



*Advocating for all Indiana
Retired Educators*

BULLETIN BOARD



FALL 2023

Verla Flick's Bequest Illuminates the Path of Foundation Philanthropy



Photo of Verla Flick, courtesy of Dubois County Free Press, May 17, 2023

In the quiet town of Huntingburg, Indiana, we remember a special person whose legacy keeps our Indiana Retired Teachers Association Foundation thriving. Verla Flick, a wonderful teacher and community member, made a big impact on our foundation.

Verla Flick, who graduated from French Lick High School in 1950, started her teaching journey with a love for helping students. She graduated from Indiana State University in 1954 with a degree in Business Education and Music, where she was part of a sorority called Alpha Sigma Alpha. Later, she earned a Master's Degree in Education from Indiana University, showing her dedication to education.

Verla taught Business Education for 37 years, first at Huntingburg High School and later at Southridge High School. Yet, Verla's influence extended far beyond the classroom as she generously accompanied numerous vocal students to contests, nurturing their musical talents and dreams.

She remained a vibrant presence in educational and community endeavors, embodying the spirit of giving back that we hold dear. It was this spirit of boundless generosity that led Verla to bestow upon the IRTA Foundation a substantial bequest of \$15,000, igniting our mission with newfound vigor.

Supporters like Verla are the cornerstone of the IRTA Foundation. Their unwavering support ensures the longevity and expansion of our efforts to champion educators throughout Indiana. In honor of Verla's memory, we shall add an apple to our Giving Tree—a symbol of her enduring commitment to education and

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philanthropy. Verla's act of estate planning stands as an enduring example, inspiring us all to contemplate how we too can make a meaningful difference in the lives of educators and our communities.

Verla Flick's legacy reminds us of how important education is, and how giving can leave a lasting impact. We'll always be inspired by her and her dedication to education, not only in Indiana but everywhere.

The Bulletin Board

Indiana Retired Teachers Association

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From the President's Desk

by David Lennen



Over the past three weeks I have had the opportunity to travel the state; from Angola to Rockport and from Osgood to Valparaiso; meeting with local leaders within the IRTA organization. I enjoyed the chance to connect with these leaders and getting to know them just a little bit. This much I have learned – 1) our local leaders have a passion for the mission of the IRTA; 2) our local leaders share some of the same frustrations and concerns about their local associations; and 3) leaders are open to new ideas and concepts to grow the local and state membership

in IRTA. Another common thread in all of these roundtable gatherings was the need to encourage active educators to join IRTA as an associate member while they are still in full-time employment. With this in mind, the IRTA state committees on Retirement Planning and Membership, as well as the state leadership team, has worked to bring together a series of videos that will soon be available for use at a “Pre-Retirement Seminar”. Some of our locals have done this successfully for the past 5-7 years, and we now hope that many of our locals will take on this challenge. With some planning and cooperation, we believe this is an opportunity to educate those about to join the world of retirement, and let them know that the IRTA is an active organization – the organization whose one and only focus is advocating for all of Indiana’s retired educators. I encourage each of you to lead by example, and ask a friend to join the IRTA – either as a regular or associate member.

Remember, we are Stronger – Together!



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IRTA - Indiana Retired Teachers Association



From the Desk of the Executive Director

by **Laura Penman**



“Share our similarities, celebrate our differences.”

– **M. Scott Peck**

September has been a month filled with travels and meaningful interactions for the Indiana Retired Teachers Association (IRTA). As I crisscrossed the state, visiting 9 out of 10 locations, I had the privilege of savoring the picturesque landscapes of Indiana and cherishing the time spent with retired educators. These experiences reaffirmed our dedication to serving our members and advocating for their needs.

In addition to our engagements with the Presidents’ Roundtables alongside IRTA President David Lennen, I also had the opportunity to delve into the legislative process at the Indiana Statehouse. IRTA Lobbyist Steve Beebe and I met with Senator Rod Bray, discussing crucial matters that affect our members. Furthermore, on September 20th, Steve and I attended the Pension Management Oversight Committee (PMOC) meeting. During the PMOC meeting, we were fortunate to have Steve Russo, Executive Director of the Indiana Public Retirement System (INPRS), present essential financial information. This information will play a pivotal role in assisting legislators with their decisions regarding future Cost-of-Living Adjustment (COLA)

considerations. Our unwavering commitment to advocacy remains steadfast as we work tirelessly to secure the best outcomes for retired educators.

Please remember to stay informed about legislative updates by regularly checking the Legislative News tab on the IRTA website (www.retiredteachers.org). This resource will provide you with the latest information that impacts your retirement benefits.

