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The Annuitant

A publication of the UIUC Chapter State Universities Annuitants Association

Fall 2023

Melinda Carr and Carol Livingstone, Co-Editors

Avoiding Retirement Regrets: Insights from Social Work and Business Deans Featured at SUAA-UIUC Spring Meeting

Carol Livingstone

Quoting from an Animal Crackers comic strip: "Life is full of choices. Some are good, and some are bad. They should all be labeled accordingly," Emerita Dean of Social Work Wynne Korr opened her presentation for the June 13, 2023 meeting of SUAA-UIUC.

Wynne Korr was dean of the UIUC School of Social Work from 2002 to 2017. Previously, she held faculty positions at the University of Pittsburgh and the Jane Addams School of Social Work at the University of Illinois at Chicago. She has extensive experience in the management of mental health services, although she was quick to announce that she was not a therapist.

Speaking to the crowd assembled at the Alice Campbell Alumni Center, Dean Korr explained that "We cannot avoid all regrets" about our retirement choices. Instead, we should use our regrets to lead us to better future decisions and find a deeper meaning in our choices. She emphasized the importance of goals for retirement, whether vague or explicit. You might have personal goals such as travel, gardening, or exercise. But it is important to realize others may have goals for you as well – your kids might be counting on you for childcare for example.

Once you have identified your goals, it's important to reflect periodically on your progress towards your goals. Did you make progress toward all your goals?

SUAA-UIUC 2023 Fall Meeting To Feature Robin Kaler

The Fall Meeting will be held at **6:00 pm on Monday, October 30** at the Alice Campbell
Alumni Center. Our speaker will be Robin Kaler,
Associate Chancellor for Strategic
Communications and Marketing. Robin will
present information on recent changes around the
Urbana-Champaign campus and reasons to be
proud of your university.

Robin's presentation will begin at 6:00 and will allow time for Q&A. After a brief business meeting, a reception will follow at approximately 7:00 pm.

A Zoom link will be posted at <u>suaa-ui.org</u>.

If not, how will you readjust your goals? Adapting and changing your goals is a healthy form of resilience.

Dean Korr shared a "prescription for retirement" she wrote for a friend who was about to retire:

- Be thankful for the privilege of retirement
- Enjoy being with family and friends
- Be patient with yourself and others. In moments of disagreement, be sure you are saying "I..." not "You...".
- Be a lifelong learner
- Be a philanthropist time and/or treasure
- Be healthy
- REFLECT
- Build RESILIENCE

Continued on page 3

SUAA-UIUC CHAPTER LEADERSHIP 2023-24

(Committee assignments are shown in italics; *indicates a member of the Executive Committee)

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www.suaa-ui.org

President's Report

Matt Wilson

It's hard to believe how quickly summers pass by these days! I hope yours was a joyful and restful one.

It was a busy summer for several SUAA executive committee members who represented our chapter at the SUAA State Meeting in Springfield and at the Big Ten Retirement Association Meeting in Madison, Wisconsin. At the latter, information was shared regarding activities and benefits being provided to retirees by some of our peer institutions. Several new ideas came forth and will be considered for our chapter members.

I would like to thank Dean Jeff Brown of the Gies College of Business and Dean Emerita Wynne Korr of the School of Social Work for their outstanding presentation and discussions about ways in which happiness and fulfillment can be achieved in retirement. Their remarks were very insightful. Their presentation is summarized starting on page 1.

I hope you all mark your calendars for October 30 at 6 pm and join me at our Fall meeting and reception at the beautiful Alice Campbell Alumni Center. Zoom information will be posted on our Facebook page and also on our website www.suaa-ui.org. I look forward to seeing you there.

If you have questions or comments or information to share with the Executive Committee, please send an email to president@suaa-ui.org

Why did I get two copies of this newsletter?

