

IOWA RETIRED SCHOOL PERSONNEL ASSOCIATION

Letter from the President

Dear Members,

I am joyfully looking forward to our first state gathering since 2019, the Annual Meeting and Conference on October 6 – 7, 2021 at the Honey Creek Resort on Lake Rathbun, Morovia, Iowa. Because we were cautious in our spending this year, we will provide each unit two rooms for lodging on October 6 and mileage for two cars of unit attendees. All unit attendees will have to pay for their meals. There



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

are no registration fees. What a deal for our members. What a way to celebrate 70 years as an association!

Look at the information about the three counties to visit on October 6. There are many opportunities to learn as well as maybe purchase items of interest. Personally, as a quilter, I am anxious to visit the Quilt Shop in Chariton. I want to stroll the Centerville Town Square in hopes of finding some dark chocolate. And I want to see the bank that Jesse James robbed in Wayne County. What a great way to learn about three lowa Counties. Their unit members are hosting the conference and some are making presentations. How lucky we are to be living the life! Enjoy those communities on your way to and from the conference.

We have had several members pass over the past two years. Sometime during our banquet and on Thursday morning, we will have our slide show running so you can remember those who have passed.

On September 2, the Executive Committee met with Bob Swanson to review our budget for 2021 – 2022. We are maintaining our membership despite the COVID shutdown. We are fortunate to be working with one of our state universities to provide membership and benefits to their retirees. AND, we are blessed to have Bob Swanson doing this work. He knows the association and handles our finances efficiently with some assistance from his wife, Marge.

Paul Strid and I have been working with our AMBA

partner on ways to build membership and getting out the word about our member benefits. You will find that information in this newsletter.

We also met with our lobbyist, John Cacciatore. He and Chris Rantz have done us well with Phil Tetzloff, our Legislation Chair. They are sharp about issues impacting retirees; not only IPERS and social security but housing, health costs, scammers, etc. They come with both party perspectives; John on the Democrats and Chris on the Republicans. We hope they will join us at the Honey Creek Resort to share plans for the 2022 legislative session.

We have a new Vice President; Jeanne Handeland. She hails from Estherville. I know you'll support her as an IRSPA leader for the next four (or more) years.

Thanks again for your comments about my letter. It helps us set direction for our association.

See you at the Honey Creek Resort on October 6 and 7! Let's celebrate 70 years.

Praying for member health and safety, George Wm. Holland

State Meeting 2021 It's time to Register

for the October 6 & 7, 2021

We will be meeting at the beautiful Honey Creek Resort State Park on Lake Rathbun near Moravia, lowa

The Appanoose/Wayne and Lucas County Units have been busy planning the 2021 State Meeting.

HOPE TO SEE YOU ALL THERE!





Iowa Great Lakes Retired School Personnel

ATTENTION RETIRED TEACHERS IGLRSPA What does that stand for? IOWA GREAT LAKES RETIRED SCHOOL PERSONNEL ASSOCIATION

The Association, IRSPA President George Holland from Dubuque says retired teachers are interested in IPERS, Social Security, Medicare and Medicaid. We are active in our community as well. Our Association have been active volunteers in the neighborhood. Some of them are: Lakes Regional Healthcare, Dickinson Co. Nature Center, Lakes Art Center, Churches, etc. The volunteer hours are turned into the state IRSPA office and turned into money that supports the work being done in behalf of IPERS.

Our next meeting was June 17 at Spirit Lake Senior Center. At this meeting nine were in attendance; we welcomed one new member. Barb Songer District 1 Representative, visited our meeting. She informed us of some upcoming meetings: The Annual District 1 Meeting in May 2022 in Cherokee and The Annual State Meeting in October 6-7, 2021 at Honey Creek Resort on Lake Rathbun.

We discussed how we can attract new members. Be looking for a brochure telling about our organization. Think seriously about joining.

Reporter, Marjorie Roelofsen



Pictured IGLRSPA officers.

Marcia Hill, Treasurer; Leah Streeter, Secretary; Dorothy Wagner, President





Boone County Retired School Personnel

The Boone County Retired School Personnel met June 8th at the Ericson Public Library. While we appreciate the space, we are hoping that we can soon resume our regular meetings which include lunch as well as a program at the First United Methodist Church in Boone.

