



NEWSWATCH

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October 2018

**Next meeting: 2 p.m., Wednesday, November 14
Peterson Room, Showalter House, IU Foundation, SR46 Bypass**

Beth Cate to speak about Supreme Court



Every year at Mini University, Beth Cate talks about the U.S. Supreme Court. Every year people arrive early for her session, knowing that the Frangipani Room or the Whittenberger Auditorium will be packed. Beth never disappoints.

On Nov. 14, Beth, an associate professor with SPEA, will present a ripped-from-the-headlines program, “The Supreme Court Today,” when retirees gather at 2 p.m. at the IU Foundation’s Showalter House.

Beth is faculty coordinator for SPEA’s undergraduate major in law and public policy and the lead instructor for SPEA’s core undergraduate law course. She teaches graduate and undergraduate courses on the intersection of law and public affairs, including an undergraduate course on religion in public life. She is affiliated with the Center for Civic Literacy, the Center for the Study of Religion, Ethics, and Society, and the Center for Intellectual Property Law.

Before joining IU in 1998, Beth was a law clerk for S. Jay Plager, of the U.S. Court of Appeals, and served as in-house counsel for Eli Lilly Co.’s U.S. operations. She earned a B.A. in economics from George Washington University and a J.D. from Harvard, both with honors.

Because parking may be in short supply, car pools are encouraged.

HR to improve retirement offerings

At the Oct. 10 meeting of the IURA, **Christan Royer**, director of benefits for Human Resources,

updated retirees on the RFP process that is under way to lower fees and improve services for IU retirement plans. Currently IU plans are administered through TIAA and Fidelity. But IU, along with many other universities, is going through a process that may result in improvements. In the Big Ten, Michigan State, Minnesota, Northwestern, and Purdue already have completed the process.

The university will not see financial savings from any change. The goal is for employees and retirees to receive financial and service benefits in the form of

- reduced fees,
- more transparency,
- higher performing funds,
- a simplified fund line-up, and
- improved retirement guidance and planning.

Christan said HR is looking for best-in-class options and opportunities not currently available, including Roth IRAs, self-managed brokerage accounts, and rollovers to supplemental plans.

The process has just begun, and the goal is to have a decision made by May 2019 and implemented on Jan. 1, 2020.

Insofar as health insurance for 2019 is concerned, in an email received Oct. 15, Christan said, “Just this morning we confirmed with Anthem that **there will be no premium increase on the Blue Retiree Plan.**”

In introducing Christan, **Bruce Jaffee**, IURA benefits chair, pointed out that the HR website has a special tab for retirees: <http://hr.iu.edu/benefits/retirees.html>. You can link to the brochure “2018 Benefit Options for Retirees.” To read a description of the retirement plan enhancements being sought through the RFP, go to <http://hr.iu.edu/benefits/retirement-rfp.html>.

United Way campaign: “A modest goal”



“The IURA has a modest goal of securing \$190,000 in pledges from its members for the 2019 United Way campaign,” co-chair

Eileen Schellhammer announced at the Oct. 10 meeting. Please be sure to specify the Retirees Association as your giving unit when you make your pledge. **Dick Dever** co-chairs the IURA campaign.

Retirees are generous with time and talent as well as money. Many are active volunteers with various United Way agencies. For example, among the volunteers at August’s Monroe County United Ministries Each One Feed One drive were IURA members **Carolyn Anderson, David Ellies, Ruth and Joe Miller, Norm Overly, and Phyllis and Bill Perkins.**

Saving money while giving it away

It’s the time of year when retirees who are 70½ and older are thinking about their Required Minimum Distribution, the amount they are required to withdraw from their IRAs and 401Ks each year. At the Oct. 10 meeting IURA member **Jim Grandorf** shared information about ways to use RMDs for charitable giving in light of the 2018 tax reform bill. Jim is Vanguard Chair for the United Way campaign and an IU emeritus professor of accounting,

For married couples the standard deduction has increased from \$13,000 to \$24,000, for single taxpayers from \$6,500 to \$12,000. But the personal exemption has been eliminated. Therefore, Jim said, “it is expected that there will be a significant increase in taxpayers using the standard deduction.” Fewer people will be itemizing charitable contributions.

But it’s possible to decrease your taxes, Jim said, by making a charitable contribution directly from your IRA. Doing so reduces the amount of your Required Minimum Distribution that counts as taxable income on both federal and state returns. If your RMD is \$5,000 and you direct \$2,000 of it to United Way, for example, your income from the RMD will be only \$3,000. Usually a telephone call to the institution administering your IRA or 401K is all it takes to direct a portion of your RMD to be made payable directly to a charity, be it United Way or IU or another 501(c)3 organization.

Jim shared two other ways generous donors – even those not yet 70½ years old – can save on taxes. If you are near the limit for the standard deduction, you can double your contribution in one tax year and skip the next. And if you contribute a highly appreciated stock held outside your IRA, the charity receives the full value of the stock and you avoid any taxes you might incur if you first sell the stock and make a cash contribution.

Library offers help for non-techies

The Monroe County Public Library offers Tech Days, when you can drop in with your digital device and get free one-on-one help. You can learn how to access the library’s free eBooks, movies, and music, and you can also receive help with email, Facebook, and other digital resources. This program is offered in partnership with IU School of Informatics, Computing, and Engineering Serve IT.

Four sessions are scheduled in November and December. At the main library, Meeting Room 2A: Nov. 1 and 13 and Dec. 4, from 2 to 4 p.m. Dec. 13, from 4 to 6 p.m.

The library will offer a free class, iPhones and iPads for Seniors, on Thursday, Nov. 8, from 5:30 to 8:30 p.m. Registration is required. Call (812) 349-3050.

