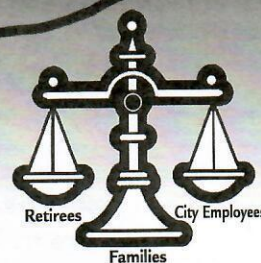


RECSL News

Volume XXV, Issue 1
FEBRUARY 2025



PRESIDENT'S MESSAGE

by Mike Sullivan

Greetings members and friends!

As this membership year draws to a close and a new one begins I am pleased to report our continuing strong attendance and participation at meetings. We are looking forward to this trend continuing.

Our October meeting of last year went quite well. Our guest speaker was Donna Beringer, a member of the Missouri House for eight years and an alder person for 14 years. Donna spoke at length about her involvement at both levels of government with water treatment, sewer construction, grant writing and miscellaneous items designed to improve the day-to-day lives of the citizens. We appreciate her taking time to visit with our members.

Jim Garavaglia entertained us as usual with interesting facts about the month of October. The birth stone for October is opal and the flower is the marigold. October is known by meteorologists as frequently containing weather representing all four seasons!

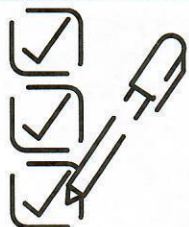
National Hispanic Month, Polish American Month, Italian American Month, and Country Music Month all occur in October. In addition, National Dessert day, Child Health Day, and the Jewish Holiday of Yom Kapor all occur in October.

Our November meeting was a bit unusual. The scheduled speaker had a last minute conflict and was unable to attend. After the regular reports were given we were unable to receive our normal bit of humor and knowledge because Jim Garavaglia was otherwise occupied. However, Vice President Tom Stoff was kind enough to "pinch-hit" for him. Using Jim's research, of course!

It turns out that November was once the ninth month on the Roman Calendar but was part of several changes the Romans made over the years. Federal Elections are always held in November, the Great American Smoke-out occurs in November, and this surprises no one, American Football is the main sport watched. Famous entertainer Chuck Berry opened his first night club on North Grand in November and shortly after that the hits came in 1958 he was second only to Elvis Presley!

Our December meeting included our annual Christmas Party. A good time was had by all and numerous members received door prizes.

I wish to thank all our members for their continued attendance and support. And don't forget our St. Patrick's luncheon Thursday, March 20th 2025. Please see the back page of this newsletter for details.



DON'T FORGET TO VOTE

Early Voting Nominations
February 18th through
March 3, 2025

**Election Date for
Nominations**
March 4, 2025

Early Voting General
March 25th - April 7th

**Election Date
for General**
April 8, 2025

PENSION NEWS

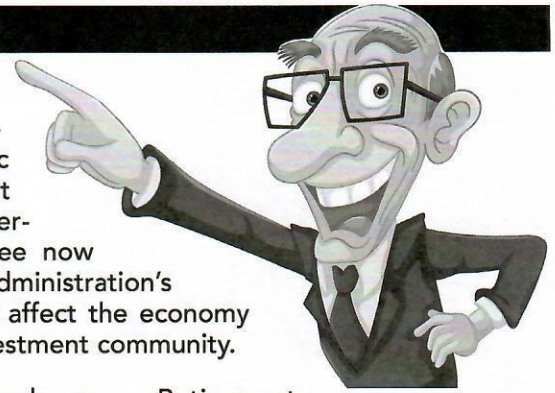
By TOM STOFF

Hard to believe it's 2025 already but here we are two months in. We ended 2024 on a pretty good note.

PCE (Personal Consumption Expenditures), the preferred gauge of the Federal Reserve, barely moved in November and remains above the Central Bank's target level. At the same time, 256,000 new jobs were added in December to finish 2024 on a high note causing the unemployment rate to trickle down slightly to 4.1%. The question arises, "How Likely is a U.S. Recession"? According to forecasters, the possibility of a near-term recession in the U.S. has fallen over the last several quarters. Consumer spending is expected to grow moderately. Strong consumer spending buoyed the U.S. economy in recent years and is expected to stay robust across goods and services into 2030.

