



## Adaptations for the senior gardener

Gardening is one of the most popular recreational activities in the country. Almost 70% of U.S. households participated in some type of lawn and garden activity—whether in pursuit of fresh vegetables, a healthier lawn, or the beauty that flowers can bring—according to the U.S. Census Bureau.

“Gardening is always associated with renewal and restoration, because every year there’s a new beginning,” says Dorothea Di Guido, a recreation therapist, past president of the Illinois Recreation Therapy Association, and a University of Illinois Extension master gardener. “Somewhere deep within us, we want to be connected to nature—so gardening is the natural choice.”

In the process of teaching adult care facilities how to set up therapeutic gardening programs for their residents, Di Guido, her retired colleague Kathleen Cunningham, who is also a master gardener, and Extension family life educator Molly Hofer have accumulated a wealth of knowledge about making gardening easier for older adults.

“Aging happens, but it shouldn’t make a person think that they can’t or shouldn’t

garden, because you can garden with adaptations,” Hofer says. “If you used to have

a big backyard garden and you miss it, well, there’s no reason why you can’t have a container garden on your patio or porch.”

### Reshaping your garden

Adjusting the shape and scope of your garden can make it easier to care for your plants and yourself. For example, if it becomes more difficult to plant an in-ground garden, consider using containers or raised beds.

“You may want to look at doing an analysis of your garden site,” Cunningham says. “Is the surface even? Is

it wheelchair or walker-friendly? Is there shade available to keep cool?” You’ll also want to have your tools and water convenient, along with a comfortable place to sit.

Container gardening can yield bright blooms

*Continued on page six*



“Somewhere deep within us, we want to be connected to nature,” Di Guido says.



Louis W. Kosiba  
IMRF Executive Director

**In March, an article and editorial in the *Daily Herald* focused on IMRF's 13<sup>th</sup> payment to its retirees. Sadly, it quoted one retiree who said he knew nothing about it until he received it.**

*From the Executive Director*

## Thoughts on the 13<sup>th</sup> payment

We all have a responsibility to ourselves and our families to know about our benefits—so we can better prepare for the events the IMRF benefit package covers, and so we can educate our families, especially our spouses, about what to expect.

### History of the 13<sup>th</sup> payment

The 13<sup>th</sup> payment was created by the Illinois General Assembly to provide some measure of protection to IMRF retirees because of the erosion of monthly retirement benefits due to inflation. It is a payment in addition to the non-compounded 3% benefit increases paid the first of the year. It was negotiated between employee and employer groups. It is payable instead of compounding those 3% increases. At the time, it was learned that compounding would cost 1.1% of payroll or more on top of the 7% employers were already paying to fund your benefit.

Through negotiation, employers agreed to pay 0.62% (62/100 of 1%) to provide a pool of money for this effort. Everyone in retirement (or receiving a surviving spouse benefit) for one year will receive this payment in July. The calculation is based on what your June payment is compared to all the June payments made that year.

### This year's 13<sup>th</sup> payment

In 1993, the first 13<sup>th</sup> payment was about 90% of a June payment. This year (July 2014), it will be about 36%. This decrease is due to the fact the pool is not increasing as fast as the number of people in retirement who share in the benefit. We anticipate that it will continue to trend downward into the mid to low 20s before it starts to increase.

Because this benefit's cost is raised independent of IMRF investment activity (as are coverage for death and disability benefits), it in no way endangers IMRF's ability to pay pension benefits.

The 13<sup>th</sup> payment is unique among Illinois public pension systems—but it is a legitimate deferral of compensation to you for which your former employers can be thanked! ❖

If you're interested in keeping up with IMRF-related legislation, you may wish to sign up for our **Legislative Update email list**. While the Illinois General Assembly is in session, IMRF sends periodic updates keeping you informed about legislation that affects IMRF members and retirees. To sign up, go to [www.imrf.org](http://www.imrf.org), click the Legislation tab, and follow the instructions.

