



April-May 2015

Direct Line

www.wlsu.weebly.com

Newsletter of West Lake Shore Unit, Illinois Retired Teachers Association

WLSU and IRTA...Your Voice in Springfield
WLSU - 60 YEARS OF SERVICE TO RETIRED EDUCATORS

May 7 Membership Luncheon

President's Message

I am sure you have all heard by now that the Illinois Supreme Court heard oral arguments regarding SB1 on March 11. I hope some of you were able to watch the session. You might be able to replay it at the following link:

<http://new.livestream.com/blueroomstream/events3845430> or it will eventually be available at http://www.state.il.us/court/Media/On_Demand A link is also available at www.wlsu.weebly.com.

At one point the Solicitor General, Carolyn Shapiro, complained that members of the pension system are not willing to share the sacrifice. Justice Thomas grilled her regarding the use of police powers, and in my opinion, was not given a reasonable answer. Justices Karmeier and Garman, also, voiced concerns. However, how they will rule is not known. Their ruling could come down this spring but may not be made until the fall.

In the meantime, we need to be aware of the machinations of the governor. Governor Rauner is, among other things, opposed to "fair share." According to an article in *Crain's* he has already issued an Executive Order seeking a federal judgment to prohibit state officials from complying with contractual agreements and asks them to hold fair share payments in an escrow account until the lawsuit regarding fair share is settled. He stated that "forced union dues are a critical cog in the corrupt bargain that is crushing taxpayers." He, also, is opposed to allowing Unions to contribute to political campaigns or lobby for their members though he has no problem with wealthy corporations contributing or lobbying. Twenty-seven unions sued him, saying his order violates collective bargaining agreements and state labor law. He is pushing for "right-to-work zones," where local voters could decide whether employees must join a union as a condition of employment.

He, however, has been building a \$20 million war chest to push his agenda in the legislature and has had no qualms about taking money from Ken Griffin, hedge-fund billionaire, with a goal of running candidates against those in the legislature who oppose him, according to the *Huffington Post*.

There is no mention of the corporations who are tax exempt and/or who have been given more than \$830 million in EDGE tax credits since 1999, according to the illinoispolicy.org. "A special EDGE credit, approved in special legislation, for a few large companies who already pay no income tax, can be applied against the income tax withholding that the recipient company would have to pay on behalf of its employees." (illinoispolicy.org) Consequently, the companies pay no state income tax and keep the personal income tax withholding from their employees to add to their own bottom line. This is money that could be used to fund state services for the citizens of Illinois. In effect, the employees of these companies are being taxed to work for them.

Doug Finke in the *Journal Star* reports other areas of interest to the governor include health insurance for active state workers and retirees. He wants to save \$700 million by negotiating new insurance plans for active workers. He, also, wants to end state subsidies to the health insurance program for retired downstate teachers, Teachers' Retirement Insurance Program, College Insurance Program, and community college workers. Bob Pinkerton, president of the Illinois Retired Teachers Association, said Rauner's budget was "shocking." He said that premiums could rise for retirees if the subsidy is taken away. To make matters worse, some of these educators have no Medicare to fall back on. This health insurance program, by the way, is the program funded by contributions from school districts, active teachers, and premiums paid by retirees. It is not a free ride. Pinkerton maintained that the governor has talked about the pain of his budget, but it all seems to fall on teachers and state workers rather than on the wealthy.

In my opinion, Legislators should not be allowed to use police powers, as they have done nothing to raise revenue which is in their bailiwick; to investigate re-amortizing the RAMP; or to seek available funds from the Federal Government. Bill Foster, Congressman for the 11th Congressional District, recently sent an article which investigates the amount each state receives back as a return on its Federal income-tax investment. Illinois is among the states that gets back less than \$1 for each \$1 it spends in taxes. Some states such as South Carolina get back as much as \$7.87 for every \$1 its citizens pay in Federal tax. Those states which receive large amounts from the Federal government are able to keep their own taxes artificially low. Illinois ranks 48th in the amount it receives. Why is Illinois not taking advantage of such options?