The meeting was called to order by Co- President Bev Olofson. Ten members were present.

Our guest speaker was Angela Hiatt from Iowa Public Television. She shared with us many educational resources available from IPTV. Angela spoke of many interesting, but not well known, assets and materials available for not only educators, but also the general public. IPTV has developed many free apps for use by parents, kids, and professionals. They can be found at pbskids.org/apps. IPTV also has developed learning media for early childhood through 12th grade which includes lesson plans as well as downloadable web-based resources to accompany classroom programs.

We were also reminded to submit our Volunteer Hours by September to Karen Dannen.

We are looking forward to a return to "normal" meetings and luncheons in the near future.

Submitted by Co-President, Jean Sorsen

IRSPA CONTACTS

President:

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Appanoose & Wayne **Retired School** Personnel

District

Davenport Area Retired School Personnel

Below is a picture of our planning committee noontime meeting held at Hardees in Centerville. We discussed the upcoming October 6 & 7 State meeting at Honey Creek Resort in Appanoose County with Jane Beatty, District 5 Coordinator Leader. We appreciated all who attended and the great things Jane did to prepare for the October meeting. The officers were well prepared. Bill Thom was recognized for 25 years of service

as treasurer.



Left to right: Deb Robinson, Lois Hays, Jane Kaster, Richard Keilig Jr., Bill Thom, and Kathy Uhlenhake.

by Richard H. Keilig Jr. President Appanoose and Wayne IRSPA

We encourage membership renewal!



~ Card Lovers ~

We have a card room reserved at Honey Creek Resort for Wednesday afternoon Oct. 6th... if you love to play cards this is your invitation to

come join the fun!

FINALLY! Yes, finally our Davenport Area Retired School Personnel were able to gather IN PERSON for our first luncheon in 14 months. What a joy it was to be able to socialize in person and see all of our colleagues!

Our luncheon was even more special because we had a special quest: Linda Miller, District 6 Coordinator. Linda updated our club on the May District meeting, the October IRSPA State Meeting, and Delta Dental insurance coverage.



From the left: Joyce Ceurvorst, Treasurer; Julie and Dave Scott, past Co-Presidents; Linda Miller, District 6 Coordinator; Lynda Kuehn, President; and Deb Kelly, Secretary.

Our board will be meeting in August to schedule our September meeting. As of this writing, we are planning to meet as usual. Let's all hope that the Delta variant doesn't throw a wrench into our plans!

by Deb Kelly



Newsletter Deadline

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

Articles for the **December** newsletter are due no later than Friday, OCTOBER 29, 2021

NOTE: Earlier Deadline Due to Thanksgiving.

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



Iowa Retired School Personnel Association 2021 Annual Meeting & Conference October 6 – 7, 2021 Honey Creek Resort at Rathbun Lake

CONFERENCE REGISTRATION

Member NameAddressCity, State, ZipPhone Number	
City, State, Zip Phone Number Email H	
Email H	
Email H	
-	HONEY CREEK RESOR
	STATE PARK
There are no fees for the Conference except for meals.	ON RATHBUN LAKE
Banquet – 6:00 pm - Wednesday Evening	
Menu: Herb Roasted Stuffed Pork Loin with Sweet Applesauce Ma	aple Brown Butter, Garden Fresh Salad,
Chef-Selected Potato, Fresh Vegetable, Bakery Fresh Dinner Rolls, Bakery Coffee, Decaffeinated Coffee (The price may seem high. However, this included not included in the resort's restaurant.) reservations @ \$30.00 per guest = \$	
Lunch – 12:00 PM Noon - Thursday	
Menu: Ham Croissant (Black Forest Ham, Mature Cheddar Cheese,	, Tossed Salad Leaves, Honey Mustard
Dressing), Potato Salad, Fruit Cup, Iced Tea, Coffee, Decaffeinated Commerce reservations @ \$15.00 per guest = \$	Coffee
Total Payment = \$	
Please return your Conference Registration with your meal to IRSPA by September 29, 2021 to: Jane Beatty 19382 430 th Lane	reservations with a check made out

Contact Honey Creek Resort directly to reserve your room. (866) 797-5308 Ask for the "IRSPA Conference Rate."



