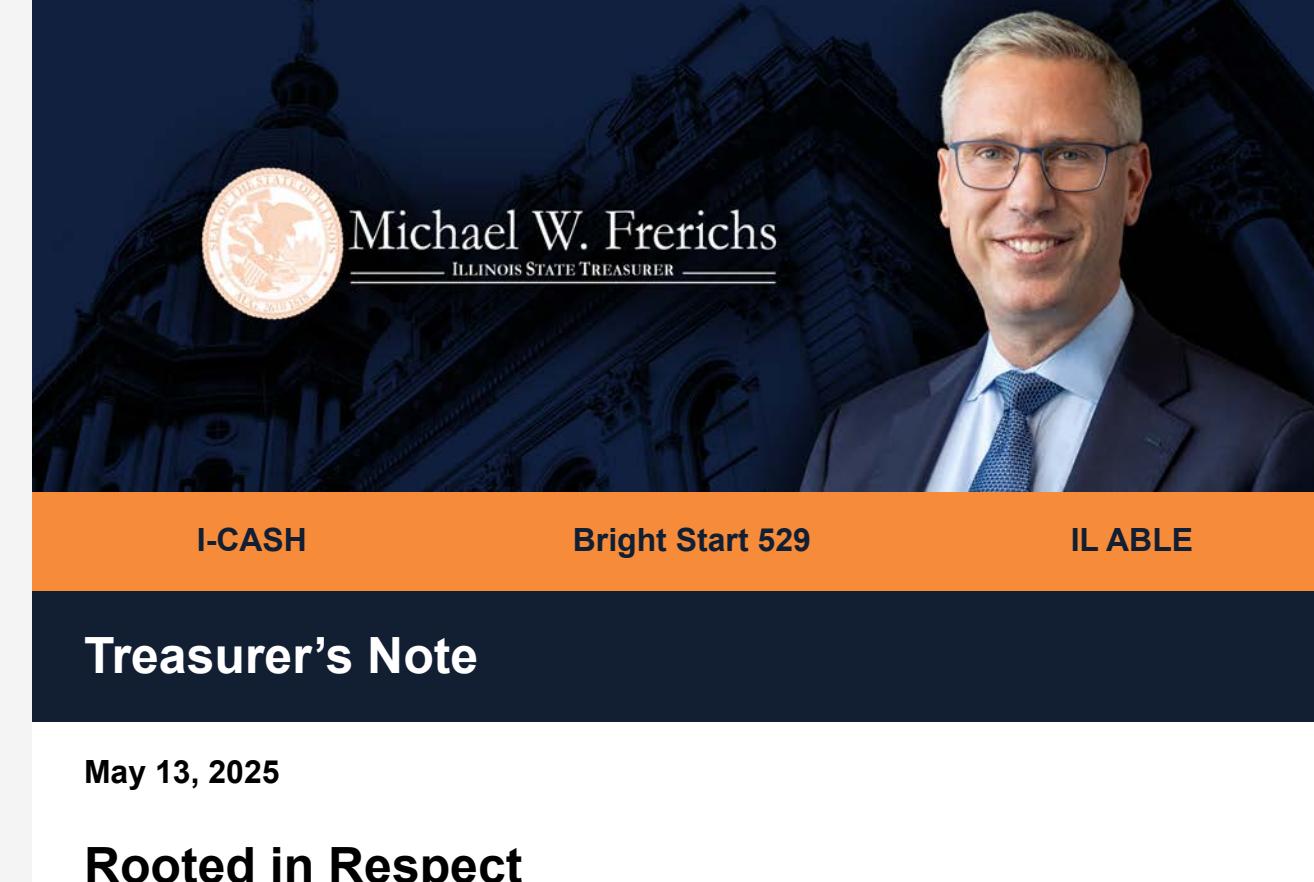


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**Treasurer's Note**

May 13, 2025

**Rooted in Respect**

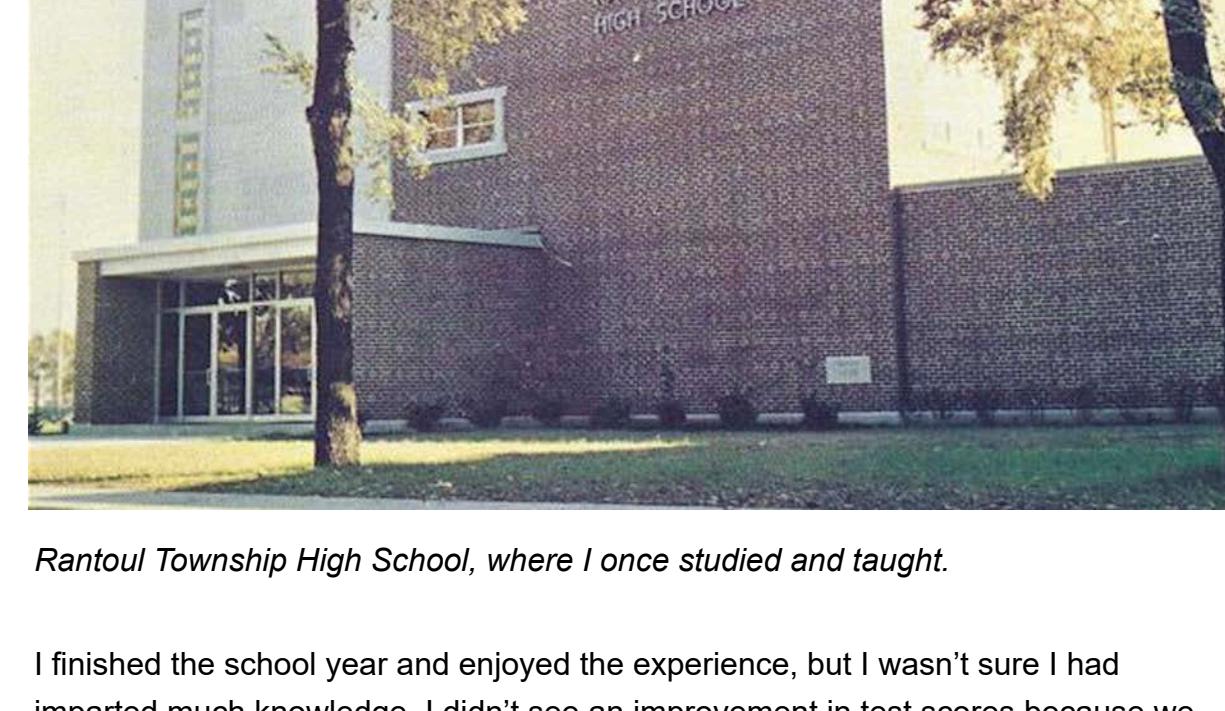
A couple of years ago at the Illinois State Fair in Springfield, a state trooper approached my table and asked if I was around. He said he was a former student of mine, and he just wanted to say hi.

This surprised my staff, who didn't know I had once worked as a teacher.

In the fall of 1998, I returned home and was looking for my next challenge. During my job search, I started substitute teaching at my old high school. A former teacher, Mrs. Lee, was now the principal, and she would call me most mornings to see if I could fill in for a sick or absent teacher.

One day, she called me into the office during a free period and asked if I would like to take over a class for the remainder of the year. A teacher came in and quit that day. Of course, I was interested in full-time employment and secretly hoped it might be for a class I had enjoyed teaching like history, civics, English, or chemistry.

It turned out that she was offering me a job as a physical education teacher. Not my first choice, but I immediately said yes.



*Rantoul Township High School, where I once studied and taught.*

I finished the school year and enjoyed the experience, but I wasn't sure I had imparted much knowledge. I didn't see an improvement in test scores because we didn't give tests. I had many discussions with students about life, but not the type of academic debates that I thought I would lead in a classroom.

So, I didn't know what to expect when I asked my employees what the trooper had said about me as a teacher. "He was strict, but fair and he seemed to be there for more than just collecting a check," he told them. He wanted to stop by to say thank you and that he appreciated me as a teacher.

It reminded me of something I have learned as I have gotten older. Education is not just facts and figures. Students, and people in general, are always learning even when teachers aren't "teaching."

That applies to everyone in a leadership position. In my office, we run programs to help people save for [education](#) or [retirement](#). We help the [state](#) and [local governments](#) earn more money through investments. We even provide education on [personal finances](#). But we also are aware that folks are watching how we operate and how we interact with people.

