

Important Telephone Numbers

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

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

**HEAR in America**  
*Hearing Plan*  
1-800-286-6149

**INPRS/PERF**  
*Retirement Checks & Benefits*  
1-844-464-6777

**Genworth**  
*Long Term Care*  
1-765-827-6607

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RIPEA *COMMUNICATOR*  
is published quarterly by  
the Retired Indiana Public  
Employees Association.  
2415 Directors Row, Suite M  
Indianapolis, IN 46241  
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[www.RIPEA.org](http://www.RIPEA.org)

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

Marriette (Marty)  
Montgomery  
Indianapolis

Roger Parent  
South Bend

John Riemke  
Kendallville

Harold Woodruff  
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RIPEA

Retired Indiana Public Employees Association

Working for Your  
Retirement Today

August 2019



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Retired Indiana Public Employees  
Association, Inc.  
2415 Directors Row, Suite M  
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A Message from the Executive Director

Welcome to the August issue of the *Communicator*.

For those of you outside the Indianapolis area, you may not know the name Dick Wolfsie. But you soon will. We are tickled to announce that Wolfsie has agreed to join us at our Annual Convention on Monday, September 9<sup>th</sup>. Wolfsie’s observations have been part of Indy’s cultural landscape for over 30 years. He’ll bring his warm brand of storytelling to the Primo Convention Center, along with a host of additional vendors and speakers.

And, once again, we’re pleased to offer **free** transportation to the convention from several locations, including South Bend, Clarksville, Muncie, Kokomo, Fort Wayne and Gary. By joining us, you’ll hear presentations on some of the most pressing issues facing seniors today. And you’ll also get a great lunch! What better way to get to know the opportunities that are available to PERF retirees than to attend this special day. Please look through this newsletter for much more information, including registration information.

Please let us know if you have any questions! If you would like to get involved, we encourage you to call us to find out how.

Sincerely,  
  
Bill Murphy, Executive Director



Getting to Know...

Board Member Marriette “Marty” Montgomery



**Former occupation?**  
Retirement benefits specialist at Public Employees’ Retirement Fund (PERF)

**Time on Board?** 9 years

**Hoosier Born?** No. I was born in Rives, Tennessee

**One thing people may not know about you?**  
I enjoy cooking and collecting cookbooks

**In school, were you the cool kid, nerd or jock?** I was the cool kid at North Central High School

**One book that changed your life?** Who Moved My Cheese by Spencer Johnson, MD. This book teaches an amazing way to deal with change in your work and your life.

**Personal motto?** Always say “thank you”, because “thank you” makes room for more!

**Guilty pleasure?** Shopping

**As a kid, what did you want to be when you grew up?** A teacher

**What is the one thing people should know about RIPEA?**  
The staff and board members of RIPEA are committed and dedicated to protecting the retirement benefits of its total membership

Getting to Know...  
Board Member Larry Buell



**Former Occupation?**  
Treasurer, Health & Hospital Corp. of Marion County

**Time on Board?** 10 years

**Hoosier-born?** Yes, North Liberty in St. Joseph County

**Who is your hero?** My father

**Personal motto?** There’s no such thing as a free lunch

**One book that changed your life?** My first accounting textbook

**What was your first job?**  
Stock boy at a supermarket

**What is your favorite holiday tradition?** Opening presents on Christmas morning

**Favorite thing about Indiana?** Its diversity

**What is the one thing people should know about RIPEA?** Its only real mission is to help retirees

Your Legislative Corner—The 2019 Agenda

PERF retirees with an effective date of retirement of December 1, 2018 or prior will receive a “13th check” added to their regular PERF benefit in September. The “13th check” amount is based on the number of years of service a retiree worked in a PERF covered position. This additional amount will be:

Years of Service	Amount
5-10 (disabled only)	\$150
10-20	\$275
20-30	\$375
30+	\$450

The 13th check is not automatic and RIPEA must work with the Indiana Legislature each year to pass this legislation. The more members RIPEA has the better chance we have of obtaining additional income for retirees.

