

# RIPEA COMMUNICATOR

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AUGUST 2011

## 21st Annual Convention — September 12, 2011

RIPEA’s 21st Annual Convention will be Monday, September 12th at Primo Hall and Convention Center, 2615 National Avenue, Indianapolis. This is the same location as the past nine conventions. Registration will be from 9:00 a.m. to 10:00 a.m. and the program will begin at 10:00 a.m. The registration fee, which includes lunch, remains at \$12.00 for the 21st consecutive year.

The convention will feature Josh Bleill, a wounded Iraq War Veteran, who wrote a book titled “One Step at a Time” which tells his amazing story of recovery and a young marine’s story of courage as well as hope and how he became a community spokesperson for the Indianapolis Colts. You will be inspired and motivated by Mr. Bleill’s speech.

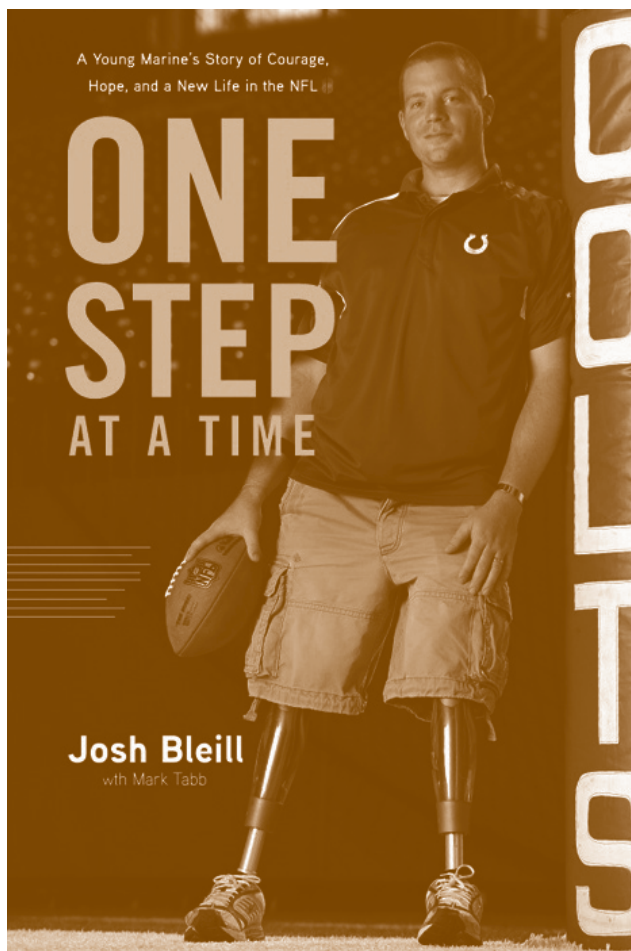
Senator Vaneta Becker and Representative William Friend, two legislators who were instrumental in PERF retirees receiving a 13th check again in 2011, will make presentations that will interest all senior citizens. It was through the efforts of Senator Becker and Representative Friend, as well as RIPEA lobbyist, Doug Kinser, that the 13th check was passed in the last hours of the legislative session.

Again this year there will be cash door prizes totaling \$1,000.00. In addition, there will be 10 copies of Mr. Bleill’s book “One Step at a Time” awarded as door prizes.

The convention program is on Page 4. Please complete the registration below and return with a check

payable to RIPEA for \$12.00. Spouses and friends are welcome.

We look forward to seeing you on September 12th.



**SEPTEMBER 12, 2011**

**PRIMO CONFERENCE HALL AND BANQUET CENTER • 2615 NATIONAL AVENUE, INDIANAPOLIS**

Name \_\_\_\_\_

Address \_\_\_\_\_

Registration Fee Remitted \$ \_\_\_\_\_ (\$12.00 for each attendee)

Make check payable to “RIPEA Convention” and mail registration and check to:

**RIPEA, 3530 South Keystone Avenue, Suite 305, Indianapolis, IN 46227**

or pay online [www.ripea.org](http://www.ripea.org) under annual convention.

## TRF + PERF = INPRS

Pension collaboration that has saved more than \$8.5 million in the last year has been formalized with the creation of the Indiana Public Retirement System (INPRS) effective July 1, 2011..

Legislation approving the merger of the administration of funds of the public employees' and teachers' retirement plans were adopted by the General Assembly and signed by Gov. Mitch Daniels in April.

Bringing together the administration of the funds began a year ago when legislation called for the appointment of a single executive director over both funds.

The creation of INPRS does not merge the assets and liabilities of public employees' and teachers' funds. Each retirement plan will continue among the seven separately managed funds under oversight of a nine-member board of trustees.

### Reviewing Your Will

Due to the fact your will should reflect current wishes and correspondence, it is important to review it periodically and at least every 5 years. Here are facts to consider regarding your will:

1. Is the Executor you named for your will still the right choice to carry out your directions?
2. Have you moved to a new state? The terms of your will should agree with the laws of your state.
3. Have you bought, sold property or acquired new assets? Some of these transactions may require changes to your will.
4. Has there been a gain or loss on property value of your home or other holdings?
5. Have you changed your mind about a previously named beneficiary? Your will can be changed at any time. You can either execute a new one or add a separate formal document that changes or adds to your existing will. You cannot change a will by scratching out the name of a beneficiary or rewriting a provision on the original will. You must change a will with the same formal legal procedure used in drafting the original will.

