



IOWA RETIRED SCHOOL PERSONNEL ASSOCIATION

Letter from the President

Dear Members,

I want to thank the members who sent e-mails or left phone messages about the newsletter. Your input is greatly appreciated.

We still struggle with constrictions of masks, social distancing, hand washing, and limited gatherings. Now we wait to get our COVID vaccination(s). As I write this, J&J is hoping to have their immunization approved. That will be three options. What the drug manufactures need is a sit-down with some great kindergarten teachers to talk about working collaboratively. If you have the recipes that work, then share them so more people can get vaccinated and overcome this ever changing virus – two new strands. The governments are paying for this, and this should not be a profit-making endeavor. I am done venting.

As you read this, our state legislators should be beginning to wind down their session. Let's hope they took care of us by leaving IPERS alone, by helping with the cost of drugs, by providing punishment to scammers, and maybe allowing us to not pay taxes on our retirement income. I believe in public education even though I attended Catholic school growing up and had been a non-public school principal for three years, I pray they left funding alone for public schools and maintained the special options for the non-public schools.

Holding any in-person IRSPA sponsored events this spring is highly unlikely even though I thought differently in December. Vice President Jean Hoffman and I are to serve as district coordinators for some kind of spring district virtual events. Local units can work with their district coordinator to hold Zoom events with the state's Zoom license.

We are looking for people to volunteer to serve a district coordinators in District 2 and 3. You would serve as a coach to the units in the district. You are paid for your expenses while working with local units, leading



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a district meeting, and attending state events. It is a great way to meet new people and find old friends. Let me know if you are interested. Let me know if you would like to be considered for a state office or committee position.

When you read this, it will have been a month since the Iowa Governor lifted the wearing of masks and social distancing recommendations. I am hopeful that the majority of Iowans continued to wear masks, socially distance, and wash their hands often. I am hopeful that all of the IRSPA members and their families will be vaccinated with at least one of three options. I am hopeful the number of related hospitalizations and deaths have declined. I am hopeful that there will be no additional strains of the virus around the world. I am hopeful that the mandate for in-school instruction is working with few instances of COVID.

Merriam-Webster's definition makes "hope" seem close to "wish:" "to cherish a desire with anticipation; to want something to happen or be true." Whatever the details, hope in general means a desire for things to change for the better, and to want that better situation very much. I am hopeful that our public and non-public school educators will continue to adapt to the changes created by the pandemic. (Being Catholic, I believe that because of what happened in the past year all educators are in line for sainthood.) I hope that local units and local members are doing things to let our educators know that we care about them as I submit my quarterly letter. Little loaves of fruit breads; a jar of jam, jelly, or preserves; a jar of a nut butter; some bags of hugs and kisses; letters of support; a casserole or hot dish to take home and bake for dinner; a pan of cereal bars; a baked pie; warm, fresh bread; a basket of fresh fruit; a bowl of vegetables cleaned and cut to put in the crock pot to make a hearty vegetable soup - imagine all kinds of possibilities. All of these would make my day if they were left at school for me to share or enjoy.

Your IRSPA Board is still planning to have the Annual Meeting and Conference in October 2021 at the Honey Creek Resort on Lake Rathbun. More to come in our June issue.

Praying for member health and safety,
George Wm. Holland



Welcome Spring!

State Meeting 2021

Mark your calendars now for the 2021 State Meeting. We will be meeting at the beautiful Honey Creek Resort State Park on Lake Rathbun near Moravia, Iowa, October 6 & 7, 2021.

The Appanoose/Wayne and Lucas County Units were in the beginning stages of planning the 2020 State Meeting when COVID entered our lives; our plans were put on hold along with traveling, meeting in groups, eating at restaurants, and everything else we enjoyed with groups of people and took for granted as normal and safe. Thankfully, a vaccine is ready and starting to serve our communities. I can hardly contain myself, but I will patiently wait for Public Health to contact us and tell us we are next on the list and give my husband and I appointments.

Watch the Newsletter in coming months for more information. Hope to see you in the Autumn.

