382.40 value for this year. Our current membership is 5,518 persons (down 109 members from last year at this time) and we are now at 45 units. Note that in 2013 we had 50 units in the Iowa IRSPA.

Iowa's value of volunteer hours is \$24.03 per hour which ranks 36th out of the 50 states. The District of Columbia has a \$44.14 value per hour rate and Washington is number one of the 50 states in value at \$33.02 down to # 50 Mississippi with a \$20.95 value per hour. * For our purpose, we use the national rate of \$27.20.

We are often asked why we keep track of volunteer hours. These hours we collect are reported to the Independent Sector, The National Commission on Community Service (federal level), The Commission on Community Service (state level), the Iowa Commission on Volunteer Service (state), AARP, and the NRTA. All these organizations present reports on statistics that are vital in obtaining grants at the national, state and local levels.

Besides the financial side of collecting hours, the greatest advantages according to research by professionals is to the individual. Studies show that those who volunteer just 2 to 3 hours per week or about 100 hours per year can receive great benefits for themselves. Individual value from volunteering includes:

1. Provides a sense of purpose
2. Increases self-confidence
3. Counteracts effects of stress, anger and anxiety
4. Combats depression
5. Makes one happy
6. Brings fun/fulfillment to life
7. Is good for the mind and body
8. Helps one understand their own abilities
9. Helps one increase social and relationship skills
10. Helps one stay physically healthy
11. Helps one feel good about yourself

12. Socially, meet new people

13. Learn new skills

14. Accomplish something important **

Statistics show that 63 million adults in the United States volunteered last year. That was nearly 7.9 billion hours and \$203.4 billion in economic value. (4-2019 study) **

* = independent sector.org/thenonprofittimes.com/news-articles/volunteer-time-value

** = June 2019 www.helpguide.org

This year with everyone dealing with the Corona 19 Virus, 42 units of our 45 reported on their amount of hours from September 1, 2019 until August 31, 2020. (Two units were not able to obtain hours from their members for the past year and one unit does not keep track of volunteer hours). Many units did not meet after December 2019, but individuals continued to do some volunteering. The individual unit Volunteer Coordinators had quite a task of contacting their members to obtain their hours for our report. Many of the units report their hours at a meeting before summer.

One unit has improved for seven (7) straight years and that is the Webster Co. Unit in Fort Dodge. Kudos to them for continuing to volunteer more, count their volunteer hours and to report them. Below are the results:

Webster Co.

2013	2014	2015	2016	2017	2018	2019
14,586	17,934	20,339	34,424	37,953	38,984	57,232

Five (5) units improved from the previous year or two.

	2017	2018	2019
Boone Co.	5,931	7,541	10,909
Marshall Co.		1,080	2,266
Mason City Area	14,438	14,984	15,364
Muscatine Area		3,599	3,895
Webster Co.	37,953	38,984	57,232

Thank you to everyone who kept their volunteer hours and a reminder to all to keep volunteering and writing down your hours for next year.

October 2020 – Cincinnati, Ohio

A MESSAGE FROM A MEMBER/READER:

John Woodin

I hope you are doing well in your seclusion. Nancy and I are cooking, cleaning, walking, and reading for pleasure.

I was interested in your IRSPA column this month...especially when you mentioned making sleeping mats. Nancy and I have been making the mats since last fall. We volunteer with a large organization called Matthew 25 Ministries (<https://m25m.org>) who take the completed mats and delivers them to folks who need them. Matthew 25 is an incredible operation for disaster relief. They have purchased a huge factory/warehouse facility in the Cincy suburbs and volunteering there is a highlight of our month. The organization has a presence all around the earth and donates millions of dollars in goods and services each year.

So far, Nancy & I have delivered 9 completed mats to Matthew 25. I cut the bags (and turn them into PLARN or Plastic yARN) and Nancy crochets them into the actual mat. We have bags all over our house...including a large cupboard which we call "The Plarn Barn." We have presented to multiple church groups around town (we are not the only church doing this) to get others to take non-recycled bags and turn them into something useful.

