

CDAА NEWS AND NOTES

Spring 2025

A Note from the President

Greetings from Northern Illinois,

As I sit here, large snowflakes are falling and melting when they hit the ground. I'm hoping for the warm mild weather to come and stay awhile.

While many of us are still in the Illinois area, it would be wonderful to hear from many of you who have found new adventures out of the area. Actually, it would be great to hear what many of our colleagues are up to anywhere. We have a section on your website, <https://www.codannuitants.org> dedicated to you and your life's events. Please consider submitting news to share to The Chatterbox (cdaachatterbox@gmail.com)

As some of us come out of hibernation, there are many things to do. John Kovach and I will be renewing our efforts to grow membership by working with our connections at the College. We all will be paying close attention and responding to what is happening in Springfield and Washington D.C. that could affect our annuities and health care. Bob Sobie has a legislative update in this newsletter on SUAAction.

This winter some members have passed away and we have tried to alert you as we receive the information. In Memoriam on the CDAA website is also updated. We lost our dear friend Harlan Schweer, our CDAA Treasurer, in December. There will be a Celebration of Life May 3rd at Arrowhead golf course.

Duane Ross has volunteered to fill in as interim treasurer. Additionally, Sheryl Mylan will not be able to complete her term as CDAA Secretary and Virginia Garner will complete the term. Thank you Sheryl, Virginia, and Duane.

The COD Foundation is always busy sharing information with us of events and news from COD. We strive to communicate those via email or our website. Two big items are that enrollment is up this spring and the College has selected a new President Dr. Muddassir Siddiqi,

<https://www.cod.edu/news/2025/february/president-top-candidate.html>.

It's been good to meet with Dr. Hammond and we look forward to meeting Dr. Siddiqi.

While there are many ongoing activities at COD that our members can attend. The Cleve Carney Museum is hosting the "Hokusai and Ukiyo-e: The Floating World" exhibition this summer at the College:

<https://www.theccma.org/hokusai>

CDAA will be holding elections this spring for treasurer and secretary. Our annual meeting will be May 1 at the Waterleaf. Our Social Committee has been planning other events which they highlight here in News and Notes and via email when the events are approaching. Your Board of Directors will be having our regular meetings, usually via Zoom, on April 16, July 16, and October 15. Three of us will attend the annual SUAA Conference as voting delegates June 13-14 in Springfield, IL. The dates and plans for the fall SUAA meeting are not set yet.

Starting last December 3rd, I have been attending virtual meetings of SUAA Region 1 presidents. This was the first meeting and we had a second meeting, in January. The agendas have

been to meet with the SUAA Executive Director of SUAA, Bryan Soady, and to exchange ideas to increase regional interactions. We will have quarterly meetings for discussion, meeting with Bryan, and planning for the future.

Before closing, please remember March is the last month to apply for health insurance reimbursement from COD. I'll be sending out information on the process again via email, please don't leave your money on the table.

I hope everyone has a great start to spring. For now, ENJOY!

Glenn Hansen

CDAA President

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www.codannuitants.org

www.suaa.org

www.surs.org

Legislative UpDate

by Bob Sobie

FEDERAL: In the final days of the Biden Administration, both the House and the Senate passed the Social Security Fairness Act with bipartisan support. President Biden then signed it into law. The Social Security Fairness Act provides for the elimination of both the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).

The Windfall Elimination Provision (WEP) is a formula used to adjust Social Security worker benefits for people who receive “non-covered pensions” and qualify for Social Security benefits based on other Social Security covered earnings. A non-covered

pension is a pension paid by an employer that does not withhold Social Security taxes from your salary, typically, state and local governments.

The Government Pension Offset (GPO) adjusts Social Security spousal or widow(er) benefits for people who receive “non-covered pensions.” A non-covered pension is a pension paid by an employer that does not withhold Social Security taxes from your salary, typically, state and local governments.

So what is next? It is hard to say what the Trump Administration might do with the Social Security Fairness Act. What we know is that if the Act stays in effect, it will be expensive! Will DOGE fire the employees who are responsible for this Act? Will the Act remain as intended? Will this Act (which is the law) be ignored? Watch this space for any possible changes.

STATE: There have been no new threats to our pension coming out of Springfield this year. I held a meeting with my State Representative Matt Hanson. I asked him about legislation to correct Tier Two retirees. He said that around Springfield there is a lot of talk about making Tier Two retirement meet the Safe Harbor rules, but as of our meeting (late January) he has not yet seen any language that could be placed into a bill. There is a bill to provide Tier Two first responders with a more generous retirement. I suspect that is because the Fire Fighters union is very vocal in the State House. Watch for more information about Tier Two changes to be covered by SUAA in their briefings.