The U.S. debt situation continues to look gloomy as both interest expense and total debt are expected to rise in the coming years. In the area of economic projections, Federal Reserve officials expect moderation in Gross Domestic Product (GDP) growth, inflation and interest rate levels over the next few years. The number of forecasted Federal Reserve interest rate cuts in 2025 has fallen. Investors now expect one or two cuts from the Central Bank this year. New government policies will like-

ly have mixed economic impact. It will be interesting to see now the new administration's policies will affect the economy and the investment community.



The Employees Retirement System Board of Trustees works closely with our multiple investment managers, proficient in multiple disciplines and strategies as well as our investment consultant to monitor and protect our pension fund. The viability and sustainability of the fund is our primary focus. Our return on investment, as of December 31, 2024 was 10.6% and, despite a rocky investment environment during the final month of 2024, our current fund balance, as of January 13, 2025 is \$898,875,216.00.

Although the weather has been cold and blustery, we are already midway through February, Spring is right around the corner and we will soon be enjoying warmer weather and an end to the snow and ice. Stay warm, see you soon!



Submitted by Theresa White, Secretary,
Mike Sullivan, President

MEETING MINUTES

NOV 21, 2024

The meeting was opened on Thursday, November 21, 2024 at 10:04 am. The pledge was recited. There were no minutes for October.

The Treasurer's Report was given is attached to these minutes and were approved and seconded pending audit with no corrections.

Tom Stoff talked of the election results and how they affected the stock market. With a year-to-date return of 11.2% and 89million nineteen thousand pension fund, it remains stable although it has not quite reached the 80% funding goal. This years' COLA will be 2.4%.

Our speaker for the month of November was unable to attend per Tom Stoff.

Since Jim Garavaglia was unable to attend due to a conference, Tom gave the monthly social report.

The birthstone for November is topaz and the flower is chrysanthemum. November was previously the ninth month of the year. It was considered the somber month and signifies the last month of the Fall season. The

third Tuesday of the month is for the great smoke out. It is also the month for football.

The highlighted person was Charles Edward Anderson Berry (Chuck Berry). He is known for being the Father of Rock and Roll. He attended Sumner High School, known for numerous hit songs, and graduated from the school of cosmetology.

Membership: Dave DeCampi

Attendance prizes:

\$25

\$15 Sandy

\$10 Sharon

50/50

Rollover was \$95.

Additional prizes courtesy of Jim Garavaglia was grape snickers which were the favorite foods of Chuck Berry.

We were reminded of the upcoming Christmas party which was deemed successful and well attended.

We were also reminded of the Facebook page which is up and running. If you are having difficulties, please let us know. Please review the contact information for accuracy. Any changes should be given to John Stoverink.

A motion was made to adjourn and the meeting was adjourned at 10:25am

In Memorial

During 2024, we were notified that the following members have passed away:

Allen Philip Allbright	Pagette M. Jones
Mary Therese Brennan	Frederick F. Steffen
Augusta R. Carthon	Mary Louise Tapella
Margaret M. Doyle	Sondra M. Thee
Lula M. Hampton	Barry L. Weismantle
Barbara Herriford	Willie J. Wines

Our deepest condolences to the families of deceased members and may they rest in peace.

New Members



During 2024, the following retirees have become members of our organization.

Marina K. Allen
Jeanine Y. Berry
Barbara Dean
David DeCampi
Kathleen A. Johnson
James W. Kopp
Catherine J. Schlattweiler
Mark P. Stefo
Victoria Anna Wakeland
Timothy A. Williamson

We welcome them and hope to see them at our monthly meetings.

Note: RECSL Membership Meetings are on the 3rd Thursday of the month EXCEPT no meetings in January, and December (Christmas Party). The meetings are at the American Czech Center, 4690 Landsdowne, St. Louis, MO. Meetings start at 10:00 am.

RECSL Officers

President	Mike Sullivan	314-631-9158
Vice President	Tom Stoff	
Treasurer	Norm Sutterer	314-752-7997
Secretary	Theresa White	
Trustees	Gary Gooden	
	John Stoverink	
	Joanna Stoverink	
	Jim Gadell	314-781-6220
	Peggy Triska	
ERS Pension Rep	Tom Stoff	
Newsletter	Jim Gadell	

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The services and information available in and through this newsletter including but not limited to website links are provided "as is without warranties of any kind."

