



# The Torch

The official newsletter for Indiana state employees

*Batten down the hatches and caulk the cracks*

## Financial storm continues to topple state budgets

No state government has been able to escape the damaging winds and torrential rains of revenue shortfalls. Indiana is weathering the storm, but with a watchful eye on the clouds. Governor Daniels pointed out at a recent news media briefing, "We will continue to work on savings of all kinds, on reforms that save taxpayers' dollars." And he reminded us that, "Anything occurring in Indiana is so much milder than what is happening in 42, 43, 44, 45 states and we're determined to keep it that way."

In order to manage the gap between state government income and expenses, most states are considering adding or increasing taxes, cutting government services and/or programs and the use of furloughs and layoffs of state employees.

### Taxes

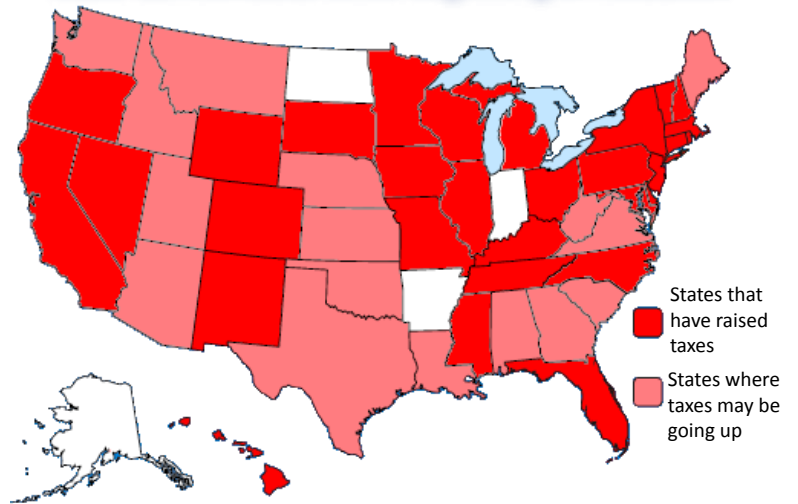
At least 46 states either have increased

or are considering increasing taxes. The average tax boost was 3.7 percent, according to the National Council of State Legislatures. California topped the scale with a \$12 billion plus increase in taxes. The nationwide total for tax increases is \$28.6 billion.

States are considering taxing different services. Michigan, Kentucky, Nebraska, North Carolina and Pennsylvania are looking at taxing some 180 services, such as pet grooming, dating services,

funerals and dental and legal services. This summer, voters in Maine will decide if they want a state overhaul of its tax system. This overhaul will

### State tax increases since beginning of recession



Source: *State Tax Notes*, various news clips

create new taxes on services such as tailor alterations, blimp rides and entertainment provided by jugglers, clowns and comedians.

Illinois has proposed a one percent state income tax increase, from 3 to

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*Governor Mitch Daniels signed new teacher licensing rules aimed at improving student achievement. The revised rules ensure that all new teachers will be experts in the subjects they teach and will help adults in other careers move more easily into teaching.*

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## Financial storm continues to topple state budgets

4 percent. Even if that passes, the Land of Lincoln state will still need to borrow \$4.7 billion to close its revenue gap.

To offset budget imbalances, some states are issuing IOUs, instead of tax refunds. New York has stopped paying out tax refunds and won't resume until April, maybe. Hawaii admits it may delay refunds until the end of August. Typically, states issue refunds within 30 days. The turnaround time for Indiana to process tax refunds is 15 days, a dramatic reduction from 2004's turnaround time of 23 days.

### Services

For Fiscal Year 2010, 36 states have cut nearly \$56 billion in spending. At least 29 states have cut health care programs for low-income families and children.

Some 24 states have cut health care programs for the elderly and disabled and 15 states have cut Medicaid. Arizona is dropping the children's health program, which serves 47,000 kids from low-income families.

At least 42 states have cut funding for K-12; 38 have cut funding for higher education. Arizona has slashed funding for all-day kindergarten. Students in Hawaii attend classes only four days a week; Illinois is seriously considering a similar proposal. New Jersey's proposed budget cuts school aid by \$800 million and 59 of its school districts would receive a 100 percent cut in state aid.

### Furloughs and layoffs

At least 14 states have announced layoffs of state employees and 26 states have cut the pay of its workers. New Jersey will lay off 1,300 of its 65,000 state workforce.

Tennessee will lay off 800 workers,

with an expected 300 to be laid off later in the year. Illinois plans to lay off 460 troopers; when combined with retirements, this will result in a 30 percent reduction in the number of troopers patrolling the state. Illinois' governor has also warned that its budget problems may cost some 13,000 teachers and staffs their jobs.