I realize that these are painful times and painful messages, but to ignore them is detrimental to your well-being. You only have to go to www.illinois.gov to see how the governor would like to "Turnaround" our lives. "Turnaround" means: an abrupt or unexpected change, especially one that results in more favorable situations. The title of this initiative should be "Turn Around" because, in effect, the governor's plan is only favorable to corporations and the wealthy while turning back conditions for the middle class to the 1800's when there was no middle class, but only people whose working conditions and salaries existed at the whim of the employer. Please be aware of the issues and take appropriate action by calling your legislators to voice your concerns.

Kate Singletary is reigniting the legislative teams. She chaired a meeting on March 20 which was attended by close to 40 members who learned more about the governor's plans. She will be holding training sessions for anyone interested in joining our legislative team initiative. We must spread the facts and inform our legislators, who in some cases are unaware of such information as that we do not collect Social Security or that we pay for hour health care. If you are interested in being trained and being part of a team, let me know asap.

On a brighter note, I would like to remind you that 2015 is the 60th anniversary of WLSU and IRTA. WLSU is one of the five founding units of IRTA. WLSU's Adopt-a-School program, being administered by Julie Jeter, is one means of calling attention to the service we provide retirees and active teachers. Please participate as much as you can, and bring some school supplies to the May luncheon.

In October IRTA will hold its biennial convention in Springfield. The dates are October 26-27. We will be looking for delegates (we are usually allotted about 30). WLSU will pay for registration and meals for those who attend. Transportation and accommodations are up to you, but there is usually a discount on hotel accommodations. Let me know if you are interested.

As always, if you have questions or concerns, please feel free to contact me. My information is in the Contact Box on P. 4. **Marge Sucansky**

IRTA HOTLINE--For the latest news about pensions, health care, or other vital information, check the IRTA Legislative Hotline at 1-800-660-3326. This site is especially beneficial to those of you who do not have access to the internet and do not receive Voter Voice calls to action. During times of crisis, call the Hotline to keep abreast of events. WLSU will do our best to keep you up to date concerning events, but don't hesitate to check out the Hotline as well.

Membership Report

Late winter and spring is the Membership Committee's busiest time of the year. This is the time we pursue renewals and recruit new retirees. Despite repeated reminders, many members don't place a high priority on renewing when first asked to do so in October. On March 31 both the IRTA and WLSU drop any member who has not paid dues. Each year WLSU is forced to drop about 30 members. However, getting members to renew is much more successful than recruiting new members. Over 90% of our WLSU members eventually renew. On the other hand, our recruiting success based upon non-members we contact is about 15%. This is a gigantic difference. Our committee would love to get this rate close to 50 %.

Too many annuitants are hesitant to join even during these precarious times for our pension and health benefits. Your WLSU unit, to better serve and protect your benefits and to remain in the top five in membership out of the 93 IRTA locals, needs you recruiting. Non-members feel more comfortable and trusting, taking a recommendation from an associate than from a WLSU committee member they do not know. A call or email from you to a colleague is much more successful than a letter from us. Why should you bother to do this: for the same reason your WLSU board members volunteer hours of their time.

The answer may be found in a recent poll done by Bankrate.com. The title of the study is "Americans' Worst Retirement Fears." More than a quarter of Americans, 28 %, say that the specter of high medical expenses in old age worries them the most. According to a recent Fidelity Investments estimate, a couple retiring in 2014 will need \$220,000 to cover health care costs in retirement. Remember back to SB 2404 a few years ago. The bill, which failed to pass the Illinois House, would have mandated each retiree to select either the COLA or the state subsidized health care, TRIP. Also, recall that it was the IRTA that stood, basically alone, and said, NO. They said if the bill passed, the IRTA would sue in court to get it overturned. In this action, the IRTA was looking out for your health care and financial needs knowing how important both are to retirees.

The second biggest retirement worry found in the Bankrate.com poll is the possibility of running out of money. Twenty-three percent of respondents picked this as their biggest worry. Where do you turn when funds run very low? The thinking seems to be that one can budget for living expenses, but longevity and health care are wild cards. Your defined benefit pension and health benefits are your lifelines. They ease the worry of the two worst retirement fears expressed in the poll. The IRTA, in attempting to allay your retirement fears and guarantee that you have sufficient funds for your future, has sued in court to find the pension theft bill, SB 1, unconstitutional. This law if enacted will drastically lower your COLA. The case is currently before the Illinois Supreme Court, and oral arguments were presented on March 11th at 2:30 P.M.