The Fall edition of the Annuitant is mailed to all retirees on a SURS pension who were associated with the Urbana-Champaign campus of the University of Illinois or its affliliated agencies. We also mail it to SUAA members who have not yet retired. Because of delays in SURS reporting retirements to SUAA, it is possible some members might be on both lists and would get two copies of the newsletter. Please don't worry. This should be corrected by next spring's edition. In the meantime, feel free to pass along the extra copy to someone else who might be interested!

Avoiding Retirement Regrets, from page 1

Dean Jeffrey Brown is the Josef and Margot Lakonishok Endowed Professor in Business and has headed the Gies College of Business at UIUC since 2015. He is a nationally recognized expert on annuities and pensions.

"Most of us don't know how long we will live" so financial planning for retirement can be difficult. Further, "It's possible that people will spend as much or more time in retirement than they did in the work force." He calls this "longevity risk" – the chance a retiree might outlive his or her savings. As a result, he believes it's more important to focus attention on having adequate income, (an "annuity") rather than building a nest egg of a certain size and hoping it will last.

Dean Brown is a huge fan of annuities because they provide a guaranteed income. "If you haven't yet reached your retirement, take the annuity! Unless, of course you know something unfortunate about your health."

Having an annuity such as our SURS pension is a great source of

retirement security. He further stated that because of the Illinois constitution's non-impairment clause, our pensions may be the most secure in the world.

In addition to longevity risk, retirees must also consider the risk of inflation. "People have forgotten what it is like to have inflation." Retirees in the Tier I SURS plan have an automatic annual increase (AAI) of 3% compounded annually. Retirees in the Tier II plan have an AAI that is one-half of the increase in the Consumer Price Index but not greater than 3% (non-compounded). Social Security recipients, on the other hand, have benefits that are indexed to inflation, especially if they postponed starting their Social Security payout until after age 70.

To guard against inflation risk, it might be worthwhile to put some retirement savings into investments that track with inflation, such as bonds.

The third risk is that of long-term care costs. "The probability that someone who is currently 65 will need long term care or home health care before they die is on the order of 40%, and for many households, this can very quickly deplete your wealth." Long term care insurance policies exist but can be very expensive.

The fourth risk to financial security in retirement is cognitive decline, and retirees should be careful to plan how their finances will be managed should they begin to fail. The elderly are often victims of scams draining their assets as they age — "another good reason to prefer annuities over nest eggs."



Dean Jeffrey Brown and Dean Emerita Wynne Korr

SURS pensions, Dean Brown said "I hope you realize how fortunate you are because not many people have that option any more outside of the public sector" and even in the public sector it is becoming rare.

Audience members raised

On a positive note, speaking of our

questions about what to do when the stock market tanks. Dean Brown said it was important not to panic and withdraw funds at the exact worst time. Dean Korr suggested connecting with a financial advisor; Dean Brown agreed, provided the advisor is fee-based, not commission based.

A question was raised about how to cope with the reduction in autonomy as one declines. "There's no easy answer" said Korr; you must plan carefully if you wish to age in place and you must have difficult conversations with your loved ones.

A full recording of this talk and the business meeting is available on the SUAA-UIUC web page <u>suaa-ui.org</u>

2023 Campus Charitable Fund Drive - Sept. 20 to Nov. 15 Just For Retirees

Frequently Asked Questions about the Campus Charitable Fund Drive

University of Illinois Urbana-Champaign

Thank you for your generosity!

Q. What are the dates of the 2023 CCFD Campaign?

A. The 2023 CCFD Campaign runs from September 20 - November 15, 2023. We will accept contributions from retirees for the 2023 CCFD campaign up until December 1, 2023.

Q. How do I donate?

A. Complete the Pledge Form and return it with your check or money order. You may also make your pledge online at ccfd.illinois.edu. If your UIN is available, please have that number when you make an online contribution.

Q. What non-profits can I donate to?

A. You may donate to one of the eleven CCFD agencies directly. You may also donate to any of the designated nonprofits listed under each agency. The complete list of CCFD Agencies and their designations can be found at www.ccfd.illinois.edu/agencies

Q. Does my gift count towards the goal for the University Department/Unit from which I retired?

A. You may select which department/unit gets credit for you donation. The Retiree Pledge Form has a box to complete regarding whom you would like to receive credit for your contribution.

