

April-May 2016

Direct Line



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

www.wlsu.weebly.com

President's Message

Every quarter just before the *Direct Line* is due for publication, I face the blank page for the president's message and think I will have nothing to write about. However, our improvident governor and legislators always provide topics of concern for our membership and the citizens of Illinois.

First of all, let me clarify a misrepresentation spread by the governor, legislators, and members of the Civic Committee who constantly talk about how they are going to save taxpayers from unions, teachers, public workers, and pensions. WE ARE TAXPAYERS! And we have paid our taxes faithfully and fully which is more than can be said for many big businesses.

What are the latest "brilliant" ideas to be put forth by our leaders?

Two new plans from the governor for solving the state budget problem would allow the state to again skip payments or short the payments to the pension funds. His choices are: give him his turnaround (turn back) agenda which is pro-business and anti union or give him unlimited authority to sweep money from designated state funds and cut funding for almost anything in the budget except debt payments, general state aid to public schools, and early childhood education. Senate President, John Cullerton says that the plan would allow the governor to raid monies from the pension funds and/or skip payments to the funds (Remember Blagojevich's \$2+ billion skip of payments to the pension fund?). Senator Laura Murphy has said: "Despite Illinois' ongoing budget misery, Governor Rauner has introduced a plan that includes suspending required pension payments—the same kind of pension holiday that saddled the state with enormous unfunded liability to begin with." The legislature did pass a budget last year on which the governor could have used his line item veto to fix it. However, he wants extraordinary powers, enabling him to decide where the cuts are without answering to anyone (the CEO mindset).

The next idea comes to us from the Republicans and the Republican in Democrat clothing, Elaine Nekritz. Two versions of a pension bill have been filed. House Bill 4427 was filed by Republican Representative Mark Batinick. House Bill 5625 was filed by Republican Representative Mike Fortner. Both versions would allow a retiree to accept his pension benefit in a lump sum rather than as a life-long annuity. Some people might think this a good idea because they will have control of their money, but studies have shown that most individuals don't have the knowledge to invest wisely enough to provide income through those investments to last them their lifetime. Check out Glen Brown's blog for a good explanation of why a defined benefit annuity is better than a defined contribution (If you can't find it, let me know, and I will send it to you.). Representative Nekritz, however, thinks this option is viable. She admits that the plan would not have an impact on the unfunded liability (the real elephant in the room which no one in the legislature will address and which has a solution) or the state's contributions to pensions. Representative Batinick was asked how he would counsel his mother-in-

law who is a retired teacher. His response was that he would tell her to take the lump sum and buy a duplex in Florida and live off the income of one half of the duplex. Hope he would enjoy having his mother-in-law move in with him when she is unable to meet her expenses after running out of money from the lump sum distribution. Fred Klonsky, blogger, sees this as a way to cheat future retirees out of their pensions, and I agree. No actuarial work has been done on this, but as I understand it, the retiree would receive a sum based on actuarial figures. The lump sum would not come from the state, but in Fortner’s version the lump sum would come from “vendors” (Who will they be? Guess.) for a fee to be determined by the vendor. In other words, the vendor will be keeping a portion of the retirees’ benefits. So we have paid for our pension, paid taxes to the state, and now will be paying a part of our pension to select vendors to keep what we have earned. What a plan!

Next, you have probably seen the Facebook post from IRTA in which Dave Davison, IRTA President, and Jim Bachman , IRTA Executive Director, spoke out against the governor’s proposed 2017 budget that would deny educators promised benefits, namely by eliminating the state contributions to the group health insurance plan of the Teachers’ Retirement System. IRTA estimates this would increase health-care costs for members of TRIP by double at minimum. Retired educators do pay premiums as do school districts and active teachers. The state funding portion is about 24% of the approximately \$451 million program. Many retirees rely on the state program exclusively, having never had the opportunity to pay into Medicare. These same retirees probably worked for lower salaries, having been promised the pension and health care benefits when they retired. Now the rules are changing in the middle of the game for them.