So here are two reasons why you should be involved in attracting new members to IRTA/WLSU. If you did not have a secure pension or health care coverage, would you feel as comfortable with your financial status as you do? We are all in this together, and the more members IRTA and WLSU have, the stronger our voice and the more pressure we can bring to bear on our legislators. Even if we win in court against SB 1, the fight will continue. There is talk of taxing retirement income, taking another shot at passing an amendment to remove our pension protection clause, and putting active teachers in 401k's, which would be bad for them and would bankrupt TRS eventually.

On the other hand, do all teacher retirees share these concerns? Some of our members have expressed feelings of guilt about our pension and the COLA. They think since other groups don't get a 3 % compounded COLA, why should we. The COLA we receive allows us to keep up with annual increases in the Consumer Price Index, (CPI). The CPI is a measure of the average change over time in the prices paid by urban consumers for a market basket of consumer goods and services. According to the Bureau of Labor Statistics, from the year 2000 through this past year, the CPI averaged 2.4% annually. Your COLA kept up and slightly outpaced the index. You've done okay but not great. Going back to the decade of the 90s, the CPI averaged 3% annually. Your COLA kept pace. However, in the 70s and 80s, a retiree's pension would have taken a beating. From 1980 to

1989, the CPI averaged 5.6 % per year. From 1970 to 1979, the CPI averaged a whopping 7.1% per year. In other words, right now we're ahead of the game, but the years of high inflation can return, and then we'll be on the losing side. In addition, you earned your COLA, which was given in lieu of a salary commensurate to someone with your education in the private sector. If you received a COLA last February, thank the IRTA who advocated for an injunction while the legality of SB 1 was challenged in court.

The IRTA's "One-Bring-One" membership drive continues through December 2015. Please help us recruit and support the IRTA and WLSU. Send this newsletter to non-members and ask them to send in the application enclosed. Elie Wiesel, Nobel Laureate and Holocaust survivor, is right in saying, "Indifference is not a response... Indifference is always the friend of the enemy." The corporate/political forces that are after our pensions would be happy if you just sat back and accepted what they dished out. You undoubtedly would not be satisfied with what they're serving or your portion. Please, help out by recruiting one new member.

Darlene Mc Namara & Tom Szot, WLSU Membership Chair

WLSU Contact Information				
President	Membership	Membership	Treasurer	Foundation
Marjorie Sucansky	Tom Szot	Darlene McNamara	Louise Sterett	Frances Pettersen
630-985-2620	630-852-3138	773-429-1779	630-325-6470	630-985-7508
sucansky@comcast.net	jtszot@comcast.net	darcarmac@aol.com	Lsterett@joimail.com	narfp@sbcglobal.net
Website: www.wlsu.weebly.com				

Giving Back

This year WLSU is celebrating 60 years of being an active voice for retired educators. We are proud of the services we offer our members and of the voice we give them in the political arena, especially during the turbulent times that currently face educators, both active and retired. A common theme among our members, one that goes back to the heart of why they entered the field of education in the first place, is that of service. With this theme in mind, we searched for a way that our members might be able to make a connection with a district, school, or classroom in terms of a project that would allow our members to contribute to the ongoing process of education. To that end, we sent letters to the forty superintendents whose school districts are within our Unit's boundaries. Within two weeks I received a call from Amanda Deaton, Principal of Walker School in Bedford Park. Dr. Troy Whalen, Superintendent of School District 104, had shared my letter with her, and she was very interested in working with us to help provide her students and teachers with needed supplies for the 2015-2016 school term. Walker School is a K-4 school located in Bedford Park. The school has a student body of a little over 200 students, 74% of which are low income. Ms. Deaton writes, "As teachers, you know the trial for teachers today and the many, many times we dip into our own pockets to help our less fortunate students have the supplies they need for day to day life at school."

Our goal is to help provide Walker School with supplies for the 2015-2016 school year. Feel free to bring supplies to a membership meeting or any other WLSU gathering. I would, also, be open to having things dropped off at my home, 427 N. Waiola Ave., LaGrange Park. I have a large front porch where they could be safely stored if we are not home. Our goal is to have a significant contribution to deliver to the school for the start of the school year. Start bringing your contributions to the May luncheon, and join in the celebration of WLSU's 60 years of service to educators.