Q. How is Release of Information handled?

| | contacted. On the Pledge Form, select one of two boxes: | | | | |
|--|---|--|--|--|--|
| | ☐ I DO NOT wish to be contacted by the Agency | | | | |
| | Do wish to receive acknowledgemen | | | | |

from the Agency for my contribution

A. You may specify how or if you wish to be

Q. I have given directly to the United Way in the past and plan to continue to do that this year. Can I receive CCFD credit for my direct contribution to United Way?

A. If your contribution to United Way occurs during the 2023 CCFD Campaign, it may be counted. CCFD works closely with the United Way of Champaign County to ensure both campaigns give the donor credit for your generous contribution. When giving to United Way, let them know you are a University of Illinois retiree (including department) and would like to receive CCFD credit for your donation. If you give to United Way through the 2023 CCFD campaign, United Way will be informed of your gift.

Q. What if I want to give to a charity that is not listed as part of the 11 umbrella agencies?

A. In the past, CCFD has accepted Write-In donations to 501(c)3 organizations not listed under our umbrella federations. The Campus Charitable Fund Drive is no longer accepting donations made to other Non-Profit Organizations outside of the campaign. We have upgraded to a new, more complex system and this change will allow us to streamline the process. A full list of almost 700 CCFD-eligible agencies can be found at ccfd.illinois.edu/agencies

Q. Where do I mail or drop off my 2023 CCFD Pledge Form?

A. 501 Swanlund Admin Bldg.
 601 E. John St. M/C 304
 Champaign, IL 61820-5711

Q. What if I need more information or have questions?

 Visit ccfd.illinois.edu, send us an email at ccfd@illinois.edu or call us at 217-265-6398

Participating Agencies

























United Way of Champaign County

American Cancer Society

The mission of the American Cancer Society is to improve the lives of people with cancer and their families through advocacy, research, and patient support, to ensure everyone has an opportunity to prevent, detect, treat, and survive cancer. (800) 227-2345 www.cancer.org | 2.0%

America's Best Charities

America's finest traditional and independent charities working to feed the hungry, shelter the homeless, protect the children, and care for the elderly, ill and infirm. (800) 477-0733 www.best-charities.org | 4.7%

America's Charities

Working to build strong communities. Addressing needs of children, families, communities through member programs by helping employers and employees support our member charities' programs.

(800) 458-9505

www.charities.org | 2.1%

Black United Fund of Illinois

Uses funds to develop and empower the African American community through self-help to help break the cycle of economic dependency and social powerlessness that have characterized organizations and communities. (773) 324-0494 www.bufi.org | 4%

Creating Healthier Communities

Building partnerships to address health inequity by fostering trusted community engagement, offering programs and services and fundraising to support communities where everyone can thrive. (800) 654-0845 www.chcimpact.org | 4.6%

Community Shares of Illinois

We are a diverse group of charities with a common mission - to make our world a better place. Our member organizations address the root causes of social problems facing our neighborhoods, our community, and our region. (217) 352-6533 www.CommunityShares | Ilinois.org | 24.3%

EarthShare

EarthShare delivers funding to environmental nonprofits working to protect our air and water, fight for environmental justice, promote land and wildlife conservation, and much more.

(800) 875-3863 www.earthshare.org | 9.1%

Global Impact

Global Impact inspires greater giving to leading international charities through your employee giving campaign. From education and clean water to global health and disaster relief, support the causes that matter most to you. For more than 60 years, we have strengthened international charities, generating nearly \$2 billion to address humanitarian needs. Make an impact. Give global. (800) 836-4620 www.charity.org/give | 5.19%

Special Olympics Illinois

Special Olympics Illinois provides yearround sports training and athletic competition in a variety of Olympicstyle sports, plus Athlete Leadership and Healthy Athlete Programs, for children and adults with intellectual disabilities. (309) 888-2551 www.soill.org | 17%