If you know a PERF retiree(s) that is not a RIPEA member please encourage the retiree(s) to join RIPEA.

# Are you signed up for our e-newsletter?

Find out how we're helping Indiana's public employees today. Access important information about your future, money saving benefits, legislation and more.

Visit [www.RIPEA.org](http://www.RIPEA.org) to sign up today!

## Putting All Your Eggs in One Basket

The saying "don't put all your eggs in one basket" is reportedly over 400 years old, but when it comes to investing for your retirement, it is still true! Successful investors don't try to find the one stock that is going to triple in value this year, or even pick a few companies to invest in. They diversify!

The key to diversification is a concept called correlation. Correlated investments tend to rise and fall together. For example, stock in two technology companies are likely to go up at the same times and down at the same time. Proper diversification involves choosing investments that are unlikely to move the same way. So when one goes down, the other is likely to go up.

Many investors diversify their portfolios between stocks and bonds. This is because, traditionally, while stocks rise, bond values fall and vice versa. This doesn't always happen (or this investing thing would be easy!) but it has happened more often than not in the past. Another way investors diversify is by using "pooled investments" such as mutual funds and exchange traded funds (ETFs). These allow you to spend relatively small amounts of money to invest in a broad group of investments, further diversifying your risk.

Some people call investing the "Wall Street Casino." But by properly diversifying, you can turn the odds in your favor. That'll never happen in Las Vegas!

*Tom Faulconer, JD, CFP*  
*Transitions Financial LLC*  
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Advisory services provided through Creative Financial Designs, Inc. Registered investment advisor and securities are offered through CFD Investments Inc., a registered broker/dealer. Member FINRA and SIPC. Neither CFD Investments or Creative Financial Designs, Inc. provide legal advice.



## 29th Annual Convention—Make Plans to Attend

This year's Annual Convention is Monday, September 9, 2019 at Primo Conference Center in Indianapolis (same location as recent years). If you are retired or still working, there are topics of interest for you. Here is a brief summary of the presentations.

Doors Open: 9am  
Official Welcome: 10am  
Lunch: 12pm  
Door Prizes: 2:50pm  
Wrap-up: 3pm

### INPRS: What's new and How it May Affect You

Led by Lisa Anderson from the Indiana Public Retirement System (INPRS), this session will give you up-to-date information on PERF. You'll hear how your PERF plan is doing financially and what PERF is doing to provide you the best possible service. If you have issues or concerns about any aspect of PERF you will have the opportunity to ask questions at the end of Lisa Anderson's presentation. Also, the INPRS staff will be there all day to answer your individual questions.

### Medicare and RIPEA's Insurance Trust Complement Plans

Jim Bengé has enjoyed a 40-year career in the insurance business and is an expert on Medicare and the RIPEA's Insurance Trust complement plans. He will provide details on the plans that are available to RIPEA members: the F, N, and G plans, along with the Medicare Advantage plan. Two of the plans are new; all 4 plans will be available on January 1, 2020. Bengé will also be available throughout the day to answer your questions.



Dr. Karen Amstutz, Vice-President of Community Health

### Lessons for Maturing Adults: Mind and Spirit Health

Dr. Karen Amstutz, Vice-President of Community Health, will talk about the importance of both the mind and spirit in dealing with the issues of aging. She will address the important areas of behavioral health and mental and spiritual wellness. Dr. Amstutz will also discuss substance use and abuse, and the challenges facing families who have a family member(s) with a substance abuse problem. Dr. Amstutz will help us recognize the symptoms of addiction, understand how to support family and friends through these challenges, and pathways to appropriate care.