Jane Beatty

District 5 Coordinator State Meeting 2021

It's News to Me...

By Toni Hood

The following information covers a few salient points taken from "A Review of Articles from the National Center on Retirement Security." The review was compiled by Philip Tetzloff who is IRSPA's legislative chair, liaison to Iowa's AARP Executive Council, and a member of IPERS Benefits Advisory Committee.

• **Long Term Care Coverage through Medicaid:** 69% of seniors will require some type of long-term support and services for an average of length of three years. Half of Medicare beneficiaries in 2019 had savings below \$73,800, half of Black beneficiaries had savings below \$14,500, and half of Latino beneficiaries had savings below \$9,650. The national median cost for a year of nursing home care in a private room is \$102,204.

• **Women's Retirement Preparedness:** Older women receive approximately 80% of the retirement income that older men receive. Women are much more likely to work part-time, and women are more likely to take time out of the labor force to provide caregiving to their children and grandchildren, their elderly par-

ents, or an ailing spouse. More women are negatively affected by divorce and widowhood than are men. Approximately 76% of teachers are women.

• **The Growing Burden of Retirement:** Social Security now replaces less income than it did in the past. Housing, healthcare, and long-term care costs have increased and present greater obstacles. Adequate retirement security depends on Social Security income, pension plans, and personal savings. Less than half of all U.S. have access to a retirement plan through their employer. Lower interest rates impacts the income retirees receive from their savings. In 2019, only 37% of working adults thought their retirement savings plans were on track. Only 22% had money in defined pension plans. Emergency expenses of \$400 could not be covered by 36% of adults.

• **Fortifying Main Street:** In many small towns and rural communities, the largest employers are school districts, county and local governments, and state-federal agencies. Many of these employees remain in their communities after they begin collecting their retirement payments. In Iowa's 99 counties, pension benefit dollars contribute to the Gross Domestic Product. The smaller the county the greater the impact of pension dollars. Pension dollars have a "ripple effect;" one person's spending becomes another person's income. In Iowa, pension payments of \$3.55 billion supported 20,172 jobs. The impact for federal tax was \$270.7 million and \$280.3 million for state tax.

• **In 2019, only 37% of working adults thought their retirement savings plans were on track. Only 22% had money in defined pension plans. Emergency expenses of \$400 could not be covered by 36% of adults. According to IPERS CEO, Gregory Samorajski, "IPERS' Trust Fund is strong and secure, and IPERS has the liquid assets necessary to pay monthly benefits for years to come."**

While the IPERS Trust Fund's long-term outlook is positive, many Iowans are not financially secure due to many of the above cited facts. IRSPA members should be justifiably grateful for the security their pension payments provide. Because of the economic Pandemic damage, many of our citizens are experiencing financial, housing, and food related stressors. Please be mindful that our mission is "to serve, and not to be served."

Never get so busy making a living
that you forget to make a life!



Estherville Area Retired School Personnel

Estherville Area Retired School Personnel, has Zoomed into a new meeting style to stay connected with our members and to keep up to date with IRSPA. We have continued meeting through the pandemic with the Zoom account provided by the state IRSPA board. As a unit we have connected with members in California and Colorado and some who were traveling along the way. We were able to learn first hand how the pandemic was impacting different areas of the country. Most of our traveling members were spending time with their grandchildren and Family members, so it was enjoyable learning how schools were being creative across the country. Beth Langford has returned to her love of kindergarten and is doing at home kindergarten for her granddaughter in California. Lois Fraser helped keep her grandchildren going by supporting them with their online classes in Colorado. For those of us that stayed in Iowa, we were able to share new tricks in mask making, supporting each other throughout the pandemic, and sharing how we are keeping a positive attitude through all of this. We made a commitment to continue our learning by learning some of the "tricks" of Zoom and have had fun with it. Thank you to IRSPA for providing this service to the local units. If your local unit would like to try a Zoom meeting, please reach out to your district coordinator. They will be able to set up your meeting and provide you with a link to send out to your members. It is fun and easy. You could also contact Jean Hoffman, currently serving as vice president and president elect of IRSPA, to have a meeting set up at 42teacher@gmail.com or by calling 712-209-1780. You will then have to send the link to your members. Stay safe and keep on learning.