United Negro College Fund

"Because a mind is a terrible thing to waste, but a wonderful thing to invest in." ® For more than seven decades, this principle has remained at the heart of UNCF, enabling us to raise more than \$5 billion and help more than 500,000 students and counting not just to attend college, but thrive, graduate, and become leaders. More than 170,000 individuals, corporations, and foundations support UNCF's mission, by investing in it each year. (312) 845-2200 www.uncf.org | 12%

United Way of Champaign County

United Way of Champaign County fights to improve the health, education and financial stability of every person in our community. We are the problems solvers and the hand-raisers, bringing business, government, nonprofits and everyday people together to find solutions to our community's toughest challenges. This year, we're focusing on improving Early Grade Level Success, supporting Community Essentials, and breaking down barriers which hold our community back from success. We believe anything is possible when we Live United. (217) 352-5151 www.unitedwaychampaign.org | 15.2%

2023 Campus Charitable Fund Drive Retiree Pledge Form - (please print)

| Name (First and Last) | Email (for CCFD use only) | | | | | | |
|--|--|---|--------------------------------|-------------|---------------|--|--|
| Phone | UIN (if available) Retireme | | | ent Year | | | |
| Address | City | State | | ZIP | | | |
| | timent of your choice. cies: le to one of the 11 umbrella agen by with a copy of the receipt with | Release information I DO NOT wish to be contacted by the Agency I DO wish to receive acknowledgement from the Agency for my contribution encles listed below. If you wish, you may also pay the charity or ith this form. Receipt must reflect that your charitable and Drive. | | | | | |
| American Cancer Society | Black United Fun | d of Illinois | Creating Healthier Communities | | | | |
| America's Charities | EarthShare | | Global Impact | | | | |
| Community Shares of Illinois | United Negro Co | ollege Fund United Way of Ch | | Vay of Chan | npaign County | | |
| Special Olympics Illinois America's Best Charities | | | | | | | |
| Many of the 11 Umbrella Agencies allow you to select specific DESIGNATIONS and you may contribute to one or more designations. Complete the form with the name of the Umbrella Agency and then specify the designation and the amount to each designation. | | | | | | | |
| Umbrella Agency Name | | | | | | | |
| Designation | | | | Amount | \$ | | |
| Designation | | | | Amount | \$ | | |
| Designation | | | | Amount | \$ | | |
| Designation | | | | Amount | \$ | | |
| | Total amount for this Umbrella Agency and associated designations | | | nations | \$ | | |
| Umbrella Agency Name | | | | | | | |
| Designation | | | | Amount | \$ | | |
| Designation | | | | Amount | \$ | | |
| | Total amount for this Umbrella Agency and associated designations | | | \$ | | | |
| Send Pledge Form to: Campus Charitable Fund Drive Office of Public Engagement 501 Swanlund Administration Building, MC-304 601 E. John St. Champaign, IL 61820 | | | | | | | |

Tier II Plan "Safe Harbor" Potential Violation

Carol Livingstone

Federal law requires that all state pension plans where employees are exempt from Social Security must provide benefits equivalent to those that would have been paid if these employees had been paying into the federal Social Security System – this is called the "Safe Harbor" provision of the IRS code.

Multiple sources have raised a concern that benefits received by university employees enrolled in the "Tier II" program might not meet the Safe Harbor standard. Any employee who began contributing to SURS after January 1, 2011 is in Tier II.

One feature of the Tier II program has been identified as problematic: the maximum salary that can be "counted" in the benefits formula for Tier II employees is \$119,892 in 2023, compared to Social Security's maximum of \$160,200 in 2023. The Tier II maximum salary increases each year by the lesser of 3% or one-half of the Consumer Price Index. The Social Security maximum salary increases each year with changes in the national wage index. As a result, the difference between the Tier II maximum salary and the Social Security maximum salary will grow over time.