See you at the Honey Creek Resort! **TRSPA** October 6 – 7, 2021

Cozy rooms & cottages in a lakeside hotel offering 18-hole golfing, American dining & a waterpark. (pet friendly)



Wednesday, October 6, 2021

7:00 AM - 5:30 PM - Living the Life

Appanoose, Lucas, & Wayne Counties Welcome You to South Central Iowa! As you travel to Honey Creek Resort for the 2021 IRSPA Annual Meeting & Conference, please stop in our communities, take advantage of our hospitality, and enjoy some interesting and

educational sites!

9:30 AM - Executive Board Meeting

11:30 AM - Executive Board Luncheon

3:00 PM - Room Check In

6:00 PM - Annual Membership Dinner

Thursday, October 7, 2021

7:00 AM - Rise and Shine

7:00 AM - 11:59 AM - Room Check Out

8:00 - 9:00 AM - Registration



8:00 AM – 11:59 AM – Salute to Our Colleagues Who Passed Since October 2019

8:00 - 9:00 AM - Morning Refreshments including coffee, juice, and assorted pastries compliments of IRSPA.

9:30 AM - 11:30 AM - Learning Sessions

12:00 Noon – Luncheon

1:00 PM - Annual Meeting

On the next two pages are this year's tours. Travel and stop on your own time before dinner... Here is what Appanoose, **Lucas, and Wayne Counties** have to offer. Enjoy!

Appanoose County

Enjoy a stroll around the beautiful <u>Centerville Town Square</u> – the **LARGEST** square in the world! Gorgeous buildings, clothing shops, antique shops, restaurants, gift shops and more.



Also in Appanoose County.

- Appanoose Co. Freedom Rock in the courthouse lawn.
- Sharon Bluffs State Park 25100 520th St, Centerville
- Rathbun Fish Hatchery. On your way to the resort stop at the hatchery. Tours are selfguided for small groups of visitors. If you are traveling with a large group, you must call ahead.

15053 Hatchery Place Moravia, IA 52571 641-647-2406 Monday – Friday, 7:45am – 3:45pm

Towns and Cities in Appanoose County, Iowa

Centerville Moulton Cincinnati Morovia Mystic Plano Unionville Udell Numa Exliine Rathbun

Lucas County

Take a leisurely stroll around the Chariton Town Square. Just a few of the highlights include:



Piper's Old Fashioned Grocery Store and Homemade Candies 901 Braden Ave



Cindy Lou's Quilt Shop & Gifts 907 Braden Ave



Connecticut Yankee Pedaller, INC.
906 Court Ave

Also in Chariton

- Several Antique & Collectables Shops
- Lucas Co. Courthouse in the center of the square
- Lucas Co. Veteran's Memorial Park & Freedom Rock 1023 Linden Ave
- Lucas Co. Historical Museum 117 N 17th St, open 11am 2pm
- C & C Custom Cycle & Fat Baggers, Inc. 130 E Lincoln Ave
- Pin Oak Lodge & Marsh 1 mile south on Hwy 14
- Red Haw State Park 2 miles west on Hwy 34

Towns and Cities in Lucas County, Iowa

Chariton Lucas Derby Russell Williamson

Wayne County

The <u>Prairie Trails Museum</u> in Corydon presents a display of local history that will amaze and delight you. The museum will be open for guests from 2:00 PM to 4:00 PM. Enjoy every moment of your visit! The museum is on the east side of town on the north side of Hwy 2 – you can't miss it!





Also in Wayne County

- Corydon Freedom Rock Veterans Memorial located in the courthouse lawn
- Jesse James Robbery
- Bobwhite State Park Jewell Rd., Allerton
- Corydon Lake Park
- Wayne County Historical Society
- Nelson Round Barn, 120th St, Allerton, IA 50008

Towns and Cities in Wayne County, Iowa

Corydon Allerton Seymour Humeston Lineville Promise City Millerton Clio

For those not wanting to Tour the Towns, there will be a game room available. Monopoly, Jenga, Apples to Apples, Decks of Cards, Trivia Pursuit, Puzzles, and Checkers are a few. Or enjoy the resort amenities: golf, swimming, watercraft, fishing, waterpark, walking trails, and bike paths.