There are many "instructional" videos available to help people learn how to do this. Our favorite is here: https://www.youtube.com/watch?v=yr_WHW_tGSE

I wish we were closer to Dubuque so we could do a demo for the Dubuque Retired School Personnel Association meeting. It's a very fulfilling project and something useful instead of us simply being vegetables in front of the TV. Perhaps we could do one by webinar if that would be something that would interest you.



Photos from December 2019. John Woodin is a retired Dubuque educator who moved to Cincinnati with his wife, Nancy, to be closer to their grandsons.



Nancy Woodin getting ready to box up mats heading to Haiti.

Happy New Year 2021 IRSPA Members!!

BE A BEHIND THE WHEEL TEACHER

BEHIND THE WHEEL & DRIVER EDUCATION

Driver Education instructors are in-demand year-round. Most companies let you pick the schedule that works for you – part-time, summer or any combination. With the BTW certificate or teaching endorsement you can earn \$18-25/hour, which makes it a very attractive part-time job. Get started today.



BEHIND THE WHEEL

Any adult who successfully completes the Driver Education I and II courses may be authorized to teach the Behind-the-Wheel component of driver education.

Registration Register for classes with Grand View University. No application or transcripts are required.

BEHIND THE WHEEL: NON-CREDIT OPTION*

Any adult who successfully completes the Driver Education I and II courses may be authorized to teach the Behind-the-Wheel component of driver education. The reduced cost for the program is \$600 (includes both courses). No application or transcripts are required, simply register for classes.

These courses do not receive credit and cannot be used toward a future endorsement.

BEHIND THE WHEEL: CREDIT OPTION

Cost The cost of the program is \$418 per credit hour. Total cost for the Behind-the-Wheel authorization is \$2,508, plus books.

** Valid driver's license required to obtain the Driver and Safety Education Endorsement and Behind the Wheel authorization.*

SCHEDULE

SPRING 2021 online course dates: February 15 – April 30

SPRING 2021 classroom session (virtual options): February 20

For more information:

Steven Kellogg, Enrollment
Counselor 515-263-6183 or
skellogg@grandview.edu



Phishing Expeditions

BE AWARE OF THE KINDS OF PHISING EXPEDITIONS IN YOUR SOCIAL MEDIA

The following are samples of what I received in October 2020.



I have been told via phone twice that if I did not submit my Social Security Number, I would be sent to jail. *No one has come yet to take me away.*

Auto renewal notifications have been unending phone calls. *Will she ever call from the same place. Better yet, STOP CALLING.*

Calls from Friendwood, TX; Hingham, MA; United States; Georgetown, CO; and, most recently, Bangladesh! *Bangladesh??*

I can acquire my Concealed Carry Certification now before the laws change! *I don't own a gun.*

My credit score is ready to be increased by at least 94 points. Please fill out your details now. *What?*

Better than Cialis and Viagra. 1 month supply for free today. *Seriously? I'm 69 years old!*

I am the Amazon loyalty winner of this Macbook! Click on link and you will have the Macbook tomorrow. *Don't have an Amazon account!*

FEDEX: delivery 65484 update: shipped. Review here: *FedEx delivers here almost every day. Who are you kidding?*

Did you serve in the military anytime between 2003 and 2015? You might be entitled to monetary compensation. Go to: *Never been in the military.*

Your 4113 USD Boy Scout Compensation is ready. Please fill out the required information as soon as possible. *Never a Boy Scout. I was a Boy Scout leader.*

Shipped: Your USPS package with \$106 loyalty award will be delivered Mon, 2 Nov. Kindly acknowledge by today. *I buy a lot of stamps but didn't know you had a loyalty award.*

Concerned with losing your hair? Do this easy Hair Loss Therapy quickly. *I'm getting old. You lose hair when you get old.*

Netflix: Bad news – your Netflix subscription is expiring. Good news – we're giving you an extension free! *I don't have Netflix.*

The Amazon Prime Day Winner Is George! Congratulations, click here to collect your brand new Macbook Pro. *I don't have an Amazon account.*

EVERY ONE OF THESE TEXT MESSAGES WAS FOLLOWED BY A LINK, CONNECTING TO THAT LINK WOULD ALLOW THE TEXTER TO ACCESS YOUR PERSONAL INFORMATION AND PROBABLY A CREDIT CARD ACCOUNT. BEWARE OF THESE SOCIAL MEDIA FRAUDS!