I have not had a chance to read through the feedback forms the Presidents’ Roundtables attendees filled out, but I did receive an email from Anna Long, Clay County Retired Teachers, with a suggestion I heard several retirees mention during our Presidents’ Roundtables discussions. “The main topic I’d like to see covered at future workshops is what we can do as retirees to encourage our state legislature to see the need for an increase in our pensions.” I agree that this needs to be a focus as we move forward. Please help us stay strong as an association so our voice will be heard.

The screenshot shows the IRTA website interface. At the top left is the IRTA logo. The navigation menu includes 'Home', 'SEARCH', 'About', 'Membership', 'Advocacy', 'Foundation', 'Resources', and 'Retiredside Chats'. Under 'Resources', there is a dropdown menu with 'Bulletin Board', 'Awards', and 'Pre-Retirement' (highlighted in red with a mouse cursor). Below the navigation is a section titled 'NEW Resources' by Josie Zavada. The text describes the new 'Pre-Retirement' section, which provides valuable advice on maximizing retirement savings and pension benefits. It lists 'Pension Insights' and 'Expert Videos' as key features. A red arrow points to the 'Pre-Retirement' dropdown menu.

NEW Resources

by **Josie Zavada**

We’re delighted to unveil a valuable addition to the Indiana Retired Teachers Association (IRTA) website – the “Pre-Retirement” section!

At IRTA, we understand that preparing for retirement, especially concerning your pension through the Indiana Public Retirement System (INPRS), is a significant

endeavor. This new section is designed to provide our active Indiana educators with the resources and guidance needed for a seamless transition into retirement while optimizing their INPRS benefits.

What You’ll Find Inside:

Pension Insights: Access comprehensive information about INPRS pensions, including eligibility, calculation methods, and recent updates.

Expert Videos: Gain insights from financial planning experts through a series of informative videos. These experts will

provide invaluable advice on maximizing retirement savings and pension benefits.

To explore the “Pre-Retirement” section, visit our website and click the dropdown menu under “Resources.”

IRTA is dedicated to supporting Indiana educators on their journey toward retirement. We’re excited about this addition and look forward to helping Indiana educators make the most of their retirement years.

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The IRTAF Scholarship Announces 2023 Scholarship Recipients

Not Pictured: Callie Berry, Delaware County - Ball State University



Abigail Huff
LaPorte County
Ball State University



Haley Carson
Kosciusko County
Grace College



Brylee Kanouse
Henry County
Ball State University



Abigail Eutsler
Montgomery County
Butler University



Tyler Ellis
Hamilton County
Butler University



Kenley Comer
Scott County
Ball State University



Lydia Jones
Miami County
Indiana State University



Abbey Armstrong
Dubois County
Ball State University



Kenzington Brown
Owen County
Indiana State University



IRTAF Holiday Letter

by Ellen Mulford

As the 2023 Christmas holidays approach, we would like to share some exciting updates from the Indiana Retired Teachers Association Foundation. This year, we proudly awarded ten scholarships, each valued at \$2,000, to college junior or senior students enrolled in Indiana teacher education programs. Our application period for the Active Teacher Grant concluded on September 30th, and we are pleased to announce that we will be granting \$1,000 in each of the ten IRTA

geographic areas to classroom teachers for instructional projects. As always, we remain committed to assisting retired association members facing financial challenges through our A Hand Up program, offering support of up to \$1,000.

During the June 2023 IRTA Representative Assembly, the silent auction was a tremendous success. Retired teachers enjoyed perusing and bidding on items at the event. Additionally, this year, our foundation offered a selection of caps, bags, T-shirts, and coffee mugs featuring our distinctive logo, and we are delighted to report that these items have completely sold out.

This autumn, we submitted a proposal letter to the Lilly Endowment, seeking funding for additional scholarships and active teacher grants in 2024. We promise to keep you informed should Lilly request a full application for funds. Furthermore, we have been actively exploring various avenues to raise funds and encourage member donations to the IRTAF Endowment.

As the calendar year draws to a close, many of us are required to make mandatory withdrawals from our individual retirement accounts. Please remember that donations to IRTAF from these accounts can be made to avoid income tax implications. Always seek advice from your financial planner when considering such transactions.

In early September, the foundation received a generous bequest from a member who included the Foundation in their estate planning. We encourage you to contemplate including the IRTAF in your own financial planning.