ITEMS NEEDED:

Back Packs	Pencils	Crayola Crayons (24)	Liquid glue	Glue sticks
Student Scissors	Student Boxes	Clorox wipes	Pocket Folders	Erasers
Spiral notebooks (wide ruled)	Gallon and quart size Ziplocks		Spiral notebooks (wide ruled)	

Thanks in advance for your support of this project!

Julie Jeter, Member Benefits Chair

WLSU Spring Luncheon

Thursday, May 7



at Via Bella

5412 LaGrange Road, Countryside, IL 708-482-0055

Return this form and a check for **\$20** members and **\$25** for guests to **Marie Trankina, 10 Algonquin Drive, Unit 2, Indian Head Park, Illinois 60525**. Reservations must be received by April 24, 2012. No telephone reservations. Make Checks payable to **West Lake Shore Unit**.

Member Name (s)

BRING A GUEST OR TWO—IF THEY JOIN IRTA/WLSU, GET A \$10 COUPON TOWARD A FUTURE EVENT!

Guest Name (s)

email address _____

Phone _____ Total \$ _____

Entree Choices:

- Chicken Marsala
- Tilapia Franchese
- Roast Beef

NO ENTRE' SUBSTITUTIONS AT THE LUNCHEON

PLEASE BRING AN ITEM OR TWO FROM THE SCHOOL SUPPLIES LIST ON PAGE 4 TO KICK OFF OUR 60TH ANNIVERSARY PROJECT: ADOPT A SCHOOL

WLSU Spring Luncheon

Thursday, May 7, 2015 11:15-2:15

Socializing, cash bar, short business meeting,
door prizes, and plated lunch

Program:

Director Larry Newman of AMBA (Association Member Benefits Advisor) will be present to inform you of the benefits you may receive as members of IRTA. A Q&A will follow.

Questions:, call Marie Trankina at (708) 246-6709.

Via Bella is located at 5412 South LaGrange Road, Countryside, 708-482-0055

Complimentary Over 90 IRTA Membership

To qualify for free membership, one must meet the following criteria:

1. You must already be a State Member. A complimentary state membership will not be given to a state non-member or local only member.
2. The member or the unit can request a complimentary state IRTA membership as long as the member is state annual or state dues deduct. The member's name, address, and date of birth must be given with the complimentary request.
3. IRTA will notify the member that he is now receiving a complimentary membership for IRTA and will receive a Life Membership Card for his use.

In Memoriam

For each of our recently deceased members, WLSU donates \$25 to the IRTA needy teachers fund.

Ralph Borowiak Jerome Hanzelin Paul Stoch Robert Tudor Rita Turner Joseph Frantik

WLSU WANTS YOU!

Now is the time to get involved. Many of our board and committee members have served for multiple years. We are looking for additional people who are willing to spend a few hours of their time providing our membership with the service and information they have come to expect. The few cannot do it all. It is time for others to step up. We are looking for co chairs for Membership.

LEGAL DEFENSE FUND

To date the Legal Defense Fund has received revenues of \$549,222 and has expended \$432,719 in defense of your earned pensions. That leaves a balance of \$116,503, and we still have a long way to go. Please consider making a donation today. Here is the address for sending donations to the Legal Defense Fund:

IRTA, 620 N. Walnut St., Springfield, IL 62702. *Please make your check payable to IRTA and write "Legal Defense Fund" on the check memo line.*

Mark Your Calendars 2015

April 29	Area 3 Conference	Bradley, Illinois	
May 7	Membership Luncheon	Via Bella	11:15 a.m.
May 13	Executive Board Meeting	Plymouth Place	9:30 a.m.
August 5	Executive Board Meeting	Plymouth Place	9:30 a.m.
September 15	Membership Luncheon	William Tell	11:15 a.m.
September			9:00 a.m.
October 14	Executive Board Meeting	Plymouth Place	9:30 a.m.
October 26-27	IRTA Convention	Springfield	
December 4	Membership Luncheon	Ashton Place	11:15 a.m.