IRSPA

Association (IRSPA) Board of Directors has endorsed various benefits provided through Association Member Benefits Advisors (AMBA) for our members. These products and services were selected because they provide superior benefits and competitive rates. A brief description of each of the current member benefits available is contained in this document. (2021-2022)

Understand your benefits!

DENTAL PLAN

The dental insurance plan, underwritten by **Delta Dental**, offers group rates for association members. Freedom to use any dentist and no network required. Routine cleanings and exams are part of the plan and there are no referrals required for specialty care.

VISION PLAN

Vision Service Plan (VSP) provides you access to their vast nationwide network of ophthalmologists and optometrists. When visiting a VSP net- work doctor, you'll receive an annual eye exam every 12 months*, lenses every 12 months*, and frames provided up to your allowance every 24 months.

MEDICARE SUPPLEMENT PLANS

This plan offers the freedom of choice to select the doctors, hospitals, and clinics that members want, and they will never be cancelled because of age or health.

CANCER, HEART ATTACK & STROKE POLICY

This IRSPA endorsed program will pay a lump sum benefit from \$5,000 to \$100,000 to use any way you like, upon a diagnosis of Cancer, or if you have a Heart Attack, Heart Surgery or Stroke. The Money comes in a lump sum payment, and is PAID DIRECTLY TO YOU, regardless of any other insurance you may have. This money can be used to help pay deductibles, rehabilitation, experimental treatments or any unexpected expenses. The program also includes a recurrence benefit which will pay upon multiple incidents.

CANCER TREATMENT PLAN

You are provided benefits that relate to treatment and patient care upon diagnosis of cancer. This policy includes medical and non-medical expenses

FINAL EXPENSE WHOLE LIFE POLICY

With this whole life policy, your premiums are guaranteed never to increase and your coverage is guaranteed never to decrease. Death benefits paid to your beneficiary are tax free.

FIXED INDEX ANNUITY

Are you concerned about being jolted by sudden changes in the stock market? If so, the Fixed Index Annuity may be for you. With this annuity, you can create guaranteed income with a guaranteed interest rate.

LONG TERM CARE POLICY

Many people believe Medicare and Medicare Supplement insurance will pay for their long-term care. Neither Medicare nor private Medicare supplement insurance will pay for long term care. With the IRSPA endorsed long term care policy, you select the daily benefit amount, elimination period, and benefit period which best suits your needs for care. This policy pays in addition to any other insurance, and premiums do not increase with age.

MEDICAL AIR SERVICES ASSOCIATION (MASA)

For over 30 years, MASA has been providing life-saving emergency assistance to its members while they are AT HOME OR WHEN TRAVELING. The coverage is designed to protect members against catastrophic financial loss when emergencies arise. Benefits include: Emergency Air Transportation, Helicopter Transportation, Ground Ambulance Transportation, Organ Retrieval, Organ Recipient Transportation, Recuperation / Repatriation, Return Transportation, Escort Transportation, Non-Injury Transportation, Minor Children/Grandchildren Return, Mortal Remains, Vehicle Return, and World Wide Coverage. Anyone signing up for a 5 year or lifetime MASA membership will receive a Free MY ID Bracelet; it stores your valuable information in the event of an emergency.

RECOVERY CARE HOSPITAL INDEMNITY

Aetna's plan can help you manage your expenses. It offers you a level of care and comfort you deserve in case of an accident or illness that re- quires assistance. This Program provides Care IN YOUR HOME, Nursing Home or Assisted Living Facility, and will help with the costs of Hospitalization. Benefits are paid directly to you regard- less of what is paid by your Health Insurance.

HOME CARE PLUS

Aetna's plan gives you the freedom to choose when and where you recover. Whether working or retired, it's important to consider and plan for the impact of rising healthcare costs for hospital and at home recovery. A Home Care Plus insurance plan can help you manage your expenses and recuperate at home by covering medically necessary treatments. Benefits are paid directly to you!

TERM LIFE EXPRESS

This program offers face amounts between \$25,000 and \$300,000, and has simplified underwriting that doesn't require a lengthy health inquiry. Because underwriting is simple, approval is fast and you can receive your policy within a couple weeks. If you want coverage quickly, Term Life Express is the right choice. Available in 10 yr., 15 yr., 20 yr., and 30 yr. terms.