# Proposed 13<sup>th</sup> payment legislation tabled

This past March, State Representative Deborah Conroy (D-Villa Park) introduced legislation to eliminate the IMRF 13<sup>th</sup> payment. In April, after opposition from the IMRF Board of Trustees, employee groups, and IMRF members and employers, Conroy tabled the legislation. Tabled proposals are withdrawn from the legislative process and typically go no further.

Had it passed, the proposed legislation, House Amendment #1 to House Bill 3898, would have terminated the 13<sup>th</sup> payment for all current and future retirees effective January 1, 2015.

IMRF Executive Director Louis W. Kosiba thanked Rep. Conroy for reconsidering her position after learning more about IMRF and the 13<sup>th</sup> payment.

Kosiba also thanked IMRF members, employers and employee groups for reaching out to state legislators. More than 600 online witness slips were filed against the legislation.

“We at IMRF heard from many of you, and we know that the members of the General Assembly heard from you also,” Kosiba said. “This could not have been achieved without your efforts.” ❖

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## IMRF Book Club: A powerful, motivational read

We greatly appreciate your comments on Book #3, *What Do I Do Now?* by Dr. Charles Foster, whose “30 laws of great decision making” struck a chord with readers. Several of you described how you used it to make major decisions in your own lives. A selection of your feedback follows.

“I wish that I could have read it earlier in my life . . . it is important to be aware of all the counterfactuals and what-ifs . . . especially in career matters.”

“I have tabs, sticky notes and highlights throughout my book! I’ve not only recommended it but have relayed ideas to my children. I particularly like the message to ‘be [true to] yourself’ i.e. don’t try to be what you think the end result could be, keep being yourself, the rest will follow.”

“Having been on both sides of the spectrum regarding decision-making (wisdom and foolishness), I truly appreciate the way Dr. Foster broke this book down into basic do-able laws based on thinking it out, using common sense, and of course, following through with action.”

“I can be the ‘Queen of Complications’ in a situation. I need the advice on looking for, and accepting a simple solution to problems.”

<p>IMRF Book Club—Book #4 <b><i>Why Good Things Happen to Good People</i></b> by Stephen Post and Jill Neimark</p>	
<p>Feedback due date: <b>October 3, 2014</b></p>	
<p>Send your feedback to: <b>Louis Kosiba, IMRF Executive Director</b> (Email or written letters are fine.)</p>	<p>Email: <a href="mailto:louiskosiba-executivedirector@imrf.org">louiskosiba-executivedirector@imrf.org</a> Written letter: IMRF, 2211 York Road, Suite 500, Oak Brook, IL, 60523-2337</p>

# 2014 Retiree Workshop schedule

- ✓ Workshops are presented by University of Illinois Extension family life educators.
- ✓ Workshops are free for IMRF retirees/beneficiaries and a guest. We encourage you to bring a guest to our workshops!
- ✓ Be sure to dress in layers if you are sensitive to temperature changes—temperatures can vary in the meeting rooms.
- ✓ Beverages are the only refreshments provided.
- ✓ If you go online to register and a particular workshop doesn't show up, that workshop is already full.

<p><b>Building bridges across the generation gaps</b>  <i>Workshop is approximately 90 minutes long, depending upon amount of audience participation</i></p>	
<p><b>Workshops will be held in July, August, and September</b></p>	
<p>Wednesday, July 2 10 AM <b>Westchester</b> (next to Oak Brook)</p>	<p>Monday, August 18 2 PM* <b>Champaign</b> <i>*Please note later start time</i></p>
<p>Wednesday, July 16 10 AM <b>Rockford</b></p>	<p>Tuesday, August 19 10 AM <b>Springfield</b></p>
<p>Thursday, July 17 10 AM <b>Naperville</b></p>	<p>Tuesday, August 26 10 AM <b>Naperville</b></p>
<p>Tuesday, July 22 10 AM <b>Collinsville</b></p>	<p>Thursday, August 28 10 AM <b>Rockford</b></p>
<p>Wednesday, July 23 9 AM* <b>Effingham</b> <i>*Please note earlier start time</i></p>	<p>Thursday, September 4 10 AM <b>Tinley Park</b></p>
<p>Wednesday, July 30 10 AM <b>Arlington Heights</b></p>	<p>Wednesday, September 10 2 PM* <b>Bartonville</b> <i>*Please note later start time</i></p>
<p>Tuesday, August 5 10 AM <b>Tinley Park</b></p>	<p>Thursday, September 11 10 AM <b>Moline</b></p>
<p>Thursday, August 14 10 AM <b>Libertyville</b></p>	<p>Wednesday, September 24 10 AM <b>Westchester</b> (next to Oak Brook)</p>
<p><b>Specific workshop locations will be included with your registration confirmation.</b></p>	