At least a handful of states are looking

at raiding their state employee pension fund to help plug the budget deficit. Virginia is seeking to use \$620 million from the pension fund for its gap.

Other states looking at those funds include Kansas, New Mexico, New Jersey, New Hampshire, Rhode Island, Minnesota, Kentucky and Illinois. Vermont is considering cutting benefits to its current employee workforce.

# Anthem



## The savvy state of Indiana member's action guide

Part 2 of a 2-part series

### What's real and what's not about healthy eating

#### Myth #4 – If you work out, you can eat whatever you want

Reality: Hold on there, champ! Eating plans can certainly differ based on how active you are and how intense your work out is. Professional athletes and construction workers pack a tremendous amount of physical activity into a day; but that doesn't mean they get to super-size any food they want. It means that their calorie requirements might be a little higher than for people who get only low-to-moderate levels of physical activity each day. To stay lean and healthy, it's best to choose the most nutrient-rich foods from the basic food groups every day, eat them in the right portions and stay active.

#### Myth #3 – What you eat matters more than how much

Reality: Partially true. What you eat is just as important as how much you eat, how often you eat it and how you prepare it. Cheese is a great dairy food. But eating too much of it can add extra calories, fat, sodium and cholesterol. A healthy eating plan doesn't mean you have to eat like a rabbit. Choose a variety of nutritious foods every day. And enjoy your favorite treat once in a while -- in sensible portions.

#### Myth #2 – You have to lose a lot of weight to make a difference

Reality: Not true. Moderate weight loss can be very beneficial to your overall health. Studies have shown that losing five to 10 percent of your weight and keeping it off can help reduce blood pressure and cut your risk of heart disease and some cancers.

#### Myth #1 – Desserts are forbidden

Reality: Correction: Desserts are allowed! Try healthful choices like fruit salads, low-fat yogurt with fruit, sorbets, frozen fruit juice bars, angel food cake and frozen yogurt.

Source:

[Reader's Digest \(online\) – "7 Diet Misconceptions"](#)

*This information is intended for educational purposes only and should not be interpreted as medical advice. Please consult your physician for advice about changes that may affect your health.*

## Life insurance

### Once you have life insurance, you can up it, add to it, change it

Employees may now obtain or make changes to basic, supplemental and dependent life insurance after their initial life insurance enrollment period. This means you can apply for, request an increase on your insurance or add eligible at any time throughout the year by submitting Evidence of Insurability.

The design of the life insurance plan is that you must have or apply for basic life insurance to be eligible to apply

for supplemental life insurance. You must have basic and supplemental life insurance to be eligible to apply for dependent life insurance.

To initiate the Evidence of Insurability process you will need to log on to the SPD life insurance page at [www.in.gov/spd/2533.htm](http://www.in.gov/spd/2533.htm). Print, complete and mail the Group Enrollment Form and the Statement of Insurability Form to American United Life Insurance Co® (AUL), a OneAmerica®

Company. AUL will notify you and SPD Benefits of its decision. If approved, SPD Benefits will make the changes to your life insurance plan(s) and start the deductions with the auditor's office.

If you have questions regarding plan information or premiums you can go to the SPD life insurance page at [www.in.gov/spd/2533.htm](http://www.in.gov/spd/2533.htm) or contact the SPD Benefits Hotline at 317-232-1167 or toll free at 1-877-248-0007.

## Hoosiers Helping Hoosiers

### First Lady announces totals from food drive

During the month of February, Indiana state employees joined together to collect more than 70,000 non-perishable items and raise \$15,700 for 110 food banks throughout the state.

"The results of this year's food drive are remarkable," said First Lady Cheri Daniels. "During this time of increased need, these contributions will provide countless meals for neighbors in our communities."

Donations collected from the Indianapolis area benefitted Gleaners Food Bank. "We received nearly 14,000 pounds of food from the Hoosiers Helping Hoosiers food drive," said Pamela Altmeyer, Gleaners President and CEO. "Along with our many program partners, the Gleaners staff extends its sincere gratitude for the hard work and generosity of state employees during this campaign."

Fourteen teams of state employees participated in the second annual IndiCANa competition on February 18. Agency representatives built structures out of non-perishable food items, with the communications division of the Department of Natural Resources taking top honors.