### Your Home Working for You—Reverse Mortgages

We all see commercials urging senior citizens to consider a reverse mortgage. Tom Hedderich will discuss what reverse mortgages are and how to use them. Reverse mortgages are not for

everybody, but it can be an effective method to obtain much needed funds for seniors living on a fixed income. Mr. Hedderich will not try to "sell" the idea of a reverse mortgage. Rather, his goal is to educate the audience on the possible advantages and disadvantages of a reverse mortgage.



Mark Alberts, owner of Alberts Actuarial Consulting

### Cost of Living Adjustment (COLA) vs. 13th Check—What are the Trade Offs?

Mark Alberts, owner of Alberts Actuarial Consulting, will discuss when does a COLA provide a greater benefit and when does a 13th check provide a greater benefit. His presentation will review some of the key considerations.

PERF retirees have not received a COLA since January 2009. They have received a 13th check each year. This could change in the future under Senate Enrolled Act 373 which created supplemental reserve accounts [SRAs] to fund future increases in retirement income for PERF retirees.



## Vendors for the 2019 RIPEA Annual Convention

We're pleased to announce the following vendors will be part of this year's annual convention.

- Anthem Insurance
- Applegate Elder Law
- Association Member Benefits Advisors (AMBA)
- Assurance Health System – Senior Inpatient Psychiatric Care
- Caregiver Homes
- CICOA and In-Home Solutions
- Crown Hill Cemetery
- Genworth Life & Long-Term Care Insurance
- HEAR In America
- Indiana Public Retirement System (INPRS) – PERF
- RIPEA
- Seasons Hospice & Palliative Care
- St. Vincent Hospital – Therapeutic Services
- Transitions Financial, LLC

### Spotlight On:



CICOA Aging & In-Home Solutions is a not-for-profit agency and one of 700 Area Agencies on Aging nationwide. Established in 1973 by an amendment to the 1965 Older Americans Act and incorporated in 1974, CICOA is not a government agency, but oversees state and federal funds and private donations to provide information, advocacy and support services for older adults, people with disabilities, and family caregivers. CICOA is Indiana's largest Area Agency on Aging and serves Boone, Hamilton, Hancock, Hendricks, Johnson, Marion, Morgan and Shelby Counties, where more than 26 percent of Indiana's population lives.

St. Vincent offers a wide range of traditional and highly specialized rehabilitation services for a variety of conditions affecting adults and children. Therapy services are delivered by our team of dedicated, licensed clinicians in "The Spirit of Caring," with the goal of providing the best possible care to ensure patients can achieve their highest potential. St. Vincent Physical Therapy has been designated as a Center of Excellence by Focus on Therapeutic Outcomes (FOTO), the world's largest physical and occupational therapy outcomes database for rehabilitation patients, and scores improvements in patients' pain and function.

## People with Diabetes and the Risk of Vision Loss

According to the American Diabetes Association, nearly 10% of Americans have diabetes or are pre-diabetic, and nearly 1.5 million people are diagnosed with diabetes each year. Diabetic retinopathy is one of the leading causes of blindness in American adults. It is caused by changes in the blood vessels of the retina. In some people with diabetic retinopathy, retinal blood vessels may swell and leak fluid, while in others, abnormal new blood vessels grow on the surface of the retina. These changes may result in vision loss or blindness. Diabetic retinopathy can't be completely avoided, but the risk can be greatly reduced.

### What are the symptoms?

There may be no symptoms or pain in the early stages of the disease, and vision may not be impacted until the diabetic retinopathy progresses. A condition called macular edema may occur when the macula—a part of the retina—swells from the leaking fluid, causing blurred vision. When new vessels grow on the surface of the retina, they can bleed (hemorrhage) into the eye, which may decrease vision.

### Can it be prevented?

Diabetic retinopathy can't be prevented, but the risk of developing it can be reduced by completing a dilated eye exam annually. An eye exam won't prevent retinopathy, but it can help diagnose eye problems that can then be treated. The exam can indicate if a person's diabetes needs to be better controlled.