Treasurer's Report by Norm Sutterer

As of Sept. 30, 2024 our balances are:

Checking Account	\$6,147.32	
Edward Jones Franklin Fund	\$31,000.00	(Mkt. Value \$31,920.41)
	\$37,147.32	

Happy Spring

Address Changes

A separate address change notification to RECSL is required in addition to the address change notification made to the Employees Retirement System. Please notify RECSL as soon as possible when you have an address change. We do not want you to miss a Newsletter or notice of an upcoming event. It is costly and time consuming to have mail returned to us, often the Post Office will not forward mis-addressed mail.

Address changes should go to:

RECSL
Joanne Stoverink
P.O. Box 190724
St. Louis, MO 63119-6724

Hospice Provides Compassionate End-of-Life Care

Learn about providing pain relief and comfort to patients, following their wishes before they die

By Deirdre van Dyk, AARP Published October 14, 2021 / Updated January 03, 2025

For nearly two years, President Jimmy Carter received support from hospice at home instead of additional medical intervention for his metastatic melanoma, a skin cancer that had spread to his brain and liver. According to the Carter Center, the decision allowed the former president to focus on spending his remaining time with his children, grandchildren and great-grandchildren at home before his death on December 29, 2024.

What is hospice care?

Though the word “hospice” might trigger the notion of giving up on life, the goal is to give a person the best possible quality of life — emotional, physical and spiritual comfort.

“Dying isn’t really the focus of hospice care,” says Angela Novas, chief medical officer for the Hospice Foundation of America. “The focus of hospice is to live well for the remainder of your time, however long that is.”

A multidisciplinary hospice team works together to care for the patient’s medical, psychological and spiritual support. Team members can include the patient’s personal physician, the hospice medical director, nurses and aides along with social workers, clergy and trained volunteers.

Hospice can be provided at the caregiver’s home, a hospital or a hospice facility.

Who pays for hospice?

The full cost of hospice services is covered by Medicare and Medicaid. “If your loved one isn’t on Medicare or Medicaid, private insurance policies generally follow the Medicare model,” says Davis Baird, director of government affairs at the National Association for Home Care & Hospice. There may be a copayment charge for some medicines or in-patient respite care.

Hospice is tied to a certain eligibility requirements. “You have to be certified terminally ill, meaning you have six months or less to live if your terminal illness runs its normal course,” Baird says.

As we’ve seen from Jimmy Carter, in hospice care for over a year, you can continue to receive hospice care after six months, as long as you continue to meet eligibility requirements, Novas says.

What is the difference between palliative care and hospice care?

“Hospice is a type of palliative care, but not all palliative care is hospice,” Baird says.

Patients receiving palliative care have serious or chronic illnesses but can still be undergoing curative treatment for their condition. Under hospice, patients have either decided not to receive more treatment for their life-threatening illness, or there is no more curative treatment to be offered.

Under either system, patients and families will find interdisciplinary teams that work with them to alleviate not only the pain but also the stress of living with a serious or terminal condition. “And both systems excel at symptom relief,” Novas says.

Entering hospice doesn’t mean patients can’t get medical care for other, unrelated conditions. For example, says Novas, a hospice patient who has pancreatic cancer won’t receive more cancer treatment, but Medicare will still cover their treatment for glaucoma.

Patients who change their minds and want more curative treatment for their primary illnesses can revoke hospice at any time. “It’s always the patient’s choice,” Baird says.

Roles of caregiver, hospice workers

“The role of hospice has always been to supplement the caregiving that is already being done by either family members [or] nursing home staff, if they’re in a nursing home, or paid caregivers. Hospice does not take over that caregiving role. We supplement it,” Novas says.

Hospice doctors and nurses oversee medical care and manage pain and other symptoms. They’ll also teach the family how to provide end-of-life care for their loved one. “What that can look like is a nursing aide coming three times a week for about an hour and a half each time on average [and] people get a visit by a registered nurse every week,” Novas says.