Newsletter

Iowa Retired School Personnel Association

3221 Cheyenne Blvd.
Sioux City, IA 51104

PRSRT STD
U.S. POSTAGE PAID
Rockwell City, Iowa 50579
Permit #145



WE REMEMBER

<u>Name</u>	<u>City</u>	<u>Unit</u>
Bachtell, Leland	Elwood, IA	Jackson County Unit
Behrend, Lou	DeWitt, IA	Jackson County Unit
Bohy, John	St. Donatus, IA	Jackson County Unit
Brandsma, Roberta	Kolona, IA	Sioux City Area Unit
Castillo, Kathryn	Council Bluffs, IA	Council Bluffs Area Unit
Dickman, JoAnn	Sioux City, IA	Sioux City Area Unit
Ferguson, Corene	Denison, IA	Crawford County Unit
Hackett, Marilyn	Sioux City, IA	Sioux City Area Unit
Hudson, Dr. Celeste	Georgetown, TX	No Unit
Kedo, Helen	Earlham, IA	No Unit
Lary, Irene	Muscatine, IA	Muscatine Area Unit
Lee, Joanne	Fort Dodge, IA	Webster County Unit
Lodge, Miriam	Cedar Rapids, IA	Cedar Rapids Area Unit
Martin, Nancy	Keokuk, IA	Lee County Unit
McCoy, Darlene	Boone, IA	Boone County Unit
Moss, Darlene	Sioux City, IA	Sioux City Area Unit
Neu, Lorraine	Sioux City, IA	Sioux City Area Unit
Nichols, Bonnie	Knoxville, IA	Marion County Unit
Nielsen, Cheri	Council Bluffs, IA	Council Bluffs Area Unit
O'Brien, Dalene	Boone, IA	Boone County Unit
Patterson, Margaret Ann	Davenport, IA	Davenport Area Unit
Podendorf, David	Council Bluffs, IA	Council Bluffs Area Unit
Reis, Helen	Coon Rapids, IA	Carroll-Greene Unit
Sanders, Frances	Keokuk, IA	Lee County Unit
Schafer, Donn	Charles City, IA	Big Four Area Unit
Schauland Evelyn	Muscatine, IA	Muscatine Area Unit
Schroeder, Dennis	San Diego, CA	Dubuque Area Unit
Smolik, Margaret	Osage, IA	Cedar Valley Unit
Ssatterthwaite, Verna	Muscatine, IA	Muscatine Area Unit
Story, Steve	Hawkeye, IA	West Union Area Unit
Ward, Delores	Sioux City, IA	Sioux City Area Unit
Wegener, Betty Joan	Walcott, IA	Davenport Area Unit
Wolhler, Lotus	Underwood, IA	Council Bluffs Area Unit

PLEASE NOTE: Send relevant notices, change of address, and/or subscription cancellations to rswanson@cableone.net

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Contributions to the Iowa Retired School Personnel Association legislative fund for the improvement of retirement benefits are being accepted for the current year (Oct. to Oct.) Please make your contributions as generous as possible.

\$5.00 _____ \$10.00 _____ \$15.00 _____ Other _____

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Unit Name _____

County _____

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Sioux City, IA 51104 • Make Checks payable to IRSPA

MEMBERSHIP APPLICATION

Iowa Retired School Personnel Association

Name _____ M.I. _____

Last First

Street Address _____

City _____

State _____ Zip _____

If Member of Local Unit _____

Unit Name _____

County _____

Annual Dues: \$15 • LIFE MEMBERSHIP: \$300