



## Using the power of music to help and heal


The room filled with sound while everyone listened to Music Therapist Intern Kristin Whiteman's clear voice as she sang old favorites, such as "Five Foot Two, Eyes of Blue," "Oh What a Beautiful Morning," and "My Favorite Things," and accompanied herself on her acoustic guitar. Many in the audience sang along and joined in, keeping time with a variety of instruments.

You could see by the smiling faces, tapping toes, and swaying heads that the audience was delighted with her performance.

Aside from the pure enjoyment of the music, however, audience members were experiencing additional benefits, including:

- Exercising muscle groups
- Improving circulation
- Increasing heart rate
- Elevating mood
- Working on muscle range of motion, dexterity, and movement control
- Working on endurance
- Practicing hand-eye coordination
- Exercising the brain with memory recall and reminiscence
- Increasing social interaction

Attendees at this event were there specifically to learn what music therapy is and the benefits it can provide.



*"She discovered  
a new capability in herself  
through the music."*

### Why learn about Music Therapy?

The presentation, hosted by Advocate Lutheran General Hospital in Park Ridge, Ill., was part of their Senior Advocate Lecture Series. This lecture series is offered by Advocate Lutheran General's Older

Adult Services program—one of Advocate's many community-based programs for seniors.

Gwynne Chovanec, CTRS, is Director of Older Adult Services at Advocate. She chose music therapy as a lecture topic to increase awareness about this unique form of therapy.

"Music therapy is somewhat unknown to those outside our hospital setting," said Chovanec.

"We felt that if our seniors were aware of this wonderful form of therapy, upon hospitalization they could ask for a music therapist as another form of treatment and add to their comfort level, creating better healing," she added.

*Continued on page four*

## From the Executive Director

# Do you want to sip from the fountain of youth?



Louis W. Kosiba  
IMRF Executive Director

*“Civic engagement through volunteer work, through sharing your mental abilities and gifts with others, can bring personal fulfillment.”*

The last issue of *Fundamentals* had a lead story entitled “2010: The Year of the Engaged Older Adult.” I want to follow up on that article and share a personal perspective.

First off, **you** are one of Illinois’ greatest assets. Your talents, experience, and wisdom can benefit the young who are growing up in a global economy in competition with world-class students from abroad. They need your help.

### Dropout epidemic

Illinois also has an incredible need. There is a nationwide high school dropout epidemic. Almost one-third of all public high school students fail to graduate. How can these children ever hope to achieve a reasonable standard of living?

Reading is the key. If eating your vegetables is good for the body, reading is the “vegetable” for the mind. So much of the disengagement by students starts with failing to learn how to read and keep pace with their peers.

### Consider volunteering

Please consider helping your grandchildren or great grandchildren and their playmates with their reading skills. You can also visit [www.serve.illinois.gov](http://www.serve.illinois.gov) to locate different opportunities near you. If you don’t have internet access—your local library does.

### A fountain of youth

There have been legends in the world for thousands of years that

there is a “fountain of youth” that restores youth to anyone who drinks its waters.

I believe there is a fountain of youth, but it is not a physical place. Rather, it is a spiritual place within. You can achieve it by physical and mental activity.

Civic engagement through volunteer work, through sharing your mental abilities and gifts with others, can bring personal fulfillment. That activity is as powerful as any vitamin or supplement you may take from a bottle.

I once heard a speaker on aging say life’s goal should not be to watch television for 12 hours a day. The fountain of youth is not sandwiched between commercials.

Illinois has given much to you, including an IMRF pension. The next time it’s deposited in your bank account, please pause for a moment and ask yourself whether this year, the year of the engaged older adult, is the year you sip from the fountain of youth. ❖

*Coming this fall...*

## Your new yearly IMRF Benefit Statement

IMRF has created a new yearly benefit statement for all IMRF retirees, surviving spouses, and beneficiary annuitants, to ensure you have up-to-date information about your IMRF benefits and account information. We will mail you your first statement—*Your IMRF Benefit Statement for 2011*—in late November 2010.

*Your IMRF Benefit Statement for 2011* will include information such as:

- The amount of your annual 3% increase and what the gross amount of your 2011 pension will be with the increase
- Current beneficiary information (for retirees)
- Information about your 1099-R Tax Form
- The estimated amount of your 2011 13th payment (if you are eligible)
- Return-to-work information (for retirees)

You will also be able to view *Your IMRF Benefit Statement for 2011* through your secure IMRF Member Access account—visit [www.imrf.org](http://www.imrf.org) and sign up for an account today!