Social workers and clergy provide support to both patient and family members to help with the emotional, psychosocial and spiritual aspects of dying. “What’s hard is the family caregiver has been in the mode of taking care of the patient for so long ... and keeping that positive hope alive,” says AARP caregiving expert Amy Goyer. “Now you are flipping and not fighting that fight anymore, but you are focusing instead in fighting the fight for their comfort and following their wishes.”

Hospice will also take charge of ordering equipment. Durable medical equipment such as hospital beds as well as personal care and sanitation items, “that’s all provided and delivered to the door,” Novas says. “It’s one less thing that [caregivers] have to do and it’s one less thing that takes them away from focusing on the person that they’re losing.”

How to find high-quality care

A caregiver should research hospice agencies and identify the top choice or choices before this care is needed, experts say.

Ask for recommendations from doctors, nursing homes, friends, family members and anyone who has knowledge of hospice care.

Look at Care Compare on the Medicare site. Hospices are searchable by zip code, and you can compare ratings of different providers in your area.

Visit hospice facilities or agencies in person to determine how you feel about the people you meet.

Prepare well in advance

Ahead of time, perhaps even years before a decision is necessary, talk with family members about their wishes for the end of their lives. Put it all in writing, perhaps in such legal documents as an advance directive, advance care planning or a living will.

“It is a huge comfort for a family caregiver to know what a loved one would want,” Goyer says.

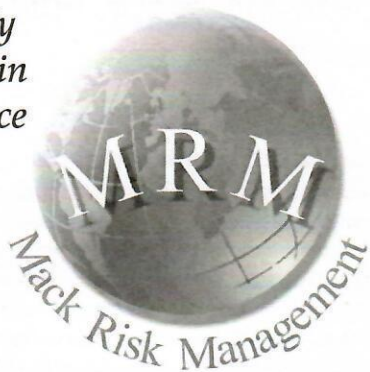
More resources

The Hospice Foundation of America has an “Ask the Expert” feature on its website where its experts answer questions and provide confidential guidance to patients and caregivers. The organization will also connect people to their local hospice organizations.

The National Hospice and Palliative Care Organization has information on planning and preparation for hospice.

The National Association for Home Care & Hospice and the Center for Medicare Advocacy offer a booklet, “Questions to Ask When Choosing a Hospice Provider,” available for download.

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***Good Luck
to Members
of RECSL***

From

Gregory F.X. Daly

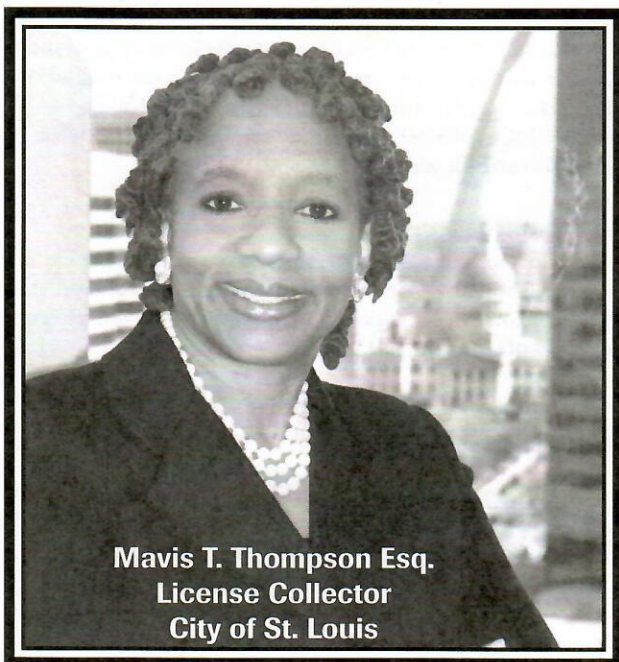
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St. Patrick's Luncheon



**Thursday
March 20, 2025**

after regular meeting

Cost \$7.00 per person

Organization will pay the rest.



All reservations must be received by March 14, 2025



Make checks payable to RECSL

Please include the names of all people attending.



And send this to:

Gary Gooden

42 Seabiscuit Dr

St. Charles MO 63301

314-614-9919