## State Employee Community Campaign

### Torchbearers honored for their giving

*For their generous commitments in 2009, 187 Torchbearers were honored at a reception in March. The Torchbearers helped the 2009 State Employee Community Campaign (SECC) surpass its goal and raise \$1,234,000. Torchbearers each contributed \$1,000 or more to the campaign. The 2009 campaign benefitted some 1,500 not-for-profit organizations worldwide.*

*Pictured below are some of the attendees to the reception at the Indiana State Library. Clockwise from top left, Darron Dulin, Indiana Office of Technology and his wife Teresa pose for a photo. Seated are Robert Cales of INDOT with wife Linda enjoying hors d'oeuvres with Theresa Davis and Edward Kauffman of the Office of Utility Consumer Counselor. Next, seated right is Tonja Sweeney of IOT with her guest Irish Jones. Bottom left Chris Landis of BMV arrives with his wife Heather.*





## Ready to get into saving for tomorrow?

The Hoosier S.T.A.R.T. education series is returning to the Indiana Government Center. Hoosier S.T.A.R.T. is a defined contribution plan offered to state employees. In addition to defined benefit plans like PERF, defined contribution plans are valuable and important tools to help Hoosiers adequately prepare themselves and their families for retirement. The program offers employees a voluntary way to save for retirement through tax deferred contributions to their own individual accounts.

Here is the lineup for the 2010 education sessions, which have been established to help Hoosier S.T.A.R.T. participants maximize their enrollment benefits:

**April 27** – Taking Charge of Your Financial Future

**June 22** – Distribution Options

**Aug. 24** – Investment Fundamentals

**Oct. 26** – Investment Options

**Dec. 7** – Distribution Options

All sessions will be held at the Indiana Government Center South, conference center room 16 from 1 to 3:30 p.m. For additional information or to enroll in a session contact Danny Kight at [danny.kight@gwrs.com](mailto:danny.kight@gwrs.com) or 1.877.728.6738, Option 2.

Employees interested in enrolling in the Hoosier S.T.A.R.T. plans can visit [www.hoosierstart.in.gov](http://www.hoosierstart.in.gov) or call 1.877.SAV-N-RET (728-6738), option 2, to speak to customer service representative at the Hoosier S.T.A.R.T. local office.



## More concerts added

Chris Tomlin and TobyMac, two of Christian music's top artists, have been added to the star-studded Indiana State Fair concert line-up. They will bring their tour to the Hoosier Lottery Grandstand Aug. 11 at 7:30 p.m.

Tickets for this show are \$25 and \$35 and are on sale at the State Fairgrounds box office and all Ticketmaster locations. They can also be purchased through Ticketmaster charge-by-phone at 1-800-745-3000 or online at [www.ticketmaster.com](http://www.ticketmaster.com).

Tickets are also still available for previously announced State Fair performers, including Rascal Flatts with special guest Kellie Pickler (Aug. 7), Keith Urban with special guest Kris Allen (Aug. 14), comedian Jeff Dunham (Aug. 18) and Sugarland (Aug. 20).

For more information, contact the Indiana State Fairgrounds box office at (317) 927-7601 or visit [www.indianastatefair.com](http://www.indianastatefair.com).

## Homestead deduction

### Homeowners urged to complete form to save some green

Pay close attention to the pink piece of paper that accompanies your property tax bill this year.

The pink or rose-colored form is the "homestead verification form," and must be completed if homeowners want to continue receiving the homestead deduction benefit – the most commonly used property tax deduction in Indiana.

Completing the form confirms that the individual is using the property as his or her permanent home, an eligibility requirement of the deduction. Individuals or married couples claiming the homestead deduction must provide the last five digits of their driver's license and social security numbers. This information will be placed in



a secure database that will enable all county auditors in Indiana to cross-check names, identifying those who may be claiming a homestead deduction in more than one county.

The homestead deduction allows homeowners who use a property as

a primary residence to qualify for a reduction of up to 60 percent of the initial gross assessed value, plus up to an additional 35 percent of the remaining assessed value. Finally, it is through the homestead deduction that county assessors and auditors identify which taxpayers receive the benefit of the one percent property tax cap.

Specific questions about property tax deduction eligibility or the homestead verification form should be directed to the county auditor. Contact information for all county auditors is available on the Department of Local Government Finance's Web site at [www.in.gov/dlgf/2440.htm](http://www.in.gov/dlgf/2440.htm). Additional information regarding the verification form is available at [www.in.gov/dlgf/8455.htm](http://www.in.gov/dlgf/8455.htm).

## Training opportunity

### It's baack – OSHA Recordkeeping, that is

Employers and state regulators constantly work to develop strategies to reduce the number and severity of workplace injuries and illnesses. However, tens of thousands of work-related injuries and illnesses occur in Indiana each year. In the United States, nearly 1.4 million workplaces are affected by OSHA's Recordkeeping Rule, and public sector employers are no exception. As per Indiana Administrative Code, public employers are also required to maintain the OSHA 300 Work-related Injury and Illness Log.