*One retiree's pension payment becomes another worker's paycheck: 2009 benefit payments from IMRF created more than 11,000 jobs in the state of Illinois.*

## New partnership for endorsed Prudential long-term care plan

Doyle Rowe LTD, the administrator for all of the IMRF endorsed programs, is pleased to announce a new partnership with LTC Financial Partners. This group will assist Doyle Rowe LTD in educating IMRF retirees and active members, as well as their families, about long-term care plans including the endorsed Prudential long-term care plan.

LTC Financial Partners replaces Mature Health Services in this role, and representatives of Mature Health Services will no longer work with the IMRF membership. If you have any questions regarding this change, please contact Doyle Rowe LTD at 1-800-564-7227.

(Please note that this change does not affect current plan details or coverage in any way.)

## Financial Corner

*The information presented below is preliminary unaudited investment performance numbers and is subject to change.*

As of May 31, 2010, the market value of IMRF's net assets was \$22.1 billion.

You can look with a sense of security to IMRF's net asset base because these assets are irrevocably committed to the payment of your pension.

To become a Board-certified Music Therapist you must—at minimum—complete an approved Music Therapy Bachelor’s Degree program, including an internship; pass a certification exam; and meet extensive continuing education and recertification requirements.

Music therapists are trained to assess each patient in several different areas including:

- Physical
- Psychological
- Spiritual
- Emotional
- Cognitive
- Social

A music therapist will then create individualized goals that carry over to a person’s daily life.

“The goal of music therapy,” said Epley, “is to achieve non-musical goals through music.”

“This is what sets us apart from musicians,” added Whiteman, “we have goals and objectives with patients.”

Music therapy is not as well-known or available as therapies such as physical, occupational, and speech therapies, but both Whiteman and Epley hope that by increasing awareness about the benefits of music therapy, more funding and employment opportunities will become available for music therapists.

“We could do so much more,” said Whiteman, “there’s just not enough of us.”

*from page one...*

Whiteman conducted the presentation, accompanied by fellow Music Therapist Intern Rachel Epley. Both are currently working as music therapy interns at Advocate.

## What is Music Therapy?

The American Music Therapy Association defines music therapy as “the clinical and evidence-based use of music interventions to accomplish individualized goals within a therapeutic relationship by a credentialed professional who has completed an approved music therapy program.”

During the presentation, Whiteman illustrated what this definition means.

For example, before she started to sing “Five Foot Two, Eyes of Blue,” Whiteman asked some audience members to serve as the rhythm section by shaking egg shakers.

“This gets the body moving,” she said.

When she finished the song, Whiteman told the group what else they had achieved: “You increased

your heart rate and endurance.”

The group also experienced an elevation in mood—“everyone is smiling,” she observed.

In addition, the group worked on range of motion, finger dexterity, movement control, and hand-eye coordination.

“Just one song targeted all these goals,” she concluded.

By having audience members use different instruments to accompany her, and presenting different music-related activities for them to participate in, Whiteman showed how the use of music can address a variety of goals.

“The different instruments target different muscle groups,” she said. “These things transfer over to everyday behaviors,” she explained, “allowing you to continue to do the things you want to do everyday.”

Whiteman also led the audience through musical activities that demonstrated additional areas music therapy can address, such as memory

# Achieving empowerment at any age

Although Music Therapist Intern Rachel Epley has just begun her internship, she has already seen the power working with music can achieve.

“I’m just starting out,” said Epley, “and today we saw a great patient—a 103-year-old deaf patient. She held a drum and could feel the vibrations. Her whole life people said she couldn’t participate in music.

“What I love about music therapy,” continued Epley, “is empowering people. To see her continue to grow at that age and to make a new discovery and have a new experience—it just floored her.

“She discovered a new capability in herself through the music.”

recall, expression of feeling, increased social interaction, relaxation, and increased coping skills.

## Individual needs across the life span

Music therapy is not specific to one age group, but encompasses the entire life span, from prenatal to end-of-life care.

“We are trained to adapt completely to individual needs,” Epley said.

And while every situation is unique, there are some common areas targeted for older adults. Some of these include working on increased reminiscence, increased socialization, elevating mood, and maintaining physical conditioning.