### How is the condition treated?

According to the National Eye Institute, even those with advanced retinopathy have a good chance of keeping their vision if they seek treatment before the retina becomes severely damaged. Treatments may include:

- Laser surgery: involves shrinking the abnormal blood vessels or sealing the leaking ones
- Vitrectomy: removes the cloudy vitreous (clear, jelly-like substance in the center of the eye) and replaces it with salt solution
- Intraocular injection: reduces swelling or inhibits abnormal vessel formation

This healthy living content is brought to you by Indiana University Health. To explore more health information, visit us at [iuhealth.org](http://iuhealth.org). To learn more about diabetes, go to [iuhealth.org/diabetes](http://iuhealth.org/diabetes).



### How can you manage your diabetes?

- Take all medications as directed
- Use insulin as directed (if indicated)
- Eat to manage blood sugar level
- Exercise to lower and help the body use blood sugar
- Test blood sugar levels regularly
- Follow up with your doctor to evaluate diabetes control, and rule out or treat other risk factors, such as high blood pressure

## Indy's own Dick Wolfsie to entertain guests at this year's convention



Dick Wolfsie is one of Indianapolis' most recognizable personalities. His 30 years on TV in central Indiana have resulted in dozens of honors including a Casper Award and two Emmys. Many of his video essays have been nationally syndicated. For the past 27 years he has been a feature reporter for WISH TV, covering more than 6,000 stories.

Wolsie has hosted talk shows in Columbus, Ohio, New York and Chicago, as well as AM Indiana from 1989-1991—live from Union Station in downtown Indianapolis. His weekly humor column is published in more than 35 newspapers and is now a weekly feature on WFYI radio.

He has written 14 books, including *Mornings with Barney* and *Indiana Curiosities*, a collection of the most off-the-wall people and places in Indiana. His newest book, *The Right Stuff*, is a compilation of his most popular humor columns. He lives in Indianapolis with his wife Mary Ellen and his beagle, Toby.

We are thrilled to welcome Wolsie to the 2019 RIPEA Convention. He will make you laugh!



# SEPTEMBER 9, 2019

Primo Banquet & Conference Center  
2615 National Avenue, Indianapolis, 46227

Check a box if you wish to ride the bus. Locations must have 25 or more riders. Additional locations can be added.

☐ South Bend   ☐ Kokomo   ☐ Muncie   ☐ Clarksville   ☐ Fort Wayne   ☐ Gary  
☐ \_\_\_\_\_ (city)

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

PHONE \_\_\_\_\_

REGISTRATION FEE TOTAL \$ \_\_\_\_\_ (\$12 FOR EACH ATTENDEE)\*

Please make check payable to: "RIPEA CONVENTION" and mail check and registration to:  
RIPEA, 2415 Directors Row, Suite M, Indianapolis, IN 46241 OR  
pay online at [www.RIPEA.org](http://www.RIPEA.org) under Annual Convention.

\*You do not have to be a RIPEA member to attend.

## Hey, I'm Not *That* Old!

Recently on our Facebook page, we posted a story about what it means to be old...and how our perceptions of what old is changes as we ourselves age. The story "Why Your Perception of 'Old' Changes as You Age" is part of a report from Kaiser Health News. Written by Bruce Horovitz, the author first dissects his own childhood tale—a common enough perception that his elderly grandmother (at 65!) was inconceivably old. Now that Horovitz himself is 66, he sings a much different tune.

"Call it what you will, but this gray-haired group of boomers and beyond—myself included—is having a hard time accepting the realities of aging. Yes, we are mortal, but we're not quite believing it. The great irony, say experts on aging, is that this flirtation with a slightly different reality from our aging peers may, in fact, be a healthy thing."

We agree. If you'd like to read more, find us on Facebook and like our page!



# SAVE THE DATE!

## 29th Annual Convention

**MONDAY, SEPTEMBER 9, 2019**

Primo Banquet & Conference Center  
2615 National Avenue, Indianapolis, 46227

Registration form on back