CHILDREN'S WHOLE LIFE INSURANCE

Why buy life insurance for grandchildren? There are several reasons.

- Cover costs associated with an unexpected loss.
- Help protect a child's future insurability.
- Children's Whole Life Insurance is simplified.
- Coverage that is easy to apply for (affordable rates, available in face amounts of \$5,000 to \$50,000, and rates that never increase with age).

HEARING PLAN DISCOUNT BENEFIT

As an IRSPA member, you and your spouse are entitled to free annual hearing screenings and special discounts on hearing aids. For more information, please contact Hear in America at 1.800.286.6149 or visit www.hearinamerica.com.

AMERICAN HEARING BENEFITS (AHB)

With AHB, IRSPA members are entitled to a FREE annual hearing screening for you and your immediate family, referrals to AHB's network of recommended local hearing healthcare professionals, advanced hearing solutions with the latest in hearing aid technology, up to 60% Off suggested retail prices, and a FREE full two-year extended warranty with every purchase. To activate, visit americanhearingbenefits.com/partners/amba or call 1-888-200-5701 and use the code AMBA.

LIFE LINE SCREENING

Life Line Screening offers painless, noninvasive ultrasound screenings for stroke/carotid artery disease, atrial fibrillation, abdominal aortic aneurysm, and peripheral arterial disease at various locations throughout the state available to IRSPA members & family at a member rate of \$145. Please call 1.866.964.5845 to find a screening event near you, mention Priority Code CSMS- 005, or visit their website for further information www.lifelinescreening.com.

APPLE DISCOUNTS

Apple and IRSPA have included you in a special program. You qualify for preferred pricing on some of the latest Apple products and accessories.* This program includes special discounts on Apple products, quarterly promotions, free engraving on iPods, and online custom product configuration. Call 1.800.MY.APPLE and identify yourself as an eligible participant purchasing from the Apple Association Member Purchase Program. You can also visit: http://store.apple.com/us/go/eppstore/amba. *Discounts not available on all items.

DELL COMPUTER DISCOUNT

IRSPA members are eligible to get a discount on Dell computers. To take advantage of the Dell program, please visit www.Dell.com/mpp/amba or call 866.257.4711. Be sure to mention Dell ID Code: GS530005355936.

FLOWER DISCOUNTS

Save up to 15% on discounts from 1.800.Flowers when ordering by phone at 1.800.356.9377, or online at: www.1-800-Flowers.com. Use promotion code "AMBA" to receive your discount.

RENTAL CAR DISCOUNTS

IRSPA members are eligible for discounts on rental cars.

Avis Car Rentals / 800.331.1212 / www.avis.com Discount Code: G725000 Budget Car Rentals / 800.455.2848 / www.budget.com Discount Code: X925500

ROAD SCHOLAR

The not-for-profit world leader in educational travel offers 5,500 educational tours in all 50 states and 150 countries. AMBA association members, first time Road Scholar participants, are eligible for either a \$200 gift certificate good toward any international adventure, or a \$75 gift certificate good for any North American Adventure. When you sign up for a Road Scholar catalog, a gift certificate will be credited to your household for future use. To learn more, visit www.roadscholar.org/AMBA.

GLOBUS VACATIONS

Travel with Globus family of brands or Avalon Waterways and earn extra savings through your IRSPA membership. For travel destinations and current promotions, please visit the Globus website at www.globusfamilygroups.com. Traveling as a group of 8 or more? Call your local Globus repre- sentative, Austin Stacey at 1-866-821-2752 for assistance and additional incentives!

VACATIONS BY RAIL

Vacations By Rail is the trusted authority on rail and North America's most comprehensive provider of rail travel and tours. Travelers can choose from the largest selection of independent rail vacations, escorted rail tours, and luxury rail journeys to destinations in North America, Europe, and beyond. Vacations By Rail provides superior customer service giving travelers peace of mind about their vacation with access to 24/7 Customer Service before and during travel. View our rail vacations at www.vacationsbyrail.com or speak with a rail specialist by calling 877-929-7245.