by Jean M. Hoffman



Hardin County Area Retired School Personnel

Hardin County Area Retired School Personnel met in October and November. Finding a place to meet has been difficult. In October, a member volunteered to prepare a meal for fourteen members and we were able to rent the Performing Arts Center in Iowa Falls. Due to costs, we decided to meet in November at Immanuel Lutheran Church in Iowa Falls. An Iowa Falls teacher agreed to prepare the meal which volunteers served to thirteen members.

The GED program that we have supported for several years has been discontinued in Iowa Falls. Members are asked to seek a new project and give suggestions to the Community Involvement Committee to be voted on at a later meeting.

We were sad to learn several members have decided not to join us this year. Reasons given being age, illness, and moves. One member, Doris Foster, has moved to assisted living at the age of 101. Doris is a charter member of our group.

Even in the midst of the pandemic, we were happy to be able to be together for a brief meeting. Our program chairman, Connie Wagner, has been sharing fun, thought provoking readings from "Let There Be Laughter".

There are many ideas on the agenda for the time we can meet again. Members were encouraged to continue to support the scholarship fund. President, Jill Fraser, told about the Orphan Train in Clemons, IA. They are looking for volunteers for Tuesdays.

We are hopeful we can meet in March to share updates and ways to meet our goals. There are many volunteer opportunities available. Let's seek them out and make 2021 a time for growing and serving.

Secretary,
Mary Lou Kirkdorffer

Newsletter Deadline

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



Articles for the June newsletter are due no later than Friday, May 7, 2021



*Get info to Toni Hood, at
E-mail: tonihood@q.com
Home Telephone: 515-332-5819
Cell Phone: 515-269-3823*



Dallas County Area Retired School Personnel



Davenport Area Retired School Personnel

In a normal year, the members of Dallas County Area Retired School Personnel Association (DCARSPA) support local causes with donations at their monthly meetings. This year, due to coronavirus restrictions, they have not been able to meet, but they have still supported several causes.

The first week in November, members were urged to drop off donations of non perishable items at the home of co-president, Karen Einck to fill the Blessing Boxes located at the Dallas County Hospital and Panther Creek. Almost 175 items were collected, and on November 17 (pictured below) Sue Kimpston and Julie Tibbles filled the Blessing Boxes.



Another cause was the local Toys for Tots give away. Treasurer, Linda Andorf and her husband, John, headed up the local drive. Members dropped off toys or sent donations. Linda reported, "It was a very busy week- we filled bags for 450 children. The need was great for us and for the Marine Corps; their donation was about 25% what we have gotten previously."

Lastly, recognizing the stress and uncertainty all school staff have endured this difficult school year, DCARSPA held a random drawing for \$20 in Perry Bucks for a staff member in each of the four school buildings in Perry in late December. Linda Andorf, DCARSPA treasurer, delivered the prizes and applauded their flexibility and dedication to education.

by Sue Leslie,
DCARSPA Secretary



Linda Andorf, our treasurer, is shown with Blanca Cortes, administrative assistant at St. Patrick's Catholic School.

On January 13, our board met via ZOOM to outline our plans for this year. Getting together online was a real "SHOT IN THE ARM"! (I hope you don't mind that I INJECTED a little humor into my report). It was SO good to see the faces of fellow members! We had a few minutes to socialize, then we got down to business. Our number one objective was to decide when we can all meet in person again. We decided to tentatively plan on April 13th. We are hoping that our members will have had the chance to get vaccinated by then. If not, we will make it a POINT to SHOOT for May!

On a more serious note, our Necrology Ceremony is scheduled for May. We truly want to honor our fellow members who passed during 2020 and 2021.

Deb Kelly, Secretary

Teaching children is an accomplishment, getting children excited about learning is an achievement!