In a June presentation to those attending the annual SUAA meeting in Springfield, University of Illinois researchers David Merriman and Alexander Hawley presented several possible fixes to the Tier II program that might bring it into compliance with the Safe Harbor provisions. At that same meeting, State Representative Stefanie Kifowit (D-Aurora) discussed a bill she is proposing to address this issue (HB 4098), which makes additional changes to Tier II benefits. SUAA members can listen to these presentations at the SUAA website: https://suaa.memberclicks.net/speaker-videos.

The SURS Board of Trustees also discussed the Safe Harbor Issue at its February 2, 2023 meeting. While the specifics discussed were revisited at the June meeting, the Board was informed that the Safe Harbor problem with Tier II could be fixed with additional legislation.

As of press time for *The Annuitant*, HB 4098 has not yet advanced beyond the legislative Personnel and Pensions Committee. Our state-wide SUAA office is as interested in looking at the whole picture as the legislature's committee is. Fixing safe harbor is at the top of the list; HB 4098 is not the "end all", it is the piece that started the conversation.

... and What about Tier III?

In an effort to cut pension costs, the Illinois legislature passed a bill in 2017 to create a third, optional program in the pension system, Tier III.

Tier III has not been implemented because (1) clarifying legislation is necessary; (2) it requires IRS approval; and (3) it is possibly unaffordable for employers.

UIUC Chapter Family Member Is Scholarship Recipient

The SUAA Foundation recently announced recipients of its Educational Scholarships for 2023-2024. We are pleased to announce that one winner, **Elizabeth Hanson**, is a family member of a UIUC Chapter member. Elizabeth will attending Drake University.

Important Sources of Information about Your Pension & Benefits

State Universities Retirement System (SURS)

URL: http://surs.org/

Phone: (800) 275-7877 or (217) 378-8800

Fax: (217) 378-9800 **Address:** 1901 Fox Drive, Champaign, IL 61825-2710

SURS is our pension system. Once registered on the website, current employees will have access to historical pay and pension calculators to help plan for retirement. Information on programs such as buyouts is also available. After retirement, annuitants can view information about pension payments and deductions and can update addresses, beneficiaries, phone number, email address, and federal tax withholding status.

During tax season, copies of 1099-R forms can be downloaded from the site.

MyBenefits Marketplace

URL: https://mybenefits.illinois.gov/

Phone: (844) 251-1777 or (844)251-1778 (TTY)

MyBenefits is a website designed to help employees or annuitants make changes to their insurance coverage during the Benefits Choice period. Members can also call a State group insurance customer service representative at the number above. This is also where you sign up for TRAIL (Medicare Advantage Plan).

Social Security and Medicare (Champaign Office)

Social Security URL: <u>www.ssa.gov</u> Medicare URL: <u>www.medicare.gov</u>

Phone: (877) 819-2593 (800) 325-0778 (TTY)

Address: 101 S Country Fair Dr, Champaign

Central Management Services (CMS)

(For State Employees)

URL: *illinois.gov/cms/benefits*

Phone:(800) 442-1300 or (866) 277-5669 (TTY)

Email: CMS.Ben.BCS@illinois.gov

CMS negotiates all benefit packages for

employees and retirees.

When browsing through the information on the CMS website, remember that UIUC employees are considered "State Employees" and are enrolled in the "State Employees Insurance program." CMS has detailed insurance coverage information as well as claims delays and Benefits Booklets for Benefits Choice periods.

State Universities Annuitants Association (SUAA)

URL: <u>www.suaa.org</u> Phone: (217) 523-4040

Address: 217 East Monroe Street, Suite 100

Springfield, IL 62701 **Email**: *suaa@suaa.org*

SUAA advocates on behalf of SURS retirees, current employees, and their dependents and survivors to preserve retirement and healthcare benefits. Members have special access on the website. Membership forms available online.