ORLANDO EMPLOYEE DISCOUNTS

Save up to 35% on Your Orlando Vacation! Visit

http://www.orlandoemployeediscounts.com/.



VETERINARY PET INSURANCE

Veterinary Pet Insurance (VPI) is providing IRSPA members with a 5% discount on new pet insurance policies! Members have two easy ways to learn about the benefits and receive a quote. Members can visit www.petinsurance.com/amba or call 877-PETS-VPI (877-738-7874) and mention they are members of the Iowa Retired School Personnel Association.

myAMBAdining.com

MyAMBAdining.com offers members discounts at over 18,000 restaurants nationwide. When members use this discount, they get the best deal for every meal. Visit www.myAMBAdining.com.

myAMBAdiscounts

MyAMBAdiscounts offers members access to thousands of discounts from local and national merchants – all from your smartphone. Benefits include travel, dining, electronics, sports, entertainment, and so much more.

To activate your new myAMBAdiscounts membership, follow 3 easy steps!

- 1. Go to myAMBAdiscounts.com and enter your email.
- 2. Enter activation code: ambasavers
- 3. Register your basic information and sign up for email alerts. Here you may opt-out of the dining upgrade if you do not wish to join that program. It is not necessary to add your credit card information to take advantage of Passport's discounts.

FOR MORE INFORMATION, CONTACT:

Paul Strid

Senior Member Benefits Representative Association Member Benefits Advisors (AMBA)

> 708-347-7081 Direct 708-234-7456 Fax paul.strid@amba.info

Some benefits not available in all states. Iowa
Retired School Personnel Association (IRSPA)
membership required to obtain these
benefits.

Some associations have made a special benefits website available to their members; www.irspa.org. Register at myAMBAbenefits.info.

2021-2022

The Iowa Retired School Personnel Association (IRSPA) celebrates 70 years of service.



The forward to *The Story of the Retired Teachers Association 1947 – 1997* states:

With each decade, practices and pastimes fade from memory. Some may remain forgotten forever, some may be revived with a smile, and others may be thrust into the background again with a shrug. It is so easy to take present conditions and situations without ever questioning where the idea originated or who had the foresight, perhaps even the courage, to lead the way. In packets of old minutes and in ragged bunches of Newsletters are names – and nameless – former teachers who outlined a course of action that ultimately expanded into a widely-rooted organization for lowa –

The Iowa Retired Teachers Association

Teachers, teachers! School doors never quite shut behind a true teacher and certainly should never shut one out. Teach other; learn yourself; once a teacher, always a teacher!

But 2021 minus 1947 is 74 years. Well, in 1951 the Iowa Retired Teachers Association was officially established; prior to this the group was a small group of Des Moines public school retirees with LLian Burns aa the first president. In 1992, the IRTA was renamed as the Iowa Retired School Personnel Association recognizing all who worked in schools as valuable members.

Here are a few highlights from over these 70 years.

In 1960, first plans for IRTA Retirement Home mentioned.

"Our national, president, Dr. Ethel P. Andrus, was invited to Des Moines in May 1962 for our tenth birthday party."

"Early dues in IRTA were fifty cents. . . By 1964, dues had risen to one dollar, an amount easier for Ethyn to count and bank than two quarters or a fifty-cent piece. . . On May 1969, dues went to two dollars, remaining there in 1978."

In 1977, there were 43 units. 1977 was the first time for IRTA to have a published directory. It was printed and mailed by ISEA.

More to follow in your Conference booklet.

Scholarship Application

The application deadline is fast approaching for the first PH Balance Scholarship. If you know of a senior for this coming school year who has lost a parent or legal guardian, share the scholarship information with them. Those eligible this year are students from schools within the counties of IRSPA District 5: Appanoose-Wayne Counties, Davis County, Polk County (Des Moines Area), Jasper County, Lucas County, Mahaska County, Marion County, Monroe County, Poweshiek County, or Wapello County. The scholarship will move to a different dis-

trict each year until voluntary funding will allow us to expand our goal to one per district per year. When we reach that goal, we will present the scholarships during the May District Meetings in hopes that our recipient will be close enough to attend. Qualifying students may plan on going to a four-year college, a community college, or a technical school with plans to earn a degree or diploma for their desired field of study.