And then there is the state’s decision to stop sending reminders about license plate renewals and now emission testing renews (see the article below). There was to be a 30 day grace period for license renewal; however, many people have missed the deadline and been subjected to fines. The revenue from the \$20 late fines has more than doubled for the first two months of the year, according to the Associated Press. “Drivers paid more than \$2.7 million in fines from Jan. 1 through February 22. Last year, the state collected about \$1.5 million in fines for those two months.... Last year 63,147 people were fined for late renewals from January through Feb. 22. This year, it was 136,101 during the same span.” We are creatures of habit and so some people have missed their renewal date when they did not get a reminder. I signed up for an email renewal reminder but did not get one, so I just went on line and renewed. The people who will suffer the most will be the elderly and those not computer savvy—those who can least afford the fines.

So I thought I would have nothing to write, and yet have blathered on for more than a page. I long for the day when integrity, honesty, and ethical/moral behavior on the part of our state government allows the president’s message to be short and sweet and provide good news for educators who have earned it. **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.

Mark Your Calendar

April 27	Area 3 Conference	Bradley, Illinois	9:00 a.m.
May 5, Th.	Member Lunch/The Arles Bedroom	Ashton Place	11:15 a.m.
May 10, Tues.	Executive Board Meeting	Plymouth Place	9:30 a.m.
August 3, Wed.	Executive Board Meeting	Plymouth Place	9:30 a.m.
September 13, Tues.	Member Lunch/Monuments Men	Ashton Place	11:15 a.m.
October 12, Wed.	Special Event—Updates from IRTA	Plymouth Place	10:00 a.m.
October 18, Tues. tentative	Executive Board Meeting	Plymouth Place	1:00 p.m.
December 2, Fri.	Membership Luncheon	Ashton Place	11:15 a.m.

Reminder to Members

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

WLSU NEEDS 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. **WE ARE IN DESPERATE NEED OF A RECORDING SECRETARY AND A MEMBERSHIP ASSISTANT.** Recording Secretary requires only about 25 hours a year while Membership Assistant requires about 50 hours a year. It is time for others to step up. Please attend a board meeting and become familiar with the various positions. There is one that is just right for you. Contact Marge Sucansky for more information.

Membership Report

With the Spring comes the end of our renewal drive that began last October and the beginning of our pursuit of the new June retirees. The IRTA stated recently that our membership stands at just over 36,000. This seems like a lot of retirees, but it is only one-third of eligible TRS pension recipients. There are 70,000 prospective members unaccounted for. Some of them belong to the IEA or IFT Retired but even these two combined are not even one-half of the IRTA number. Either these thousands of non-members are out-of-touch or not very concerned about the future of their pension and health benefits. It's our hope that most June retirees are not out-of-touch and know what is at stake in their many retired years ahead.

The last issue of the *Direct Line* mentioned that both retirees and actives welcomed our Illinois Supreme Court victory against Senate Bill 1. Our pension protection clause in the constitution was upheld. We also stated in the last issue that Illinois politicians would look to find other ways to attack our pensions and health benefits. Unfortunately, we were correct. There has been a small flood of new and old plans to alter your pension, coming out of Springfield and corporate front groups like the Civic Committee and the Chicago Civic Federation. Please read Marge Sucansky's President's Message. She talks about a few of the newer proposals brought to light.

Similarly, a few other proposals are again rearing their ugly heads. One plan is to put all active teachers into a 401 (k). Years accrued still would be treated as a defined benefit pension, but subsequent years would be treated as a defined contribution plan. Another plan is to use TRIP funds to pay state obligations and then increase the TRIP premiums well above the 5% limit to cover funds taken by the state. And finally, when all else fails, there is the threat of bankruptcy. With bankruptcy, obligations need not be met in full. It's enough to make your head spin. Maybe this is why two-thirds of TRS recipients don't want to get involved in becoming an IRTA member; they don't want to be reminded of such disturbing consequences. Thomas Cray summed up this attitude in a poem in 1742, "where ignorance is bliss, 'Tis folly to be wise." Fortunately, there are at least 36,000 IRTA members who view ignorance as unwise and are taking a stand to fight for what they have earned through years of teaching and what has been guaranteed to them by the pension protection clause of the Illinois Constitution.