TRAIL (Total Retiree Advantage IL)

URL: illinois.gov/cms/benefits/trail

(follow link to "State Insurance Program")

Phone: (844) 251-1777 or (844)251-1778 (TTY)

(same as MyBenefits) **Fax:** (844) 676-1725

Email: cms.ben.medicarecob@illinois.gov

TRAIL manages a suite of State Medicare Advantage plans for retirees who are eligible for Medicare. The website has open enrollment materials and shows coverage information and monthly costs based on years of service.

Why join SUAA?

SUAA has one purpose: to advocate for you and protect your pension and benefits. SUAA staff members watch all legislation and administrative actions touching the SURS system, actively participate in the legislative process, and keep SUAA members informed. When necessary, SUAA's legal arm fights adverse changes in the courts. **To accomplish this, SUAA depends on the support of a broad membership base.**

If you are not yet a member – Your support through membership dues is important as we continue work to protect the future of our pension system, health benefits, higher education and general welfare of our membership. Visit our web page at www.suaa-ui.org/join.htm for easy instructions. Dues are only \$47 per year – \$39 goes to the state SUAA organization and \$8 stays with our local chapter. Your support is essential and we hope that this information will persuade you to join us!

SUAA is your voice at the Capitol; SUAA works hard to make your concerns heard loud and clear by state legislators and the Governor's office staff. SUAA provides a communications network through emails, legislative bulletins, websites, and workshops/meetings that informs and updates members on both local and state issues relative to and focused on pension and healthcare benefits.

If you are already a member — We encourage you to have your dues deducted from your paycheck (if still employed) or your pension (if an annuitant). Your membership will renew automatically each year without your having to write a check or spend money on a stamp. Dues are only \$3.92 per month. Download the membership form today from the www.suaa-ui.org/join.htm website; complete, sign, and submit the form as directed. Your dues will be deducted monthly when your current membership expires.

What has SUAA done for you?

- Represented all SURS participants and beneficiaries by suing the State of Illinois over Senate Bill 1 (Public Act 098-0599), pension reform. The Supreme Court found the law unconstitutional, saving average pensioners HUNDREDS OF THOUSANDS OF DOLLARS over the course of their retirement.
- Led the charge to defeat adding a new section to Article XIII, Section 5 of the State Constitution, which would have been an attack on SURS employees and retirees.
- Stopped legislation that would abolish tuition waivers for university personnel.

- Supported legislation in Springfield to strengthen health care and pension benefits for SURS members.
- Actively lobbied the Legislature to prevent changes to the Constitution that would harm SURS retirees and active members, such as eliminating the "pension clause".
- Protected faculty forced to take furloughs during the state's budget crisis.
- Analyzed and publicized the consequences of CMS's switch to Aetna in 2022 as TRAIL administrator and lobbied for Aetna and Carle to reach an agreement on coverage for retirees.

To join as a new member, to renew your membership, or to change to payroll deduction, visit our webpage at www.suaa-ui.org/join.htm for easy instructions.

Benefits Report

Carol Livingstone

Deferred Compensation Plan: As of July 1, all new employees will be automatically enrolled in the state of Illinois Deferred Compensation Plan (DCP), This plan, organized under Section 457(b) of the IRS code, allows employees to designate a percent of each paycheck to be deposited in their DCP account on a pre-tax basis (the amount is not included in income for the current year), like an IRA or a 401(b) plan. A Roth option is also available for employees who are willing to pay tax on the income now.

Employees in DCP can select from over a dozen investment options for their funds, allowing them to select an option that fits their own needs. The amount deducted each paycheck can be adjusted as needed up to a limit of \$22,500 per year. There are "catch-up" provisions allowing employees over age 50 or those who have not contributed the maximum each year to contribute more.

Anyone automatically enrolled in the plan will have 3% of each paycheck deposited into the Lifetime Income Strategy fund. New employees automatically enrolled in the SURS Deferred Compensation plan have the ability to change the contribution percentage or to stop contributions. Both the amount deducted and the choice of fund can be altered by contacting the Benefits Center.

In addition to saving towards retirement on a regular basis, the DCP is very useful for employees who receive significant payouts of vacation and sick leave at retirement, thereby preventing a big tax bill on these payouts.