State employees have two opportunities to enroll in the OSHA Recordkeeping Rule class. Classes are offered either April 13 or Aug. 3, both will take place from 9 a.m. to noon on the Indiana Government Center campus.

The course will take participants through the Recordkeeping Rule, classification of work-related injuries, exceptions to the rule and better prepare them to accurately record work-related injuries and illnesses. The course is offered to HR professionals or those responsible for maintaining the agency's OSHA 300 log.

To enroll in this course, log into PeopleSoft© Enterprise Learning. After logging in, click on Self Service>Browse Catalog>Department of Labor. Employees who register will have their enrollment request routed to their manager for approval via workflow. Managers can approve or deny training requests using the attached Manager Self Service Quick Step Guide.

Questions regarding enrollment procedures may be directed to [spdrtraining@spd.in.gov](mailto:spdrtraining@spd.in.gov). Questions regarding course content should be directed to the INSafe team at [insafe@dol.in.gov](mailto:insafe@dol.in.gov)

## Helpful tips from INDOT

### Help prevent floods by doing your part

Now that spring is here, the Indiana Department of Transportation (INDOT) reminds us to prevent flooding in neighborhoods by clearing brush and other debris out of storm water drainage lines.

Without taking preventive measures, clogged or blocked drainage systems can lead to numerous problems. Flood waters can prevent wells, sump pumps, septic systems and sanitary sewers from working properly. Poor drainage can cause potholes and slick driving conditions on our public road network. In warmer months, standing water can inhibit the growth of crops or provide a breeding ground for mosquitoes.

In an effort to improve the lives of all Hoosiers, INDOT is offering the following helpful tips:

- Keep storm inlets clear throughout the year. Remove leaves when you rake your yard each fall. Clear snow and ice during the winter when shoveling your driveway and sidewalk. Never step into live traffic or deep water to clear out a storm inlet.
- Improve the flow of creek beds, swales and ditches, including roadside ditches. Work with neighbors to mow or trim back vegetation while still maintaining erosion control benefits. Never pile yard waste, fill dirt or household trash into an open ditch.
- Don't litter. Storm water sweeps away loose trash into the drainage system, where it clogs up storm inlets, pipes and other enclosed storm drainage. Also keep your trash bins covered and secured.



- Maintain private driveway pipes or drainage tiles. Private enclosed drainage systems play an important role in the larger drainage system. Property owners are responsible for clearing silt, debris and other blockages from private driveway pipes and drainage tiles that run along or across public roadways. City, county and state agencies typically require a permit before digging or altering drainage within public right of way.
- Do not build a garage or other building in a flood plain. The closer a new or expanded building comes to the elevation or location of a nearby drainage facility increases the chances that building will be flooded.

## Tower Bank

### Don't answer that

We receive a lot of phone calls, we state employees, both at home and work. Anytime you receive an unsolicited phone call asking for your Social Security number, password or other personal information, be suspect. Do not assume that the call is legitimate.

Recently, several state workers received calls from someone alleging to be with Tower Bank. The caller asked for information about their health savings account. Fortunately, most employees recognized this as a scam and hung up on the caller. We would encourage you to do so.

Be very cautious when sharing personal information over the phone and/or online. If a call is unsolicited before giving any information, hang up and call the organization that claims to have made the call to verify if the call did originate from them. The money and/or identify you save may be your own.

## Around the state

### Indiana State Museum discounts camps for kids (of state employees)

Get ready to bust out the summer styles and head over to the Indiana State Museum as the 2010 camp season gets underway beginning June 7. You will find brand new camps with our classic camp line-up full of adventure, learning and fun! Each week offers a new topic that will encourage teamwork and creativity while building lasting memories.

As a state employee, you are entitled to discounted member rates for the museum's summer camps until May 24. If your child is interested in attending one of the camps, visit us at indianamusuem.org, for more information on activities, policies and services. Before and after care is available. Pre-registration is required. Call 317.232.1637 to register, and be prepared to have a great summer!

#### Indiana Archaeology: The Adventure Beneath Your Feet

June 7 – 11; 9 a.m. – 3 p.m.

- Ages: 9 – 12
- Cost: \$100 member
- Registration Deadline: May 24

Have you ever wondered how archaeologists explore ancient civilizations? Now you can find out. Discover first-hand how archaeologists use artifacts from 12,000 years ago through today to understand how people lived in the past. Test your skills with prehistoric tools using pump drills and throwing spears with an atlatl. See if you have what it takes to become an archaeologist and uncover the secrets of the buried past!