It is not an easy task to get new members despite all the threats to their economic lifeline. Our local has 1226 members currently. This is a large number compared to most of the 92 other IRTA locals. One would think we'd easily be able to fill WLSU Board and committee positions since we have so many members. This is also a struggle. We need members willing to spend a little time helping out. The work is not difficult or very time consuming, but it is interesting and fulfilling. To help our unit remain strong and to fight what is being heaped unjustly upon us, contact any board member in the WLSU Contact Information box. Your mind will thank you for the challenge.

Darlene Mc Namara and Tom Szot, WLSU Membership Chairs

WLSU/IRTA Welcomes These New Members

Joseph Buongiorno	Jeffery Dundek	Robert Snyder	Margaret Kryda	Marilyn Strojny
Carolyn McNally	Ruth Burke	Gary Pugh	Joan Davis	Kenneth Pyburn
Irena Belos	Mary Martin	Paul Keough	Elizabeth Gorr	

ALERT-90 Years Old and Above- If you are 90 or older and are a current member, you qualify for free Life Membership in IRTA & WLSU. Contact Darlene McNamara or Tom Szot. See WLSU Contact Information box.

A Plea to Members—Help Increase Membership

The IRTA spent just under \$600,000 defending your COLA and health benefits before the Illinois Supreme Court. Almost before the ink was dry on the decision, the opposition was planning how to get around it. Currently, Rep. M. Batinick, R-Plainfield (HB 4437) and Rep. Mike Fortner, R- West Chicago (HB 5625) have proposed bills that would allow workers at retirement to take pension benefits as a lump-sum cash payment and give up guaranteed pension payments for life. This is something to watch. The IRTA has been in the forefront protecting retired teachers' benefits and has pledged to sue again if your pension or health benefits are threatened. But, we need more retirees involved in IRTA if we are to succeed in overcoming the challenges ahead.

Two years ago the organization initiated a new membership drive, which attempted to increase membership in IRTA up to 40,000. IRTA is proud to claim about 36,000+ of an estimated 106,000 TRS annuitants. Personal contact is the most effective tool in recruiting new members. That is why we need your help. We are asking every IRTA member to recruit one new member to join our ranks. How?

1. Contact **active teachers** from your former school district. If they are in the **pipeline to retire**, they can join IRTA free for up to four years. They must commit to dues deduct on the application.
2. Contact a **retiree** who is a **nonmember** and invite him/her to join, and/or attend a WLSU meeting or luncheon. Retirees are eligible for free, current year membership by choosing dues deduction on the application.
3. Sign up your **spouse or significant other** as an **Associate Member** of IRTA. Many of our WLSU Board members have done this. Associate Membership is available to noncertified individuals and is only \$25.00 per year or Life Membership for \$125.00. Associate Members are also eligible for all benefits offered through AMBA, our Member Benefits provider. If a surviving spouse is already an Associate Life member, he/she may continue as an Active Life member without further dues payment.

Please consider one or more of these options to help us create a strong voice for retired educators. Our future depends on our strength and there's strength in numbers.

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



IRTA State & Local Unit Membership Form

828 S. Second St., 4th Floor • Springfield, IL 62704 • 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 # _____

Please print or use your return address label.

(Only required for Dues Deduction)

NAME LAST	FIRST	MI	DOB
ADDRESS	CITY	STATE	ZIP
PHONE ()	E-MAIL	UNIT West Lake Shore	SCHOOL DISTRICT
			RETIRED FROM

Please mail to IRTA.

In Memoriam

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

Michael Kovacic **Pauline Licht** **Donald McNally** **Jane Pirie** **James Quilty** **Angelo Capua**
John Belletini **Eileen Keith** **Christine Daggett**

WLSU LEGISLATIVE UPDATE

Our Legislative Forum scheduled for March 29 has been cancelled. I am disappointed in the non-availability and lack of urgency that greeted our repeated invitations, phone calls, and emails.