# Building bridges across the generation gaps

The good news is that people are living longer and healthier lives. Today, it is not uncommon to have four or even five living generations in the typical family. Each generation comes with its own beliefs or perspectives based on lived experiences. Because of this, generational conflict can occur. Learning to manage the misunderstandings that can result from intergenerational relationships is very beneficial. This workshop, held in partnership with the University of Illinois Extension, highlights the similarities and differences between generations and helps participants learn effective communication tools to build bridges across the generations.



## Register quickly and easily with Member Access

Seating is limited and workshops can fill up fast—**registering online through Member Access at [www.imrf.org/myimrf](http://www.imrf.org/myimrf) is the best way to register.**

Member Access gives you the most up-to-date workshop availability, and you will receive a confirmation letter including the workshop location immediately after registering.

## Additional registration information

We recommend using Member Access to register. If you do decide to register by phone, call 1-800-ASK-IMRF (275-4673) to reach a Member Services Representative. You will need:

1. Last four digits of your social security number.
2. City and date of the workshop you wish to attend.
3. Best phone number to reach you.
4. Number of people attending. (If your guest is also an IMRF retiree/beneficiary, please provide the requested information for both of you).

## Correction

The following three Chicago pension systems do NOT have compounded COLAs:

- Chicago Fire
- Chicago Parks
- Chicago Police

The cover article from last quarter's issue of *Fundamentals* incorrectly stated that all of the Chicago pension systems have compounding. IMRF regrets the error. ❖

## Financial Corner

**Total plan net assets: \$33.2 billion\***

**2013 rate of return: 20%\***

**Funding level: 96.7%\***

*\* Preliminary as of December 31, 2013.*

*Numbers subject to change. ❖*

# Adaptations for the senior gardener

*Continued from the front page*

or delicious vegetables with less strain on your body. To make planting even easier, Di Guido recommends soilless mixes. "They're sterile, so they're good for people who are prone to infections or autoimmune issues." Though light and easy to work with, the mixes can create dust, so dampen the medium or wear a mask to avoid respiratory issues.

A space-saving option, vertical gardens are another way to let the gardener plant from a seated position. "There are lots of different kinds of vertical gardens—everything from construction projects if you're a do-it-yourselfer to the things you just buy—and they're for both vegetables and flowers," Di Guido notes. Increasingly available are flat,

hanging planters with pockets for each plant. As the plants grow, they merge to create a beautiful cascade of flowers.

A "salad table" is another unique adaptation that is "like a table, but has a five-to six-inch rim around it, and a mesh bottom," Cunningham explains. "Because things like lettuce don't need a lot of room for roots and soil, you can grow different types of lettuce and leafy vegetables." Salad greens also offer quick turnaround time.

The possibilities are endless. Di Guido says, "You can even do a container water garden, and put a little pump in, and a fish or two, unless you have raccoons!"

## Tools to meet every challenge

"Almost everybody needs some sort of adaptation," Di Guido notes. "Think of how many people wear glasses! People just don't think about that as an adaptive device. I do, because I can't see up close. If I'm going to handle seeds or seed packets, I need my glasses."

