

April-May 2017

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

May 11 luncheon coupon on P. 5. Adopt-a-School list on PP. 6-7

President's Message

Rather than write my own message in this issue, I am forwarding information I received from IRTA in late February.

The 100th General Assembly was brought to order in Springfield on January 11, 2017, with the inauguration of new legislators. There are a combined 32 members this year who experienced their first inauguration.

During the remainder of January and February, the legislature was busy introducing legislation. There are currently over 2000 bills in the Senate and nearly 4000 bills that have been introduced in the House of Representatives.

The Senate has been busy putting together the "Grand Bargain," a legislative package that will hopefully bring a real budget to the state. As of February, Illinois is facing 20 months without a budget.

Some of the proposals included in the "grand bargain" are property tax relief, an income tax increase, workers compensation reform, procurement reform, pension reform, local government consolidation, gaming expansion, and education funding reform.

On the heels of the proposal of the "grand bargain," Governor Rauner introduced his budget to the General Assembly on February 15, 2017. One of the most important aspects of this proposal is the zeroing out of funding for the Teachers Retirement Insurance Program (TRIP). The IRTA is working with legislators and will continue to work with them on your behalf to ensure the Governor's proposal to defund TRIP does not come to fruition.

In addition to not funding insurance, Governor Rauner is renewing his call for changes to pensions this year by proposing an optional Tier 3 benefit plan for newly hired employees. Moreover, the Governor is again urging enactment of the funding changes he initially proposed a year ago. These changes would underfund the pension systems once again, "kicking the can down the road" for others to deal with in the future.

He also is proposing changing the benefits that future annuitants receive through the pension consideration model. It would require active Tier 1 employees who are part of **TRS, SURS, GARS and Chicago Teachers Pension Fund** (this excludes state employees and judges) to elect to make an irrevocable election to either:

- (i) keep all increases to pensionable salary until retirement but have automatic annual increases in retirement annuity delayed and reduced (no more compounded COLA if you add raises to your salary up until you retire)
- (ii) maintain the current benefit package with additional limitations on pensionable salary (keep compounded COLA on your pension, but no additional raises you receive after the effective date of this bill will be applied to the pensionable amount you receive)

As you can see, the IRTA is in for a busy year at the Capitol. Votes can happen quickly and sometimes without warning. If and when bills are to be voted on, the IRTA will update you through the Voter Voice system. If you are not currently signed up to receive these email alerts, please visit the IRTA website at irtaonline.org or call the IRTA Office at 1.800.728.4782 to sign up. Marge Sucansky

IRTA HOTLINE--Due to the changes in the manner legislative information is transmitted, Jim Bachman proposed that the legislative hotline be discontinued and members advised to telephone the office for information. Motion by Bill Funkhouser to discontinue the Legislative Hotline passed. A message will be placed on the hotline for several months advising that this will be done and asking members to call the office for the latest information—1-800-728-4782. Other helpful numbers: Teachers’ Retirement System 1-800-877-7896 and Central Management Services 1-800-442-1300 and irtaonline.org

Mark Your Calendars 2017

April 27	Area 3 Conference	Bradley, Illinois	
May 11 Th.	Membership Luncheon	Ashton Place	11:15 a.m.
May 9 Tues.	Executive Board Meeting	Plymouth Place	9:30 a.m.
August 2 Wed.	Executive Board Meeting	Plymouth Place	9:30 a.m.
September 19 Tues.	Membership Meeting	Ashton Place	11:15 a.m.
October	Special Event--If needed		10:00 a.m.
October 30-31	IRTA Convention	Springfield	
October 26 Thurs.	Executive Board Meeting	Plymouth Place	9:30 p.m.
December 1 Fri.	Membership Luncheon	Ashton Place	11:15 a.m.

WLSU Contact Information

President Marjorie Sucansky 630-985-2620 sucansky@comcast.net Website: www.wlsu.weebly.com	Membership Tom Szot 630-852-3138 itszot@comcast.net	Treasurer Louise Sterett 630-325-6470 Lsterett@joimail.com	Foundation Frances Pettersen 630-985-7508 narfp@sbcglobal.net
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Reminder to Members
If you change your contact information, be sure to let us know.

Membership Report

If you're looking for something to celebrate other than the return of Spring, celebrate receiving your TRS pension this past February including your annual 3% compounded increase. I suspect that many annuitants view their annual COLA as a common occurrence to which they give little thought and put in no effort to protect. Reference here is to the thousands of retirees receiving a TRS pension who do not belong to any group whose objective is to protect the pension rights of active and retired educators.

How important is your defined benefit pension? According to the Fall 2016 issue of Retirement Focus, the number one risk retirees face is outliving their savings. In a recent February article in *AARP Real Possibilities*, unfortunately 55 million Americans have no retirement savings or a pension plan offered to them by their employer. This is almost half of the private work sector. Many of these people may face retirement with little more than Social Security. This would not make for a comfortable retirement. The Retirement Focus article suggests that workers choose annuities that provide a stream of income for as long as they or their spouse may live, or they should consider working to age 70 or beyond. This is why you should celebrate and defend your TRS pension. It provides you with a steady income stream you won't outlive. Plus, you don't have to work to age 70 unless you choose to do so.