The holiday season presents an ideal opportunity to remember or honor your IRTA chapter or other individuals by making a \$250 donation for an apple on our Giving Tree. These apples can be inscribed with information you provide to us. Donations can be made online at retiredteachers.org. We extend our warmest wishes to you all for a joyful holiday season and a prosperous 2024.



Dr. Sharon Mukes Barnes and Laura Penman Representing Indiana in Washington, D.C.

IRTA Leaders Advocate for Education at 2023 NRTA National Advocacy Conference

By Josie Zavada

In a powerful display of commitment to education and retired educators, the Indiana Retired Teacher Association (IRTA) was proudly represented by its Executive Director, Laura Penman, and President-elect, Dr. Sharon Mukes Barnes, at the 2023 NRTA National Advocacy Conference held in the heart of our nation's capital from October 2 to 4. The conference saw retired teachers from across the country come together to advocate for policies that support education and retired educators.

Laura Penman and Dr. Sharon Mukes Barnes engaged in various discussions, workshops, and seminars, sharing insights, and advocating for improvements. Their presence and active participation were a testament to the IRTA's unwavering commitment to the betterment of education and the welfare of retired educators in Indiana.

For those eager to gain an inside look at this essential advocacy event, NRTA's (National Retired Teachers Association) Facebook page offers a wealth of information and updates. Visit facebook.com/NRTA.AARP to discover more about the meaningful conversations, inspiring moments, and the impactful advocacy work carried out at the 2023 NRTA National Advocacy Conference.



Presidents' Roundtables

by David Lennen

In the month of September, the IRTA leadership team orchestrated a series of ten remarkable “roundtable” gatherings. These sessions were thoughtfully designed to achieve several vital objectives: enhancing our understanding of IRTA, facilitating the exchange of ideas and concerns, and promoting stronger connections among our local leaders.

Each gathering featured an invigorating 4-hour workshop, expertly led by Laura Penman and/or David Lennen. Attendees were captivated by their dynamic presentations, leaving each session with a wealth of knowledge and inspiration to further contribute to the success of IRTA.

The icing on the cake at the end of each gathering was the presentation of door prizes. It seems that the allure of chocolate was irresistible, as it was the top choice among our fortunate winners. These sweet tokens added an extra layer of delight to an already enriching experience.

These roundtable sessions embodied the essence of IRTA—fostering collaboration, innovation, and strong connections among our local leaders. We are excited to build on this momentum and continue strengthening our bonds in the coming months. We extend our heartfelt appreciation to all participants for making these events a resounding success!



INDIANA RETIRED TEACHERS ASSOCIATION

BALANCE SHEET

AS OF 8/31/23

INDIANA RETIRED TEACHERS ASSOCIATION

VARIANCE REPORT

SIX-MONTH PERIOD ENDED 8/31/23

8/31/23

ASSETS:			
CURRENT ASSETS:			
CASH	\$ 58,996		
INVESTMENT INCOME RECEIVABLE	0		
DUE FOR IRTAF	0		
PREPAID EXPENSES	14,586		
RETURNED CHECKS	0		
ACCOUNTS RECEIVABLE-LIFE ACCTS	3,784		
ACCOUNTS RECEIVABLE-OTHER	268		
TOTAL CURRENT ASSETS	\$ 77,634		
INVESTMENTS:			
INVESTMENTS-MSSB-PR MED	\$ 152,812		
INVESTMENTS-MSSB-CD	169,713		
INVESTMENTS-MSSB-CORP	2,565,203		
TOTAL INVESTMENTS	\$ 2,887,728		
PROPERTY AND EQUIPMENT:			
RIGHT-OF-USE ASSETS OPERATING	129,968		
ROU ACCUMULATED AMORTIZATION-OP	(57,497)		
FIX ASSETS	89,584		
LEASEHOLD IMPROVEMENTS	2,292		
LESS ACCUMULATED DEPRECIATION	(84,920)		
TOTAL PROPERTY & EQUIPMENT	\$ 79,427		
TOTAL ASSETS	\$ 3,044,789		
LIABILITIES AND FUND BALANCES:			
ACCOUNTS PAYABLE	\$ 10,605		
EMPLOYEE WITHHOLDINGS	0		
ACCRUED PAYROLL	1,190		
TOTAL CURRENT LIABILITIES	\$ 11,795		
DEFERRED REVENUE-MISC	5,833		
RETIREMENT INSURANCE LIABILITY	68,000		
RETIREMENT INSURANCE DISCOUNT	(20,503)		
ROU LEASE LIABILITIES-CURRENT	61,766		
UNEARNED MEMBER DUES	2,348		
UNEARNED LIFE MEMBER DUES	107,577		
LIFE MEMBER-INSTALLMENTS DUE	5,599		
ROU LEASE LIABILITIES - LONG TERM	15,777		
TOTAL OTHER LIABILITIES	\$ 246,397		
TOTAL LIABILITIES	\$ 258,192		
FUND BALANCES:			
FUND BALANCE	\$ 2,490,678		
UNRESTRICTED NET ASSETS-BD DESIGNATED	\$ 191,792		
GENERAL FUND	\$ 2,682,470		
NET INCOME (LOSS)	\$ 104,127		
TOTAL LIABILITIES & FUND BALANCES	\$ 3,044,789		
	0.00	test(must = 0)	