The good news is, with the Baby Boomers hitting retirement age, a wide variety of adaptive gardening equipment is available and more affordable than ever before.

"People need to be aware that a lot of the tools that are out there can be found in regular stores. And certainly on the Internet they can find almost anything," Di Guido said.

Equipment doesn't have to be expensive to be useful. "Dollar stores have become a good resource for adaptive gardening equipment," Di Guido says. "A lot of the time you can go into a store and they've got these very lightweight plastic trowels, and they are literally a buck. If you're just doing a little container garden, you don't need a lot of big heavy garden equipment."

Whatever tools you choose, be sure to plan ahead and take stock of your body's needs. Remember to keep yourself hydrated, wear a hat, use sunscreen and have a source of shade available. This is particularly important



if you take medications that make exposure to the sun dangerous. Lightweight microfiber clothing that blocks UV rays—and a timer to track how long you are in the sun—can also help.

Before you get started, be sure to research which plants to purchase and which to avoid. Allergies are one possible concern, and thorns can be an issue for those with reduced sensation in their hands, Di Guido says. And they're not always as obvious as those on roses. "Asparagus fern is a wonderful plant, but the greenery has little spines."

If young children or dogs frequent your garden area, stay away from plants that are harmful if eaten, Cunningham said. You can call your local University of Illinois Extension office for more information on poisonous plants, or visit their website at [www.extension.illinois.edu](http://www.extension.illinois.edu).

### A bridge across generations

Hofer emphasizes that even if you haven't spent time in the garden before, that doesn't mean it can't enhance your life now.

"People who never picked up a garden shovel or trowel, or put flowers or seeds into soil, can get started in retirement. If you've always had an interest and never took the time when you were working or raising your family, it's not too late to pick up a new hobby or to develop a new interest."

The garden, in turn, can be a gateway to related interests. "If people start to do this, set up a few containers and place them by their patio, that presents a whole new opportunity for other things, like putting in a bird feeder or a bird bath," Di Guido says. "An inexpensive set of binoculars and a bird ID guide, and now you have another leisure interest."

"Gardening is also a great intergenerational



"Gardening is also a great intergenerational activity with your grandkids," Di Guido says.

activity with your grandkids," Di Guido says. "Starting seeds in pots and planting them in the garden can create wonderful memories."

"The four-seasons nature of the garden can be a touchstone for people with dementia. Bulbs coming up in the spring and leaves changing color in the fall are visual cues for remembering," Cunningham says.

"I believe, and no one is ever going to change my mind on this, that there are certain activities in our world that have intrinsic value," Di Guido says. "Gardening falls into that category. There is something wonderful that happens that goes beyond the physical acts of putting a seed in a pot or watering a plant. That's why Kathy and I feel so passionately about it—we've seen the therapeutic changes it makes in people, and that's just tremendous." ❖



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*Previous editions of Fundamentals newsletters are available online at [www.imrf.org](http://www.imrf.org)*

## Look for your 13<sup>th</sup> payment by mid-July

The supplemental benefit payment, also known as the "13<sup>th</sup> payment," is paid to eligible retired members (or to their surviving spouses) every July. To be eligible for this year's 13<sup>th</sup> payment, you must have retired on or before June 30, 2013 and received 12 consecutive monthly benefit payments from July 2013 to June 2014. You should receive your 13<sup>th</sup> payment for 2014 by July 15, after you have received your usual July payment.

### Percentage of this year's payment

Your 2013 13<sup>th</sup> payment is estimated to be approximately 36% of your June benefit payment amount. Your percentage is based upon a calculation that includes:

- The amount of your June payment
- The total amount of eligible June payments to all retired members
- The contribution made by employers (which is based on active member payrolls)

The greater the number of retirees for every actively working member, the lower the percentage of the 13<sup>th</sup> payment.

### Estimate as of press time

When providing estimates, IMRF uses the closest percentage *at the time an estimate is calculated*. However, the actual percentage of a year's 13<sup>th</sup> payment is not known until June of that year. ❖

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