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LIMITING THE OUT-OF-POCKET COST OF INSULIN

Our Lobbyist at Work

HF 263 setting a cap on out-of-pocket insulin cost at \$100 for a 30 day supply, passed the House on **February 8, 2021**, with a vote of 89 - 2. Some of the text is below... IRSPA is monitoring the bill.

a policy, contract, or plan providing for third-party payment or prepayment of health or medical expenses that provides coverage for prescription drugs shall cap the total amount of cost-sharing that a covered person is required to pay per prescription filled to an amount not to exceed one hundred dollars for up to a thirty-one-day supply of at least one type of each of the following:

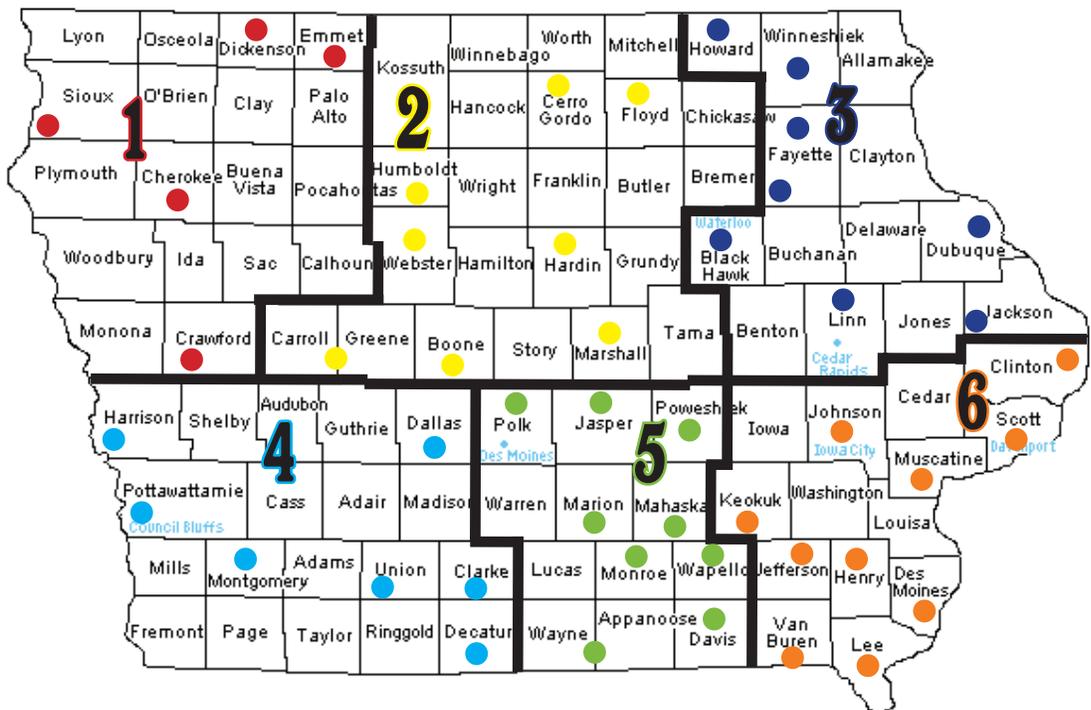
- a. *Rapid-acting prescription insulin drugs.*
- b. *Short-acting prescription insulin drugs.*
- c. *Intermediate-acting prescription insulin drugs.*
- d. *Long-acting prescription insulin drugs.*



John Cacciatore,
Senior Vice President
POLICYWORKS
IRSPA Lobbyist

IRSPA is the only organization working primarily to protect and improve the financial benefits of Iowa's retired school personnel. Recruit a new member today!

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www.irspa.org

Check it out!

ASK AMBA

Dear AMBA,

I'm a little confused about Open Enrollment. With everything that is going on in the world in 2020, life is confusing enough. COVID, the election, and all this advertising about open enrollment. How does this affect me and my Medicare coverage? Am I missing something?

Sincerely,

Sam



Dear Sam,

Very good question. Open enrollment has to do with several different things. When someone turns 65 and goes from health insurance to Medicare, they are in an open enrollment period. That means they qualify for Medicare without having to answer any medical questions.