#### Exploring Nature Camp

June 21 – 25; 9 a.m. – 3 p.m.

- Ages: 7 – 10
- Cost: \$100 member
- Registration Deadline: June 7

Get ready to have a close encounter with the wonders of the natural world! Join the Indiana State Museum and the Earth Discovery Center at Eagle Creek Park as we discover the fossils, plants and wildlife found in our cities, parks and backyards. Campers will explore Ice Age fossils,

native species and learn how to protect their environment and then have the opportunity to put that knowledge into practice at Eagle Creek Park through hiking, exploring pond life and cooling off in a crazy creek stomp!

#### We the People: Discovering Democracy Camp

June 28 – July 2; 9 a.m. – 3 p.m.

- Ages: 11 – 14
- Cost: \$100 member
- Registration Deadline: June 14

Form your own government! Become a senator or representative; write your own bills and pass them into law. Campers learn about the process of government by exploring the three branches: executive, judicial and legislative. Visits to the state house, city hall and the State Supreme Court allow campers to see the workings of the government up close and personal.

#### Paleontology Camp: Fossils, Mammoths & More!

July 6 - 9; 9 a.m. – 3 p.m.

- Ages: 9 – 12
- Cost: \$100 member
- Registration Deadline: June 21

Discover what it is like to be a paleontologist looking for fossils in Indiana. Uncover the reality of Indiana's missing dinosaur record and explore Indiana's ancient past when mammoths, saber tooth cats and even rhinoceros roamed the land. Investigate sea creatures that once called Indiana home millions of years ago and delve into a mock cave excavation, just like museum staff. If you love fossils and are curious about paleontology, this is the camp for you!

#### History Alive! Camp

July 12 – 16; 9 a.m. – 3 p.m.

- Ages: 9 – 13
- Cost: \$100 member
- Registration Deadline: June 28

Are you ready to build a cabin? Were Hoosiers in the Civil War? Through hands-on activities and demonstrations, campers will experience what life was like for Hoosiers during the 19th and early 20th centuries. Campers will visit the museum's Abraham Lincoln exhibit, With Charity For All, interact with historical re-enactors and characters and see first-hand how the Indiana State Museum preserves the Indiana story.

#### A Walk on the Wild Side Camp

July 19 – 26; 9 a.m. – 3 p.m.

- Ages: 9 – 12
- Cost: \$185 member
- Registration Deadline: July 5

Have you seen a mammoth in your backyard? What happened to Indiana's Ice Age animals? Have the animals here today always lived in Indiana? Wildlife then and now, big and small share our environment and campers will work together to identify wildlife who, what, where and how. As wildlife scientists, campers will hunt for fossils, track animal populations, explore habitats and discover where the animals are now.

#### Fiberpalooza Camp

July 26 – 30; 9 a.m. – 3 p.m.

- Ages: 9 – 13
- Cost: \$185 member
- Registration Deadline: July 12

Knitting, crocheting, quilting and cross-stitching, oh my! Campers will learn basic fiber art techniques to see which one fits him or her best. Get a behind-the-scenes tour of the museum's textile collection, meet museum staff who preserve them and see first-hand how wool is turned into yarn. Campers can keep all supplies used, including instruction manuals, for use after camp to encourage their learning in these techniques.



Original artwork by Jerry Williams





*State Employee Night*  
**SATURDAY, MAY 8<sup>TH</sup> at 7 P.M.**  
**INDIANS VS. BUFFALO BISONS**



**Enjoy a special rate available only to State Employees** when you experience Baseball Up Close at Victory Field. Arrive at 5:45 p.m. for Autograph Night and line up for autographs from almost every Indians player and coach. During the game enjoy the always exciting ZOOperstars as they entertain fans for a Zooper Saturday! *Tickets must be purchased in advance.*



Contact Name: \_\_\_\_\_ Phone: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City, State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 E-mail: \_\_\_\_\_

To receive discount, tickets must be ordered in advance.

Box Seats (\$11)	___ x 11 = _____
Reserved Seats (\$7)	___ x 7 = _____
Lawn Seats (\$6)	___ x 6 = _____
<b>TOTAL \$</b>	<b>_____</b>

Payment Options:

Check _____	MC _____	Visa _____	Discover _____
Credit Card #: _____		Exp. Date: _____	
Name on card: _____		Sec. Code: _____	
Signature: _____			

Order by phone at (317) 269-3545. Please send order forms to: Victory Field, Attn: MAY 8 State Employee Night, 501 W. Maryland Street, Indianapolis, IN 46225 or fax to 317-269-3541. Any order received within ten days of the game will be left at will call for pick-up.