“Reminiscence also goes along with memory recall—both long-term and short-term memory,” Epley added.

Pain management is also an important area that music therapy can help with.

“Music can take your focus off of physical pain. It can elevate your mood and encourage a safe environment,” Whiteman said.

## Improving quality of life

Music therapy can target many individual

areas; however, ultimately music therapy works toward one main purpose: “The most important benefit of music therapy is to improve quality of life,” Whiteman emphasized.


“That is the bottom line,” Epley agreed.

## Working together

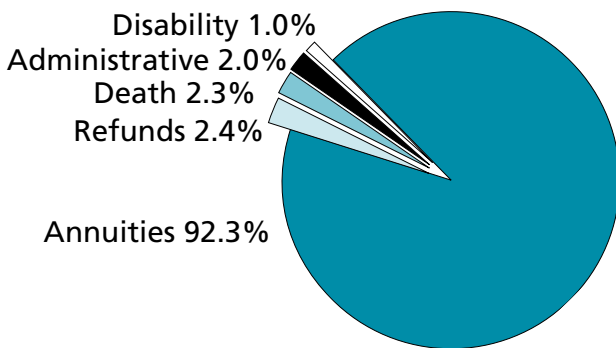
Music therapy works in conjunction with other therapies such as physical, occupational, and speech therapy, and can help improve a patient’s progress with them.

Whiteman recalled working with a stroke patient in her 60s. The stroke left the woman’s right side paralyzed, and the only vocalization the woman could make was a “ba-ba-ba” sound. When Whiteman went in to work with her, Whiteman sang the song “My Bonnie Lies Over the Ocean,” and the woman could clearly sing along with the entire song.

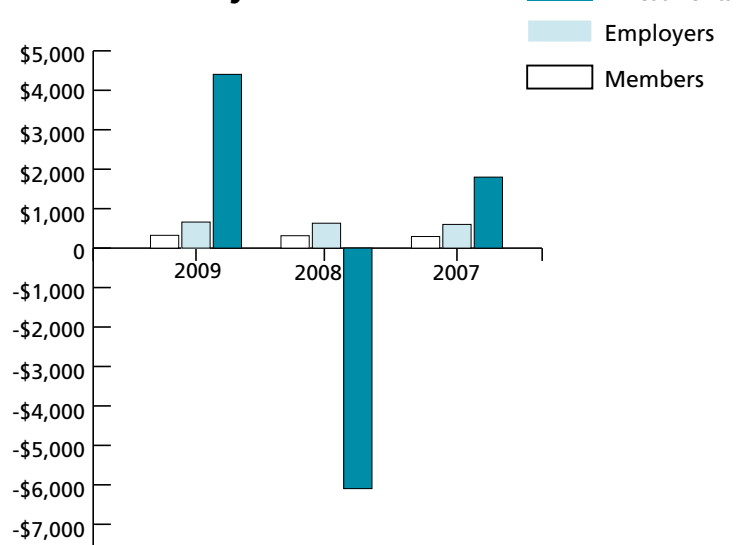
“She just smiled and lit up; it was great,” exclaimed Whiteman, and after this singing session the woman began to make progress with speech therapy.

“That was probably when I realized why they don’t just say music works,” said Whiteman—“it really works.” 

## 2009 Expenses by Type



## 2009 Revenues by Source (in millions)



# 2009 Financial Report—Investment Summary

*IMRF paid more than \$1 billion in retirement benefits to more than 92,000 retired members and survivors in 2009.*

With the aid of the unprecedented government stimulus program, financial markets rebounded sharply in 2009.

In 2009 IMRF earned 24.5% versus a negative 24.8% in 2008.

### Major contributor

Even though IMRF employers and members both contribute to IMRF, earnings on IMRF's investments are the major contributor. In 2009, IMRF earned \$4.4 billion—this amount represents 81.8% of Plan Additions for the year.

As of December 31, 2009, IMRF's investments totaled \$22.3 billion, up from \$18.4 billion at the end of 2008.

### Professional management

Currently, 70 professional investment management firms, handling 83 separate accounts, manage the investment portfolio.

These firms make investment decisions under the prudent man rule authorized by Article 1 of the Illinois Pension Code and by investment policy guidelines adopted by the Board of Trustees.

The Board employs an investment consultant to monitor and evaluate the investment management firms' performance, to aid in the selection of investment management firms, and to assist in the development of investment policy.