Membership Cards

Many AMBA and other IRTA endorsed benefits require proof of membership in IRTA. Please call the Springfield office to request a membership card. The number is 800-728-4782

Legislative Update March 11, 2015

We are adding a new feature to the newsletter. Kate Singletary, WLSU Legislative Chair, will be putting together information regarding the latest news relevant to members. Below is the first update. Let us know what you think and what you would like to see.

The Pension Lawsuit:

Oral arguments by both Plaintiffs (public employees) and Defendants (State) on the legalities of SB 1 took place March 11, 2015, at 2:30pm. You may listen **LIVE** at

New.livestream.com/blueroomstream/events/3845430 or go to the IRTA website.

After oral arguments, the Illinois Supreme Court justices will deliberate, write their opinions, and we will all wait for the announcement.

Governor Rauner's "fair share" lawsuit and Attorney General Lisa Madigan's response:

On March 9, Illinois Attorney General, Lisa Madigan filed an unopposed Motion to Intervene in United States District Court in Governor Rauner's lawsuit challenging the constitutionality of Section 6(c) of the Illinois Public Labor Relations Act. The Governor seeks a federal judgment prohibiting state officials from complying with contractual commitments and allowing them to hold "fair share" payments in an escrow account until the lawsuit is resolved. To read the Madigan filing, go to:

<http://www.chicagobusiness.com/article/20150309/BLOGS02/150309774/ag-madigan-sides-with-labor-over-fair-share-dues>

Education bills of interest in General Assembly: all currently in committee

The IRTA State Legislative Committee supports the following bills:

HB 2520 – Certain annuitants who received a refund of contributions for survivor benefits may elect to repay the refund with interest and have their rights reinstated.

HB 254 – If the PA 98-599 is found unconstitutional, the funding formula for TRS goes from 90% to 100% -- so they are fully funded by 2045.

HB 489 – Extending the end date concerning substitute teaching in subject shortage areas.

SB1583 -- IRTA's bill allowing members of TRS to opt back into TRIP.

The IRTA Legislative Committee is in opposition to the following:

HB 1334 – Reduces the pension for retirees returning to work in a similar position within the same agency.

HB 2808 – Requires pension systems to not invest in gun manufacturing.

HB 429 and SB 1221 – Changes the calculation of active employee contribution threshold.

TRS has indicated to Governor Rauner that it is willing to meet with him at any time to discuss his plans for our retirement system, but to date TRS has not indicated receiving a response.

Legal Defense Fund: To date the Legal Defense Fund has received revenues of \$549,222.00 and has expended \$432,719.00, resulting in a balance of \$116,503.00.

Questions: Please contact: Kate Singletary, WLSU Legislative Chair, 508-737-1336, singletarykate@gmail.com

Reminder to Members

If you change your contact information, be sure to let us know.



IRTA State & Local Unit Membership Form

620 North Walnut Street • Springfield, IL 62702 • 1-800-728-4782
e-mail: irta@irtaonline.org • webpage: www.irtaonline.org

State Dues

- Dues Deduct** - \$30 a year
(see left side of form)
- Annual - \$40
- 5 Years - \$175
- Life - \$400
- Membership Free for the
Calendar Year of Retirement

State Associate Dues (non-certified)

- Annual - \$25
- Life - \$125

Local Unit Dues

- First Year Free

Dues Deduct – I hereby authorize the Teachers’ Retirement System to deduct my IRTA dues in monthly installments at an initial rate of **\$2.50** or as subsequently established by the Delegate Assembly.
Association Dues are Not Tax Deductible

(Signature required for Dues Deduction)

Social Security # _____
(Only required for Dues Deduction)

Please print or use your return address label.

NAME LAST FIRST MI DOB _____

ADDRESS CITY STATE ZIP RETIREMENT YEAR _____

PHONE () E-MAIL UNIT West Lake Shore SCHOOL DISTRICT RETIRED FROM _____

Please mail to IRTA.



West Lake Shore Unit Direct Line Newsletter

Marjorie Sucansky, President
2942 Crabtree Avenue
Woodridge, Illinois 60517

Direct Line mailers: Trudy O’Reilly
Rosemary Pietrzak

DIRECT LINE

“Investing in the FUTURE of retired teachers”

May 7 Membership Luncheon—AMBA Will Present Member Benefits Update