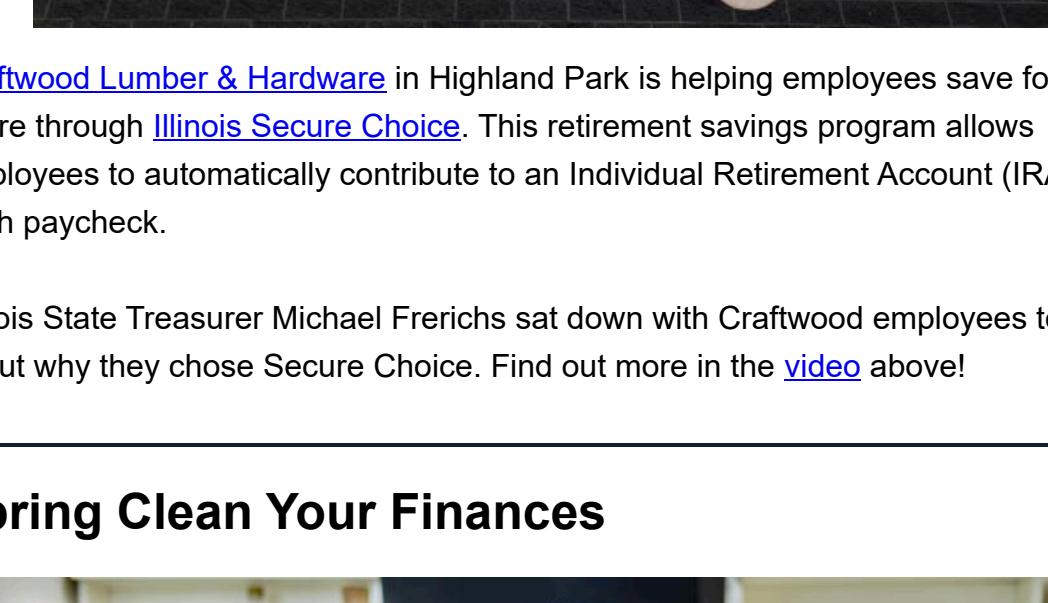
Young people (and some not-so-young people) are learning what they can expect from government and what is acceptable from their leaders. That's why we work with our employees to make sure that they treat people fairly and with respect.

Politics has always been contentious, but I feel like it is more coarse, more personal, more polarized, and more pugilistic than before. While some dogs are truly too old or stubborn to learn new tricks, I do "try" to be a good role model to younger people. I hope that they in turn will be more civil, and when they are in leadership that they will do it for more than the paycheck or the perks of office.

I am by no means always as successful in that effort as I would like, but I think that if we all try a little harder and think a little more about how younger people are learning from us, then we can all have greater hope for the future.

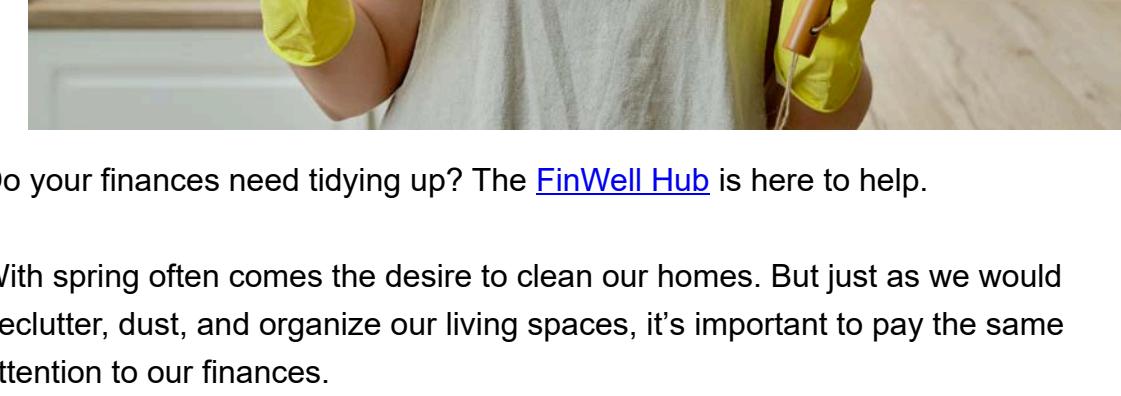
Michael

PS There are many more leaders out there than just elected officials. If you are wondering if you are in a leadership position, ask yourself: "Am I parent? Do people report to me? Does anyone see me as I go about my daily life?" If you answered yes to any one of those, then you can model behavior that can help educate a younger generation. We all have a stake in this.

**Planning Today To Secure Tomorrow**

[Craftwood Lumber & Hardware](#) in Highland Park is helping employees save for their future through [Illinois Secure Choice](#). This retirement savings program allows employees to automatically contribute to an Individual Retirement Account (IRA) with each paycheck.

Illinois State Treasurer Michael Frerichs sat down with Craftwood employees to learn about why they chose Secure Choice. Find out more in the [video](#) above!

**Spring Clean Your Finances**

Do your finances need tidying up? The [FinWell Hub](#) is here to help.

With spring often comes the desire to clean our homes. But just as we would declutter, dust, and organize our living spaces, it's important to pay the same attention to our finances.

Spring cleaning your finances goes beyond physical tidying — it involves reviewing your expenses, creating a budget, and setting financial goals. By dedicating time to this process, you can not only identify areas that need adjustments but also keep better track of your finances throughout the year. Check out [6 Ways to Spring Clean Your Finances](#).

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