Open enrollment also comes between October and December each year for those who may want to change their Plan D, prescription coverage, or move from one Medicare Advantage Plan to another one. People are inundated with news about Advantage plans with no monthly premiums and free dental, vision and hearing benefits. There are many different ones out there, but be careful. Nothing is free. Even though they advertise no monthly premiums, there are usually copays and coinsurance involving what could be some hefty out of pocket costs.

We all experience rate increases with our traditional Medicare Supplement plans. Our trusted partner, AMBA, works with several different insurance companies when it comes to Medicare Supplement. They are able to find companies who have very competitive pricing. By just answering a few health questions, it is possible to enjoy the exact same coverage at a lower monthly premium, by medically qualifying.

Please note that if you have any questions about your existing Medicare coverage, please reach out to Paul Strid, our AMBA representative at 708-347-7081 or paul.strid@ambainfo.

Thank you for your inquiry.

AMBA

Newsletter

Iowa Retired School Personnel Association

3221 Cheyenne Blvd.
Sioux City, IA 51104

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WE REMEMBER

<u>Name</u>	<u>City</u>	<u>Unit</u>
Becker, Vivian	Davenport, IA	Davenport Area Unit
Beisch, Bob	Ottumwa, IA	Wapello County Unit
Brown, Claudine "Dea"	Iowa City, IA	Johnson County Unit
Fearing, Ken	North Hero, VT	Johnson County Unit
Fields, Margaret	Fort Dodge, IA	Webster County Unit
Gaston, Robert	Bettendorf, IA	Davenport Area Unit
Gross, Alice	Sioux City, IA	Sioux City Area Unit
Gross, Teresa	Fort Dodge, IA	Webster County Unit
Hanson, Andrea	Fort Dodge, IA	Webster County Unit
Haugen, Mervyn	Somers, IA	Webster County Unit
Hoffmeier, Bruce	Newton, IA	Jasper County Unit
Isberg, Dagny	Humboldt, IA	No Unit
March, Ruth	Dubuque, IA	Dubuque Area Unit
Maschka, Barbara	Iowa Falls, IA	Hardin County Unit
Milefchik, Pat	Fort Dodge, IA	Webster County Unit
Monroe, Mary Sue	Ottumwa, IA	Wapello County Unit
Moore, Karen J	North Liberty, IA	Wapello County Unit
Niebuhr, Robert	Sioux City, IA	Sioux City Area Unit
Nolan, Darlene E	Davenport, IA	Davenport Area Unit
Olson, Norma	Fort Dodge, IA	Webster County Unit
Opheim, Barbara	Mason City, IA	Mason City Area Unit
Outhouse, Dana	Newton, IA	Jasper County Unit
Robinson, Susan D	Okoboji, IA	Iowa Great Lakes Unit
Rodgers, Sam	Ottumwa, IA	Wapello County Unit
Salmon, William	Dex Moines, IA	Dallas County Unit
Scheidel, Helen	Fayette, IA	West Union County Unit
Schroeder, Laverne	Sioux City, IA	Sioux City Area Unit
Seaton, Rae	Dubuque, IA	Dubuque Area Unit
Seifers, Jane	Davenport, IA	Davenport Area Unit
Smith, Jaames D	Mason City, IA	Mason City Area Unit
Story, Steve	Fayette, IA	West Union County Unit
Trueblood, Jeanette	Mt Pleasant, IA	Henry County Unit
Walker, Mary Lou	Ottumwa, IA	Wapello County Unit

LEGISLATIVE FUND

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 _____

Name _____

Street Address _____

City _____

State _____ Zip _____

If Member of Local Unit _____

Unit Name

County

MAIL EITHER FORM TO:

Robert Swanson, IRSPA Treas. • 3221 Cheyenne Blvd.,
Sioux City, IA 51104 • Make Checks payable to IRSPA

MEMBERSHIP APPLICATION

Iowa Retired School Personnel Association

Name _____
Last First M.I.

Street Address _____

City _____

State _____ Zip _____

If Member of Local Unit _____

Unit Name

County

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

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