Application deadline is September 10, 2021. For application information please contact a local IRSPA unit in District 5, your high school guidance office or Jean Hoffman at 42teacher@gmail.com.

Dear AMBA,

I have a dear friend who was diagnosed with cancer over a year ago. They had Medicare which helped pay for most of his medical bills, but unfortunately for him, he has gone through extensive chemotherapy and radiation treatments which he has to travel over 1 hour each way. This has been going on for over a year. Between the gas, the parking, the overnight stays in the hotel, it has cost him thousands of dollars of his own money which

his insurance or Medicare does not cover. Cancer runs in my family and I am afraid that I would be financially devastated if anything like that were to happen to me. I am familiar with the saying that when it comes to cancer, "Cancer does not discriminate". Is there something I can do to protect myself and give me peace of mind?

Thanks,

Worry Wart



Dear Worry Wart,

Your concerns are very real. If you have ever dealt with critical illness or cancer of a family member or a loved one, there are a lot of non-medical costs involved with and during treatment of the disease. A second opinion, experimental drugs or procedures, prescription copays, travel expenses, hotel stays, loss of savings, a change in lifestyle, clothing or housing renovations. Why I even had a niece who was diagnosed with breast cancer and had to hire a nanny to look after her 3 children while she recovered from her treatments. These are all things Medicare and insurance do not cover. It can really add up. Fortunately, we offer a lump sum critical illness policy. It is a flexible choice Cancer and/or Heart Attack and Stroke Insurance that can protect you from all the non-medical costs involved. That way you do not have to worry about your finances and can concentrate on the most important thing; getting well.

The plan covers you from \$5000 - \$75,000, is paid up front in one lump sum and is tax exempt (not treated like income). It also offers you a reoccurrence rider if you were to be diagnosed a second time for the same or different type of cancer or if you had another stroke or heart attack, which is very common. For more information about these or any other benefits available to our members, please contact:

Paul Strid AMBA Senior Benefits Representative PH. 708-347-7081

email: paul.strid@amba.info

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 Name City Unit Ashby, Norman Sioux City, IA **Sioux City Area Unit Clarke County Area** Ashley, Mildred Osceola, IA Marshalltown, IA **Marshall County Unit** Berg, Sharon Bogert-Smith, Ebelyn Fort Madison, IA **Lee County Unit Bunting, Mary Jean** Holiday Island, AS No Unit Cooney, Myra Marion, IA Cedar Rapids Area Unit Crawford, Effie Osceola, IA **Clarke County Area** Engstrand, Margaret **Sioux City Area Unit** Sioux City, IA Faulkner, Marjorie **Clarke County Area** Osceola, IA Fuhrman, Dathryn Volga, IA No Unit Linden, IA Hand, Lillian **Dallas County Unit** Hasenwinkel, Doreen Marshalltown, IA **Marshall County Unit** Hoelscher, LaVern **Marshall County Unit** Marshalltown, IA Kelly, Robert Ames, IA No Unit Lowe, Janet Perry, IA **Dallas County Unit Lee County Unit** Martin, Nancy Keokuk, IA Opheim, Barbara Mason City, IA **Mason City Area Unit** Rousch, Dan Dubuque, IA **Dubuque Area Unit** Sanders, Frances Keokuk, IA **Lee County Unit** Smith, Alberta Perry, IA **Dallas County Unit** Swanson, Roberta Monument, CO **Johnson County Unit** Sioux City, IA **Sioux City Area Unit** Tagg, Burton Topp, Mary Lou Hubbard, IA **Hardin County Unit** Vrchota, Glenafa Monticello, MN **Mason City Area Unit** Willis-Davenport, Tamara Muscatine, IA No Unit

PLEASE NOTE: Send relevant notices, change of address, and/or subscription cancellations to rmswanson1936@gmail.com

LEGISLATIVE FUND

Contributions to the Iowa F	Retired School Personnel
Association legislative fund for the	e improvement of retirement
benefits are being accepted for the	ne current year (Oct. to Oct.)
Please make your contributions as	s generous as possible.
\$5.00 \$10.00 \$15	5.00Other
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

SIOUX CITY, IA STITUT	Make Checks payable to mark	
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	
Appual Duos: \$15	• LIEE MEMBERCHID: \$300	