“I hate ‘can’t,’” Tom Morris tells retirees

“His personality pre-empts everything else”: that was IURA President **Doug Porter**’s description when he introduced IU strength and conditioning coach **Tom Morris** to retirees gathered at the Holiday Inn on Oct. 10 meeting. Tom proved the accuracy of the description as he held his audience enthralled while describing the transition from what he called “the pinnacle of his life” at age 32 to the moment, 30 seconds later, that he “zeroed out.”

On a spring day in 2012 Tom was riding his mountain bike when suddenly he hit something and felt himself flying over the handlebars. “Seconds felt like minutes,” he said. “I could see the ground coming, and the impact was like a lightning bolt. I was scared to death to open my eyes. I couldn’t breathe. It was like an elephant on my chest.”

When Tom tried to get up, he couldn’t. He couldn’t reach his phone: “My fingers felt like mush.” Nearly

four hours later, other bike riders found him. An ambulance took him to Bloomington Hospital, and he was airlifted to Methodist Hospital. After his release from intensive care, he says, "the ugliness and the truth" finally hit him. He was paralyzed from the waist down: "I had lost all my independence. I couldn't even poop."

Before his accident, Tom recalled, "I spent every waking moment getting the most out of life." He was competitive and enjoyed biking, mountain biking, and triathlons. After the accident, he said, "Rock bottom became the solid foundation on which I rebuilt my life."

His keys to success are three, he told retirees. First, he believes in an optimistic mindset, with no room for complainers, no room for "why me?" He determined to find opportunity in adversity and to make his entire medical team buy into that optimism.

Second, he set realistic goals. And finally, he lived by H.O.P.E., which he translates to Hold On/Pain Ends. "No matter how bad it got, how down I got, I would make today better than yesterday," he said.

"Because I can't stand, a series of transfers is what my life is all about," Tom said. He described in

graphic detail the grueling struggle at Frazier Rehabilitation Hospital to make his way from the wheelchair to the toilet to the wheelchair to the shower. "It took three hours to poop and shower," he said, "but I was elated: I did it."

A year later he returned to work, apprehensive and scared about how the players would receive him. He found that he had to change the way he did his job. Instead of showing players what to do, he had to explain it in words. But he said he is well able to communicate the work ethic and positivity.

"I'm continuing to get better and better," Tom said. "I live by one word: Can. I hate the word 'can't.'" He is now one of the top two hand cyclists in the United States. "My goal is the 2020 Olympics," he said.

In his introduction, Doug described Tom as patient, energetic, knowledgeable, and entertaining. The 50 retirees who heard the presentation agreed, describing it as "fabulous," "amazing," and "inspirational."

Mary Ellen Anderson, who is in the first stages of Alzheimer's disease, said, "Anyone who is facing a physical or health challenge can learn from Tom's story and the matter-of-fact way he deals with it."

**IU Retirees Association
2018-2019 MEMBERSHIP FORM**

Name _____

For couple membership, spouse's/partner's name _____

Address _____

City _____ State _____ 9-digit ZIP code _____

Telephone(s) _____ Email(s) _____

Check if applicable: I do not want my telephone number email included in the membership directory.
When possible, I wish to receive the newsletter by email rather than in paper form.

Enclosed is my check, made payable to IU Retirees Association, for:

_____ Single membership (\$20) _____ Couple membership (\$30)

Please mail this form with your check to IU Retirees Association
P.O. Box 8393
Bloomington, IN 47407-8393

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A peek at coming IURA attractions

Here are some dates for your calendar:

- Dec. 12 at 11:30 a.m., IUF, holiday luncheon catered by IU chef and nine-time James Beard Award semifinalist **David Tallent**, who is also the speaker
- Jan. 16 at 2 p.m., IUF, **Phil Stafford**, “The Meaning of Home and ‘Stuff’”
- Feb. 13 at 2 p.m., IUF, **Bill Brown**, IU’s Center for Rural Engagement
- April 17 at 2 p.m., IUF, **Kristin Leaman**, “The People’s History of IU”
- May 8 at 5 p.m., Bell Trace, potluck dinner with **Jeff Wuslich**, Cardinal Spirits, business innovation in Bloomington

Emeriti House, University Club

For information about the programs of our partner organizations, see

<http://www.indiana.edu/~emeriti>
<http://www.indiana.edu/~uclub>

Poll workers needed for Election Day

Both Democrats and Republicans are needed to work at the polls Nov. 6. Inspectors are in charge of each polling site. Judges serve as the inspector’s right hand. Clerks check IDs and registrations of all who approach the polls. Election Day is long, from about 5 a.m. until about 7:30 or 8 p.m. A training session is mandatory. Pay is modest and varies with the position, but the intangible rewards are enormous.

Republicans can volunteer by contacting Tracy Young, tracyyoung@monroecogop.com, 812-340-2688. Democrats should contact Rod Yandt, ryandt@commercialservice.com, 812-340-2261.

Why am I getting this newsletter?

You are getting this newsletter for one of three reasons. Database manager **Doris Wittenburg** maintains a Big List with more than a thousand names. Your mailing label reveals your status:

1. If you are a member in good standing, the top line tells you your dues are paid. Nearly 400 retirees have joined so far this year.
2. If you have been a member in previous years but have not paid your dues for 2018-19, the top line asks you to renew.
3. If you have never been a member, that line encourages you to join.

If you have not paid dues for this year, this is your next-to-last newsletter. If you have signed up for email delivery, this is your final printed copy, pending development of the email list. If you wish to correct your address or be removed from the list, send a message to Doris at dwittenb@indiana.edu with “unsubscribe” in the subject line and your name as it appears on IU records.

Judy Schroeder writes *Newswatch* eight times a year, August through April, except for February. Please send corrections and comments to her at jschroed@indiana.edu.