A recent opinion article written by Professor Brooke Johnson of Northeastern Illinois University and sent to the [Chicago Sun Times](#) highlights the problems with the Tier 1/Tier 2 system:

Illinois lawmakers, get going on fixing Tier 2 pension mess

If you're an Illinois employee who started working after Jan. 1, 2011, you're contributing a lot toward your pension. But you'll get very little in return.

By Brooke Johnson

When I was offered a tenure-track position in 2011 in Illinois, I felt lucky. Tenure-track positions are hard to get. It was a pay cut from my work in California, but it meant stability and security in the state's pension system — or so I thought. I focused on my research, won several teaching awards and mentored first-generation students like myself. I started saving for retirement and learned about Tier 2 pensions and why they must be fixed. Illinois' public pension system has two "tracks" — Tier 1 and Tier 2. Employees hired on or after Jan. 1, 2011 are in Tier 2. Like my colleagues in Tier 1, Tier 2 members pay 8% of their income into their pensions. That is where the similarities end.

Bottom line? Tier 2 members pay the same percentage into the system as Tier 1 participants but must work many years longer to receive far less. It is simply unfair. Why should Illinois taxpayers care about fixing Tier 2?

First, Tier 2 fails to provide adequate retirement income. Illinois educators do not receive Social Security benefits for their time teaching; the state pension is the only retirement income many receive. Second, Illinois' Tier 2 pension system likely violates the Safe Harbor provision of the Social Security Act, which requires public pensions to provide retirement benefits that are at least equal to Social Security. To put this into perspective, most taxpayers contribute 6.2% of their income to Social Security. I pay 8%. Tier 2 falls below that equal standard for many participants, jeopardizing compliance with federal law and potentially forcing expensive legal battles. Illinois taxpayers will foot the bill.

Third, Tier 2 creates long-term economic and social costs. Retirees with inadequate pensions rely more on public assistance for food and housing and spend less in their local economies. By providing lesser benefits, Tier 2 ultimately shifts these costs to taxpayers.

Finally, the diminished benefits under Tier 2 pensions make public sector jobs less attractive here, driving excellent educators to states or careers that offer better compensation. Generations of Illinois students could lose out on experienced, committed educators who are necessary for academic success and an educated workforce.

Like so many, I went into higher education knowing that my salary would be lower than in the private sector, but I believed my pension would bridge this gap. If I stay at my institution until retirement, I will have worked for the State of Illinois for 32 years. That should be enough to earn a decent pension.

Illinois public employees deserve better, and our students and taxpayers do, too. We must demand that lawmakers fix Tier 2.

Brooke Johnson, Ph.D., is a sociology professor at Northeastern Illinois University and a member of the Illinois Federation of Teachers.

CHATTERBOX: CDAA Members' Updates

Move to California:

Flora Breidenbach, FT Spanish Faculty 1991-2002, moved to San Jose, CA in January, 2025 to be closer to her daughter, Carla, who teaches Spanish at Mission College. She is not new to San Jose as the Breidenbach family lived there from 1969 to 1989. Flora's husband, Herbert, passed away in March of 2024.

We welcome submissions from members concerning any activities, travel, volunteer efforts, family updates etc. Items can be brief or detailed and photos can also be submitted (.jpeg format preferred). Our email address for submissions is cdaachatterbox@gmail.com.

UPCOMING CDAA EVENTS

Breakfast at Hummingbird Restaurant	Tuesday April 1, 2025
CDAA Officers and Board Meeting	Wednesday April 16, 2025
CDAA Lunch and Annual Meeting	Thursday May 1, 2025
	Waterleaf Restaurant
CDAA Officers and Board Meeting	Wednesday July 16, 2025
Oscar Swan Luncheon.	Wednesday July 23, 2025
CDAA Annual Picnic-Herrick Lake.	Thurs September 11 2025
Morton Arboretum Tram Ride.	October TBA
CDAA Officers and Board Meeting	Wednesday Oct 15, 2025

COME JOIN US

CDAА social events enable members to reunite and share memories about our COD experiences, as well as updates on current CDAА concerns. We'll be meeting for breakfast at the Hummingbird in Winfield on April 1st. Join us for the CDAА Lunch and Annual Meeting on Thursday May 1st at the Waterleaf Restaurant at COD. Details on these events will be sent out to all CDAА members by email. Below are photos from last Fall's CDAА Picnic at Herrick Lake, the Morton Arboretum Tram Ride and lunch at the Waterleaf Restaurant . For many more photos of CDAА activities, visit the Photo Gallery at codannuitants.org.



CDAА Fall Picnic



CDAА Morton Arboretum Fall Tour



CDAА November Waterleaf Luncheon