You should also celebrate your COLA that the IRTA defended before the Illinois Supreme Court and for which IRTA members voluntarily contributed \$600,000 to pay lawyer/court costs. Inflation has been low but the economy is heating up. According to *Fidelity Viewpoints* for February 2017, the Consumer Price Index (CPI) last year accelerated from 0% to 1.5%, while core inflation (which excludes food and energy) has risen from 1.9% to 2.2%. With core inflation staying firm, oil prices on the rise, and weather playing havoc with crop production, inflation could approach 3% before this coming summer. Your 3% COLA will help offset the rise.

Let's not forget to celebrate your state subsidized health care. Referring again to Retirement Focus, another prime risk for retirees is the impact of rising health care costs. Overall inflation covering the past 30 years averaged 2.6% per year, but the cost of medical care has risen by an average of 4.7% during this period. This is almost double. Your TRIP plan has a premium cap increase of 5%. The article suggests that people should look to obtaining a health care plan through an employer to get a better rate than they could get through an individual plan. In your case, you look to the state of Illinois. However, be aware that Governor Rauner, in his budget address to the General Assembly on February 15, called for zeroing out funding to TRIP. This is a good reminder that nothing you receive was obtained easily and keeping it does not come easily either.

To recap, you as a retired educator have a defined benefit plan that can, depending on years taught, replace 75% of your full-career, pre-retirement earnings. You also have, if you have so chosen, a health care plan subsidized by the state with a 5% annual increase cap on the premium. This is what you have worked for these many years and what was promised to you as part of your employment package entered into when you began teaching. Now that you have it, the presumption is that you would not care to give it up. This is a main reason why you are an IRTA/WLSU member. The IRTA's main purpose is the defense of your TRS pension and health benefits. It has shown on numerous occasions, especially in fighting SB1, the "pension killer," that it is an organization that we all can trust.

We need to grow our organization from the current membership of 37,000. Numbers make a difference in lobbying Illinois legislators. You can have an impact on the membership by recruiting non-member retirees, signing up your spouse or significant other as an associate member, volunteering to help your WLSU board, and by calling, emailing or visiting your Illinois representatives in the legislature when asked to do so. If you need any help in working on any of the above suggestions, contact any board member listed in the WLSU Contact Information box. If we work together, we will at least keep what we have, and we can keep celebrating.

Tom Szot, Membership Chair

WLSU/IRTA Welcomes These New Members

**Therese Landschoot
Joan Gilbert**

**Kathy Herbster
Michael Padavic**

**Mary Lambesis
Benita Bell**

**Anne Parker
Linda Kucera**

In Memoriam

For each of our recently deceased members WLSU donates \$25 to the IRTA Needy Teachers Fund.
Henry Landi Jody Binder

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. To qualify for this perk, you must contact us. If you are 90 or older, act now. Contact Tom Szot or Louise Sterett with your date of birth. See WLSU Contact Information box.

WLSU NEEDS YOU!

I know we all have other obligations, but saving our pensions and health benefits should count among them. Current board members will not leave new people in the lurch but will be available to help. Please reconsider, and let me know if you are willing to share some of your time.

Please Take the Time to Give Us Some Feedback

The WLSU board is constantly in search of programs for our membership meetings that will be informative and interesting to members. If you know of any speakers or programs that would be of interest, please let us know.

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

Start Making Plans to Attend the IRTA Biennial Convention in October

Mark October 30 and 31 on your calendar, and plan to attend the IRTA Convention in Springfield. It will be held at the Crowne Plaza Hotel again, and special rates will be available. We are usually allotted about 35 delegates, so let's try to fill those slots. Again, WLSU will be paying for your registration and meals; you provide your transportation and lodging. Watch for emails from Marge Sucansky regarding attendance.

A Plea to Members—Help Increase Membership

There are about 70,000 retirees out there who are not members but who benefit from IRTA's efforts.. These are people who did not join IRTA when they retired. If you know any educators, retired or active, who are not aware of what IRTA has done for them, please urge them to join us in the fight to preserve our pensions. If you know educators who have signed letters of intent to retire, urge them to join via the Pipeline, which gives them free membership in IRTA and WLSU until they retire. Give retirees the application in this issue and contact Tom Szot for a Pipeline application for those still active. Help them fill it out. Offer to pay postage to mail it to IRTA. Our lobbyists need numbers when they talk to legislators. Also, remind them of the activities of the Foundation—Excellence in Education Grants to active teachers; applications available at www.irtaonline.org , and support of needy teachers.

**WLSU Spring Luncheon
Thursday, May 11, 2017**

Ashton Place, 341 75th Street, Willowbrook (west of Route 83 across from Hinsdale South High School, 630-789-3337

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 27, 2012. No telephone reservations. Make Checks payable to **West Lake Shore Unit**.