### THE INPRS System

- Public Employees' Retirement Fund (PERF)
- Teachers' Retirement Fund (TRF)
- Judges' Retirement System
- Prosecuting Attorneys' Retirement Fund
- 1977 Police Officers' and Firefighters' Pension and Disability Fund
- Legislators' Retirement System
- State Excise Police, Gaming Agent, Gaming Control Officer and Conservation Enforcement Officers' Retirement Plan

**Jodi L. O'Neill, MSM**

Communication Manager, Public Employees Retirement Fund



*It's Incredible!*

**AUGUST 5 - 21, 2011**

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317-789-0244 • 800-345-9214  
William R. Murphy ..... Executive Director

### Important Telephone Numbers

**Anthem Blue Cross/Blue Shield** ..... 1-866-649-2041  
RIPEA Group Health Plan

**AMBA**..... 1-800-258-7041  
Dental/Vision/Long Term Care/Cancer/  
Whole Life/Medical Air Service Association

**G.E.T.O.** ..... 1-877-867-3639  
Vacation Condos at Reduced Rates - [www.getravelop.com](http://www.getravelop.com)

**Genworth** ..... 1-866-582-2436  
Long Term Care

**HearPo** ..... 1-888-432-7464  
Hearing Plan

**MetLife** ..... 1-800-438-6388  
Auto/Home

**P.E.R.F.** ..... 1-888-526-1687  
Retirement Checks & Benefits

**RIPEA Office** ..... 1-800-345-9214

Email us at [ripea@ripea.org](mailto:ripea@ripea.org) or  
visit our website: [www.ripea.org](http://www.ripea.org).

The RIPEA office hours,  
Monday through Friday, are: 8 a.m. to 4 p.m.

## Exploding Some Myths

The fear of aging, the fear of getting old, has been described as a most typical facet of American life today.

As one authority says, “We don’t even use the term ‘old age.’ We speak of aging as though one is moving along but one is never old, and when you’re in your 80s or 90s, it is acknowledged that you’re moving slowly into but not yet into old age.”

“We deny, whenever possible, old age.”

Why are most people—especially the younger—repelled by the thought of getting old, especially since the process is an integral part of nature and most of the time-worn generalities relating to older persons have been proved to be the myths they are?

In fact, recent studies pretty well have disproved the stereotype that most of the nation’s 25 million oldsters are feeble or well into senility, that they crowd our nursing homes and other institutions, that they are stubborn, narrow-minded, self centered and opinionated.

On the contrary, most people show little sign of mental deterioration, no matter how long they’ve lived.

It is true that about a third of those over 80 experience occasional memory lapses and confusion, which serves to strengthen the myth of automatic mental deterioration, even among the elderly themselves.

A forgotten appointment, a misplaced book or letter, a missing key ring—such trifles as these often are enough to make an oldster begin wondering whether he’s on the verge of losing his mind.

He forgets that similar incidents have been happening to him—and everyone else—all his life.

The sad truth is that because of the stereotypes, many Americans have come to expect their later years to be dismal, an inevitable slide into physical and mental infirmity.

For years, low scores of many elderly on tests of intellectual function were cited as evidence that mental capacity decreased with age.

But on the basis of more recent findings, authorities now maintain that, when allowed to proceed at their own pace, oldsters score as high as any other group—and often higher in areas where accumulated knowledge is important, such as vocabulary.

Studies indicate that a decrease in the speed of intellectual response is a normal part of the aging process. But all too often, this hesitancy, when combined with outside stresses, is misdiagnosed as senility.

One national authority has put at 100,000 the numbers of persons needlessly institutionalized for “senility”.

Another myth is the common belief that a large percentage of the nation’s elderly reside in nursing homes or with their children.

Actually, according to recent studies, only 5 percent of persons over 65 live in nursing homes or other institutions, while perhaps 15 percent live with their children.

But the most impressive finding is that more than half of the elderly reside with their spouses in independent households. About 25 percent live alone.

One of the greatest complaints among the elderly is that because of their age, they aren’t considered competent any longer to perform capably on a job.

Available statistics prove otherwise.

Older employees actually have less absenteeism than their younger colleagues and are involved in fewer on-the-job accidents. They also take more satisfaction in their work.

**Reprinted from the 1981 *Communicator***

## Indiana Trivia & Facts

- The first professional baseball game was played in Fort Wayne on May 4, 1871.
- New York’s Empire State Building, the Rockefeller Center and 14 state capital buildings are built from Indiana limestone.
- The largest high school gymnasium in the world is in New Castle, Indiana.
- Quote from John Mellencamp, “I am the most popular man in Bloomington now that Bob Knight is gone.”
- The largest student union building in the world is the Indiana University Memorial Union with over 475,000 square feet.

## RIPEA 21st Annual Convention September 12, 2011

9:00 a.m.	Registration and Renew Friendships	1:00 p.m.	Legislative Review Doug Kinser, Lobbyist Senator Vaneta Becker Representative William Friend
10:00 a.m.	Welcome & Introductions Dr. Craig Hartzler, Board President		
10:15 a.m.	State of RIPEA Bill Murphy, Executive Director	1:30 p.m.	Public Employees Retirement Fund Jennifer Lowery, Retirement Services Consultant
10:30 a.m.	RIPEA Chapters, Resolution Jerry Land, President, Kokomo Chapter	2:00 p.m.	Insurance Review Jim Benge, President, Sagamore Benefits
10:45 a.m.	One Step at a Time Josh Bleill, Iraq War Vet	2:30 p.m.	RIPEA Foundation Fred Armstrong, President
11:15 a.m.	Avoiding Fraud – Senior Citizens Secretary of State’s Office	2:40 p.m.	Door Prizes
12:00 p.m.	Lunch	3:00 p.m.	Adjournment

## RIPEA BOARD OF DIRECTORS

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