	Year-to-date Amount	Budget/year-to-date Amount	Var- Var-amt	Var- Var-%
INCOME:				
REGULAR MEMBER DUES * Does not include Life Members	216,369	633,000	(416,631)	-65.8%
ASSOCIATE MEMBER DUES	21,413	30,500	(9,087)	-29.8%
GAIN/(LOSS) ON SALE-SECURITIES				
TCU INTEREST-ASSOCIATION	13			
INVESTMENT INCOME-TOTAL	6,340	55,000	(48,660)	-88.5%
OoS Meet/Virtual Events Income	1,000			
REPRESENTATIVE ASSEMBLY INCOME	0	5,700		
MISCELLANEOUS INCOME	0			
SALE OF IRTA MERCHANDISE				
ROYALTY ENDORSEMENT FEE	11,687	75,000	(63,313)	-84.4%
TOTAL INCOME	255,821	800,200	(544,379)	-68.0%
OFFICE OPERATIONS:				
OCCUPANCY-RENT	9,918	56,000	(46,082)	-82.3%
INFORMATION TECHNOLOGY & MAINT.	3,143	26,000	(22,857)	-87.9%
STAFF TRAVEL, PARKING & MEALS	309	5,600	(5,291)	-94.5%
SALARIES-OFFICE STAFF	50,532	284,000	(233,468)	-82.2%
PAYROLL TAXES & RETIREMENT EXPENSE	7,029	33,050	(26,021)	-78.7%
GROUP INSURANCE	16,870	80,000	(63,130)	-78.9%
OTHER INSURANCE	9,785	10,000	(215)	-2.1%
DUES & SUBSCRIPTIONS	227	1,000	(773)	-77.3%
OFFICE, PAYROLL SERVICES, & OTHER EXP	1,140	5,200	(4,060)	-78.1%
UNFORSEEABLE EXPENSES	30	0	30	#DIV/0!
POSTAGE EXPENSE	5,660	22,000	(16,340)	-74.3%
PRINTING & SUPPLIES	10,699	18,000	(7,301)	-40.6%
LEGAL & ACCOUNTING	361	15,700	(15,339)	-97.7%
DEPRECIATION EXPENSE		13,000	(13,000)	-100.0%
DISCOUNT ON RETIREMENT LIABILITY	0			
TOTAL OFFICE OPERATIONS EXPENSE	115,702	569,550	(453,848)	-79.7%
PROGRAM EXPENSES:				
MARKETING EXPENSE	70	35,000	(34,930)	-99.8%
INVESTMENT MANAGEMENT FEES-TOTAL	4,711	27,500	(22,789)	-82.9%
UNDESIGNATED PROGRAM EXPENSES	0	0	0	#DIV/0!
REPRESENTATIVE ASSEMBLY EXPENSE	1,849	20,000	(18,151)	-100.0%
COMMITTEE MEETINGS OTHER	379	6,600	(6,221)	-97.5%
SUMMER LEADERSHIP/FALL WKSH EXPENSE		15,250	(14,871)	-100.0%
OoS MEET/VIRTUAL EVENTS INCOME		2,500	(2,500)	-100.0%
PRESIDENTS EXPENSE	726	6,000	(5,274)	-87.9%
BOARD OFFICERS EXPENSE	6,955	30,000	(23,045)	-76.8%
QUARTERLY NEWSLETTERS	14,741	42,000	(27,259)	-64.9%
LEGISLATIVE	61	4,000	(3,939)	-98.5%
LOBBYING SERVICE	6,500	39,000	(32,500)	-83.3%
TOTAL OTHER	35,992	227,850	(191,858)	-84.2%
TOTAL EXPENSES	151,694	797,400	(645,706)	-81.0%
EXCESS OF INCOME OVER EXPENSES	104,127	2,800	101,327	

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e. Total Free or Nominal Rate Distribution (Sum of 1d(1), (2), (3), and (4))	0	0
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