Member Name (s) _____

Guest Name (s) _____

email address _____

Phone _____ Total \$ _____

Entrée' Choices

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

**NO ENTRÉE SUBSTITUIONS AT THE
LUNCHEON!!!**

Confirmation of receipt of your reservation will be done by email only.



WLSU Spring Luncheon

Thursday, May 11, 2017 11:15-2:15

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

Program:

Representatives from CMS and Medicare to discuss your health insurance

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.

Bring a Guest!



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 # _____

(Only required for Dues Deduction)

Please print or use your return address label.

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

Please mail to IRTA.

Giving Back Partnership for 2017-2018 School Term -- Year 3!

For the third year in a row, WLSU will be partnering with a school district to help provide needed supplies for teachers and students. This project began in 2015 out of a discussion at one of our board meetings. We were contemplating ways that retirees, specifically those in WLSU, could connect with active teachers. As retired educators we still care greatly about the ongoing process of education, and better than most, we realize the great demands schools and teachers face on a daily basis. Our desire was to help, in some small way, and to let active educators know that, though retired, we are invested in the educational process. The footprint of WLSU geographically encompasses thirty nine school districts. Letters which expressed the continued investment of our retired members in the educational process and our desire to assist a school, teacher, or district in providing needed supplies were sent to the superintendents of these school districts.

In 2015 we received only one response to our inquiry, but happily partnered with Walker School in Bedford Park. Last year, 2016, we partnered with Westchester Public Schools providing supplies for their middle school science program. This year I received the most responses yet as a result of the letters, hearing from eight different school districts. For 2017-2018 WLSU members will be partnering with District 84.5 in River Grove. I have been in contact with staff there who have provided a list of supplies they would appreciate. Thus, once again, we are giving our members the ability to give back and assist in the ongoing effort of education in our area.

This project has also helped highlight WLSU/IRTA to superintendents and educators who, in many cases, appeared to know very little about us prior to activation of this project. This year at our spring luncheon we will have as guests, staff from Westchester School District 92.5 so they can personally interface with our members and express their appreciation for our assistance this year.

Below you will find the list of supplies requested for 2017. Please feel free to bring any supplies to meetings, luncheons, or other WLSU gatherings. I would be happy to take collections delivered to my home as well. We have a large front porch and items can be dropped off safely there. My address is 427 North Waiola, La Grange Park. Our goal is to deliver the supplies at the beginning of the 2017-2018 school year, but I will gladly house all items until then. In other words, feel free to bring the supplies whenever you have the opportunity. I assure you that all supplies will be greatly appreciated. Here is the list!

1. Small toys/ prizes/ games that could be given for positive behavior rewards for weekly drawing - need lots!
2. Winter coats
3. Zipup hoodies/ sweaters
4. Gloves & hats
5. Backpacks
6. Wide ruled spiral notebooks - lots!
7. College rules spiral notebooks - lots!
8. Kleenex
9. Scissors
10. Dry erase markers
11. Packs of markers
12. Crayons
13. Glue sticks
14. Pocket folders
15. Index cards
16. Highlighters
17. Erasers
18. Pencil boxes
19. Zippered pencil cases
20. Rulers
21. Red, black, & blue ink pens
22. Sharpies
23. Baby wipes
24. Hand sanitizer
25. Ziplock bags
26. Binders
27. Nonperishable food to send home with students
28. Travel size toiletries (especially deodorant

Julie Jeter—Legislative and Adopt-a-School

IRTAPAC

The Illinois Retired Teachers Association (IRTA) is an organization of over 37,000 retired educators. The IRTAPAC is a way to protect our benefits. It provides financial support to legislators who support us. If members go to fundraisers for their legislators, they should contact their local president to get donations that can be presented to the legislators at the fundraiser.

The IRTAPAC Committee has a process to determine whom we support and endorse through a questionnaire that helps it assess the positions of Illinois legislative candidates. That questionnaire has been sent out to legislators, asking them to fill it out and return it by July 5 if they would like to be considered for endorsement by IRTA. If you are interested in viewing the questionnaire, please contact IRTA legislative member for WLSU, Vic Corder at 773-857-2161 or vcorder@rcn.com. There is currently \$110,000 in the PAC Fund. The goal is to increase the number of people who participate via deduct for the PAC Fund. Deduct takes \$1 a month from the pension check. Look for the form on the website www.irtaonline.org.

Area 3 Conference—Bradley, Illinois, April 27

If you are interested in attending the Area 3 Conference, contact Marge before April 10. The meeting begins at 8:30 a.m. and topics will include but are not limited to: IRTA Foundation, IRTA Convention, IRTAPAC, IRTA structure, Legislative updates, TRS status, Membership Recruitment, and Unit website construction. WLSU will pay your lunch fee and mileage.



West Lake Shore Unit *Direct Line* Newsletter

Marjorie Sucansky, President
2942 Crabtree Avenue
Woodridge, Illinois 60517

Direct Line mailer: Simonette Urbain

DIRECT LINE
"Investing in the FUTURE of retired teachers"

May 11 Membership Luncheon, featuring representatives from CMS and Medicare—coupon inside P. 5