### Long-term results

IMRF takes a conservative, long-term approach to investing on your behalf. IMRF designs our investment portfolio to achieve the greatest return with an acceptable amount of risk. Our diversified investment strategy results in steady and responsible returns. ❖

*The 2009 Popular and Comprehensive Annual Financial Reports are available online at [www.imrf.org](http://www.imrf.org)*

# Enjoy a vacation home part of the year?

## Remember to change your address with IMRF!

If you are one of the many IMRF members who spend extended time away from home and forward your mail, it is important to change your address with IMRF to avoid your pension payment being delayed or put on hold. (Please notify IMRF in **addition** to notifying the Post Office.)

IMRF requests that you notify us directly of your temporary new address. (Don't forget to also let us know when you return to your permanent address.)

You can change your address quickly and easily through your Member Access account at [www.imrf.org](http://www.imrf.org) or by mailing us a short written note, **with your signature**, informing us of your address change. You can also fax this note to IMRF at 1-630-368-5398.

## Important Legislative Update!

HB 4960 has passed both houses and is awaiting signature by the governor. While this bill does not become law until it is signed by the governor, we anticipate that he will sign it no later than July 26, 2010. You should be aware of the following changes contained in this bill:

### **Default Beneficiary will be the estate**

It's always been important to make sure you have an up-to-date beneficiary form on file with IMRF, but if/when HB 4960 becomes law, it will be more important than ever:

HB 4960 designates your estate as the default beneficiary.

**If you want your \$3,000 lump sum death benefit to be paid to someone other than your estate, you must have a completed Beneficiary Form (IMRF Form 6.11A) on file!**

You can view your current beneficiary information by signing into your Member Access account.

(Please note that if you call us, we can only verify if you have a form on file—we cannot tell you who you have named.)

**Need a new Form 6.11A?**

Visit [www.imrf.org](http://www.imrf.org)

### **Change in Return-to-Work Rules**

HB 4960 changes the return-to-work rules regarding working and either receiving your pension or participating in IMRF. If you earned any part of your pension before January 1, 1982, and you return to work for an IMRF employer, you may be affected by these new return-to-work rules.

**You should always call IMRF before considering a return to work for an IMRF employer.** Return-to-work rules are complex and can have significant financial consequences.

It is now more important than ever to contact IMRF first, *particularly if you earned any part of your pension prior to January 1, 1982, as the rules for you will change once this bill becomes law.*

**Please be sure to call 1-800-ASK-IMRF before considering a return to work!**

Check the legislative area of [www.imrf.org](http://www.imrf.org) after July 26, 2010 to verify this bill has become law.

# 2010 Annuitant Trustee Election

This fall, IMRF annuitants will elect an Annuitant Trustee to the IMRF Board of Trustees. This Trustee will serve a five-year term, which will begin on January 1, 2011.

Your next issue of *Retiree Fundamentals* (Fall 2010, Special Election Edition) will be mailed to you in early November, and will include candidate biographies and the election ballot. The IMRF Board is *your* Board, and your voice matters—be sure to cast your vote!

If you are interested in running for the Annuitant Trustee position, you can find detailed information in the Board of Trustees area at [www.imrf.org](http://www.imrf.org), or by calling 1-800-ASK-IMRF. **Please note:** Nominating petitions for Annuitant Trustee candidates—signed by at least 100 eligible annuitants—**must be received by IMRF no later than 4:30 P.M. Wednesday, September 15, 2010.**

## Space still available for retiree workshops!

We still have space available for the following workshops in August:

**8/10—Carbondale, 8/12—Champaign, 8/17—Peoria, 8/19—Northbrook**

Call IMRF Meeting Planner Donna Cesario at 1-630-706-4536 or sign into your online Member Access account to register for a workshop today!

*In this issue:*

Page 1

The power of music to help and to heal

Page 2

From the Executive Director:

“Do you want to sip from the fountain of youth?”

Page 3

New Benefit Statement

New LTC plan partner

Financial Corner

Page 6

2009 Annual Financial Report

Page 7

Keep your address up to date

Important legislative update

is published four times a year for retired IMRF members.  
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1-800-ASK-IMRF (1-800-275-4673) IMRF does not endorse any outside agencies mentioned in this newsletter unless specifically stated.  
[www.imrf.org](http://www.imrf.org)

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