I realize that in this election year at the congressional, state and local level, there are not many contested elections. No one is knocking down our door for votes, and after many conversations with aides, staffers, and secretaries, we could not interest any of our chosen invitees to come and enlighten us about the state of the union or the state of the state. I guess I am not surprised, but a little disappointed.

We heard promptly from our friend State Senator, Kimberly Lightford, that she had a conflict and could not attend. I had lengthy conversations with Congressman Foster's aides and good communication with Tammy Duckworth's campaign, but no one could work us into the schedule. The rest of the suggested participants just said no or didn't respond at all.

Thanks to Sharon and Marie and Marge for all their help in trying to get this organized. We will certainly try again. Hopefully, we will get a more enthusiastic response

Kate Singletary, WLSU Legislative Chair

Keep Your Mind Sharp and Healthy

Need a snack? Choose almonds and blueberries instead of a candy bar. They lower blood sugar and can improve cognition because they contain omega-3s and antioxidants, respectively. Quiz: What 5 letter word becomes shorter when you add two letters?

Source: <http://www.seriousshops.com/blogs/post/Clever-Brain-Teasers-and-Witty-Riddles-for-Kids-and-Adults.aspx>

WLSU Spring Luncheon
Thursday, May 5, 2016 at Ashton Place
341 75th St, Willowbrook, IL 60527

Return this form and a check for **\$25** members and **\$30** for guests to **Marie Trankina, 10 Algonquin Drive, Unit 2, Indian Head Park, Illinois 60525**. Reservations must be received by April 26, 2016. No telephone reservations. Make Checks payable to **West Lake Shore Unit**.

Member Name (s) _____

Guest Name (s) _____

email address _____

Phone _____ Total \$ _____

Entree Choices:

- Filet of Chicken Breast with Lemon Herb Sauce
- Herb Crusted Tilapia
- Peppercorn Crusted Sirloin

NO ENTRÉE SUBSTITUTIONS AT THE LUNCHEON!!!

If you want confirmation of receipt of your reservation, please include your email.



WLSU Spring Luncheon
Thursday, May 5, 2016, 11:15-2:15
Socializing, cash bar, short business meeting,
door prizes and plated lunch

Program:

Jeff Mishur, an art historian who holds both an MA and BA in the History of Art from Northern Illinois University, will be presenting "Vincent Van Gogh in Arles." This is a special presentation which will feature the three "Bedroom in Arles" paintings which are usually housed in three different museums. The Art Institute of Chicago will be displaying these and other paintings which Van Gogh produced while in Arles until May 10. Mr. Mishur will explore this incredibly productive period in the artist's career and will place these paintings into an art historical context.

Questions:, call Marie Trankina at (708) 246-6709.
Ashton Place is located on SW corner of 75th St and Clarendon Hills Rd. Enter from Clarendon Hills Rd.

WLSU Contact Information

President Marjorie Sucansky 630-985-2620 sucansky@comcast.net Website: www.wlsu.weebly.com	Membership Tom Szot 630-852-3138 jtszot@comcast.net	Membership Darlene McNamara 773-429-1779 darcarmac@aol.com	Treasurer Louise Sterett 630-325-6470 Lsterett@joimail.com	Foundation Frances Pettersen 630-985-7508 narfp@sbcglobal.net
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No Emissions Testing Reminders--Emission Test Notices Join List of Courtesies No Longer Provided by State of Illinois--Register to Receive Vehicle Emission Testing Notices

Under state and federal law, owners and operators of motor vehicles that are licensed from addresses located in so-called "non-attainment" areas must submit their vehicles to automatic vehicle re-inspections. Most large U.S. urban areas, including greater Chicago and greater St. Louis, are non-attainment areas.

