

# 5 + 5 + ILME = MOMS?

by Jerry Mach  
Lake Bluff Golf Club

If you work for a governmental golf course and are not aware of the numbers or letters at the top of the page, please read on.

5 + 5 is a part of an accelerated retirement program that failed to pass the legislature, probably due to lack of support.

The ILME is the Illinois League of Municipal Employers or watchdog group for the Illinois Municipal Retirement Fund. For a membership fee of \$5.00 annually, they lobby for us in Springfield for improvements to our pensions and make sure that our funds stay where they belong. If you're a member of the IMRF, this is probably the best five bucks a year you can spend. If you're not in the IMRF program, but some other governmental pension the ILME could serve as a template for your future goals. Just in the time that I have been in the system they have managed to reduce the penalty for early retirement (under age 60) from one half percent per month to one quarter percent. Presently, they are trying to reduce it again to one eighth of a percent, but like any other organization they need your support. Personally, this is better than the 5 + 5 program because it would not require the \$15,000 to \$20,000 out of pocket buy out, but that is too long a story to go into here!

Another thing that has surprised me about this system is the lack of consistencies even between municipal systems.

Some have dental insurance, deferred annuities, Key-Man life insurance and mutual fund options and some have no idea what the other guy's talking about!

I realize that the Midwest and Chicagoland Associations have helped us all professionally but they are not in a position to enhance our portfolios or fight out pension battles. We will have to do that ourselves.

The ILME newsletter is printed four times a year and the winter edition has the most recent resolutions proposed. It also explains how to write your legislator and who you can contact to join. This is a non-profit organization that is protecting your pension and winning battles for you that you are not even aware are being fought.

Maybe the problem is that we have no Municipal Organization of Midwest Superintendents (MOMS) to help us understand what is available in the system. So I will donate 100 copies of the ILME's most recent newsletter and if you want to get a copy or be on a mailing list of nothing but Governmental Supers send one dollar to:

Brian Green or Luke Strojny  
Sunset Valley Golf Club Popular Creek Country Club  
636 Ridge Road 1400 Popular Creek Drive  
Highland Park, IL 60035 Hoffman Estates, IL 60195

If humanly possible we will have a meeting of interested parties and have speakers from IMRF and ILME, (and anyone else) to update us on what is going on.

If interested please enclose a 3x5 note card with your name, club and address, phone # and type of operation: Village, Park District, Forest Preserve, etc. in order to establish a quicker mailing list. Thank you.

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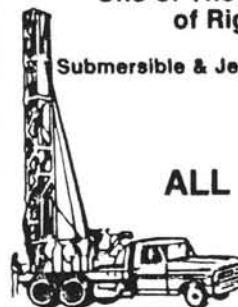
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