For more information on DCP, visit the SURS website: https://surs.org/retirement-plans/dcp/



Benefits Choice Periods

October 15-November 15 is the Benefits Choice period for annuitants who are eligible for Medicare; changes will be effective January 1, 2024. A booklet was mailed by CMS to participants along with instructions for making changes in benefit elections. Changes can be made at the MyBenefits Marketplace website or by calling a State group insurance customer service representative (1-844-251-1777 – toll free, or 1-844-251-1778 TDD/TTY). The CMS information should be carefully reviewed.

For those not eligible for Medicare, the annual benefits choice period is generally in May-June each year, with coverage changes effective July 1.

SUAA Foundation

H. F. (Bill) WIlliamson

The SUAA Foundation is a 501(c)(3) not-for profit organization that is a separate arm of SUAA. Among other activities, the SUAA Foundation sponsors a Scholarship Program offering six scholarships of up to \$1000 each to applicants who are a SUAA member or the spouse/partner, child/stepchild or grandchild/stepgrandchild of a SUAA member. See page 7 for our chapter's current recipient.

The Foundation also offers two grants of up to \$1000 per grant annually for professional development activities (travel expenses are excluded) for applicants who are SUAA members in good standing and currently employed at an Illinois institution of higher education. Further information on either program is available on the Foundation link at the state SUAA website: www.suaa.org.

In Memoriam

Below is the name of each SURS participant from the Urbana-Champaign campus and allied agencies who passed away between January 1, 2023 and June 30, 2023. Source: Freedom of Information Act request from SURS – Marissa Brewer

Adams, Angelica M. Dietkus, Edward Albertson, Teri A. Dorris, George C. Dorsey, Jerry L. Alsip, Kathryn J. Ducey, Kristine A. Amundsen, Steven B. Auld, Lawrence W. Eissfeldt, Lenore J. Ayers, Robert L. Elyn, Mark England, Darletta K. Babakhanian, Grace L. Badger, Caroline J. Epinger Smiley, Lenita Jean Balgopal, Shyamala Fettig, Lyle P. Ballom, Kenneth T. Fiscella, Joan B. Banks, Dawson Fisk, Jerry A. Battle, Roger D. Forsberg, Milton L. Gatz, Donald Fred Bautch, Sheryl A. Bebout, Stephen E. Gerald, Rebecca S. Bensyl, Loren P. Gilmore, Nancy M. Berg, Mary Ann Gore, Carol Ann Birdzell, Ruth A. Graves, Charles N. Blakley, Roger F. Gray, Charles R. Blandford, Denis E. Griffiths, Richard W. Branham, Jeffrey Ray Grindley, Herbert E. Brindley, James B. Grove, David C. Bunting, Paul Jacob Haas, Barbara D. Busen, Harriett R. Hall, Molly Melissa Butler, Rodney C. Hannon, Carolyn J. Cable, Ivan D. Hari, Carol J. Camp, Robyn Renee Harmon, Loretha M. Candela, Kevin Anthony Harriman, Lynda C. Carpenter, Gayanne R. Harris, James R. Carringer, Robert L. Hassell, Charles E. Cochran, Steven Hawk, Steven Cole, Peter Hawkins, Margaret M. Colley, John David Hays, Anna Mary Compton, William D. Hazlett, Thomas C. Conover, Dorothy M. Heflin, Beverly Ann Conrad, H Edward Hesselberth, Deborah L. Cook, Claudia A. Hixson, Billy D. Costello, Mary K. Hobson, Jessen Law Craggs, Robert F. Holy, Fred O. Cromwell, Elizabeth Ann Hood, Stafford L. Dallas, Evelyn Jane. Hubbart, Carolyn B. Ibendahl, Sue Ann Davis, Karen Joy Demissie, Misganaw Johnson, Ledora Denham, Bettie L. Johnson, William H. DeVore, Joyce Ann Kamradt, John R. Devoss, Carol Ann Komorita, Nori I. Rosenstock, Bruce

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