Vehicles that fail their emissions inspections must get repaired and re-tested. Presentation of an Illinois emissions pass is required as a condition of renewing a stickered Illinois motor vehicle license plate and being allowed to use the vehicle.

The Illinois Environmental Protection Agency suspended the mailing of vehicle emissions test notices at the end of 2015. This follows the Secretary of State's decision to stop sending license plate renewal notices. You can register to receive your license plate renewal reminder via e-mail (see the last issue of *Direct Line*), and this reminder will include information as to whether or not your vehicle needs to pass the emissions test prior to license plate renewal. Otherwise, you can use the Illinois Secretary of State online tool (www.ilsos.gov) to determine whether a vehicle is due for emissions testing (VIN number required). For those of you receiving this newsletter via email, I am hoping that you will be able to use the link here for more information on license plate renewal and emission testing here (www.cyberdriveillinois.com).

As part of Illinois' crisis-related budget cuts, the notices stopped going out in December. Despite the disappearance of these courtesy notices, Illinois motor vehicle owners located in geographically non-compliant areas continue to be subject to the retesting requirements. They continue to be mandated to show proof of testing before their Chicago-area or St. Louis-area motor vehicle licenses can be renewed.

Perks of IRTA Membership

IRTA has two types of member benefits. Endorsed and Informative Benefits. In an effort to improve the quality of benefits available to IRTA members, the IRTA board agreed to endorse products. These products were selected because they provide superior benefits and competitive premium rates. These products have been heavily negotiated on behalf of retired school educators, and the IRTA board believes that they are the finest available anywhere. Informative benefits are products that are available to IRTA members as a service.

Available Endorsed Benefits

Available endorsed benefits include Annuity Policy, CSIidentity protector, Credit Card, Dental and Vision Insurance, Flexible Choice Cancer, Heart Attack & Stroke Policy, Liberty Mutual, Life Line Screening, Life Policy, Long-Term Care, and Medical Air Services Association.

Available Informative Benefits

Available Informative Benefits include AAA, Air Evac Lifeteam, American Hearing Benefits, Apple Products, Collette Vacations, Dell Computers, Flower Discounts, Hearing Plan Discount Benefit, La Quinta Inn & Suites Discount, MediPendant, myAMBAdining.com, Rental Car Discounts, Road Scholar, Vacations By Rail, Verizon Discounts, and Veterinary Pet Insurance.

Know Someone Who Will Retire Within the Next Four Years?

If you know someone who has signed his/her letter of intent to retire, that person is eligible for free Illinois Retired Teachers Association (IRTA) membership from now until he/she retires. That person just has to sign up for IRTA dues deduct membership. Membership will be free until he/she retires. Upon retirement, \$2.50 will automatically be deducted monthly from his/her TRS pension. Along with free IRTA membership, he/she will also receive free WLSU membership until he/she retires. **Pass on the application below for Pipeline Members.**



IRTA State & Local Unit Membership Form
 828 S. 2nd St., 4th Floor • Springfield, IL 62704 • 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
 - Pipeline

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

- State Associate Dues**
 (non-certified)
- Annual - \$25
 - Life - \$125

 (Signature required for Dues Deduction) Social Security # XXX-XX-
Please print or use your return address label. (Only last 4 digits required for Dues Deduction)

- Local Unit Dues**
- Annual - \$ _____
 - Life - \$ _____

NAME LAST	FIRST	MI	DOB	
				<i>(required)</i>
ADDRESS	CITY	STATE	ZIP	RETIREMENT YEAR
PHONE ()	E-MAIL	SCHOOL DISTRICT	IRTA	UNIT <u>WLSU</u>
		RETIRED FROM		

Please mail to IRTA.



**West Lake Shore Unit
 Direct Line Newsletter**

Marjorie Sucansky, President
 2942 Crabtree Avenue
 Woodridge, Illinois 60517

Direct Line mailer: Moira Dowell

May Luncheon Coupon on P. 6
 The Arles Bedrooms

DIRECT LINE
 "Investing in the FUTURE of retired teachers"