

Newsletter of West Lake Shore Unit, Illinois Retired Teachers Association

WLSU and IRTA...Your Voice in Springfield  
WLSU—OVER 60 YEARS OF SERVICE TO RETIRED EDUCATORS  
[www.wlsu.weebly.com](http://www.wlsu.weebly.com)

Mark your calendar for May 9 Luncheon at Ashton Place—reservation form on P. 3

## Presidents' Messages

### Gratitude

**Expressing gratitude means we are thankful and appreciative.**

“Feeling gratitude and not expressing it is like wrapping a present and not giving it.” Arthur Ward

#### Ways to Express Gratitude:

1. Share their joys
2. Be thoughtful of others
3. Journal our blessings
4. Be a support system for people in need
5. Perform a random act of kindness
6. Give a detailed example of appreciation
7. Volunteer for unpleasant tasks
8. Be gracious when challenged
9. Give out compliments
10. Just be there
11. Share your talents
12. Pay it forward
13. Donate to charity
14. Say you are sorry
15. Always say thank you
16. Smile
17. Visit the elderly
18. Be an active listener
19. Make eye contact
20. Be patient



**“As we express our gratitude, we must never forget that the highest appreciation is not to utter words but to live by them.”**

**John Kennedy**

**Vince LaPaglia, co-president**

While I turned the calendar to March recently, you certainly cannot tell that it is March by the weather. It seems like winter just doesn't want to give up its grip. I long for the days that I can walk out the door without having to put on multiple layers. I will remain patient though, because those of us in the Midwest know that wicked winter weather can easily last into late April, maybe even May. We have learned to keep those coats and boots handy, but hope soon we may be grabbing shorts and sleeveless tops. Thank goodness we are seasoned veterans of this climate and know how to deal with every eventuality.

**MARCH**  
goes in like a **LION**  
& out like a **LAMB**

[kissmylist.com](http://kissmylist.com)

Vince and I have completed our first year as co-presidents of WLSU, and it has been a year of constant learning and guarded hopes about the future of our unit. While our membership numbers remain positive, we still are lacking the input of members who desire to take an active role in the organization. Our neighboring unit, DuPage, is currently without a president, as no one has stepped up to fill the vacancy left by the passing of Joanne Lovig. Without leadership an organization cannot move forward, or even continue to function. I think that this concern will be with us into the future, and I only hope that our members see the need and step up and find a way to contribute. A good way to find out more about the IRTA and WLSU is to attend the IRTA Convention which will be taking place in October. Attendance at this event gives you a look at the organization, and you may walk away finding a role for yourself. If nothing else, it will give you an opportunity to meet other retired teachers from throughout the state and realize the solidarity we have with fellow retirees who share common goals.

Once again, WLSU will be partnering with a local school for the 2019-2020 school term. This will be our fifth consecutive year of taking on this project. We made a few tweaks in this year's outreach. In the past we sent letters to superintendents, but this year we sent out letters directly to school principals, zeroing in on those schools who had large numbers of low income students based on school report cards. I am pleased to announce that we will be partnering with Wharton School, in Summit, School District 104. Carol Brackins, the principal, wrote, "Yipee! Wharton staff is so excited." upon hearing that their school was selected. Wharton is a fifth grade center and, while this is a preliminary list, the staff put forth these suggestions on their wish list.

- Large lined chart paper that sticks to the wall (found at Dollar Trees)
- Post-its
- Scissors
- Ear Buds
- Zip Lock Bags—gallon and quart
- 10 Bean Bag Chairs

This project has proven to be a very successful one for WLSU. It allows our members to continue to contribute to the ongoing education of students as well as support active teachers. I hope to have more information regarding the project in the upcoming months, so be on the lookout for an expanded wish list from Wharton School.

As I often do when writing for the *Direct Line*, I am going to ask each of you to look at the dates of the upcoming WLSU events. Please plan on attending as many as possible. At the May luncheon we will hear from Jim Bachman, Executive Director of IRTA, and the staff from Pennoyer School District with whom we partnered last year. You will get to hear how your donations helped the learning that went on in their school this year. I personally find this a very rewarding part of the luncheon.

Oh, and by the way, we are still looking to break into the triple digits in terms of attendance at an event. Please plan on attending and being part of reaching that goal. **Julie Jeter, co-president**



As we wind down our renewal efforts, we enter into our recruitment period. Informative letters will be mailed at the beginning of April to the superintendents of the 39 districts in our unit. We will, also, receive a list from Nathan of the retirees. WLSU will send letters to retirees for whom we have addresses, informing them of the benefits of joining IRTA/WLSU. Your help can be a game-changer, as personal contacts bring in the most members. Consequently, if you know of anyone in your old district who is retiring, please reach out to him/her. Send an application, or meet for lunch and help the person fill out the application and mail it for him/her. Members can also sign up on the IRTA website, [irtaonline.org](http://irtaonline.org).

Thunder clouds are gathering in Springfield again with rumblings of "fixing" the pension system. We must be prepared.

**WLSU Contact Information**

--- Website: [www.wlsu.weebly.com](http://www.wlsu.weebly.com)

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**WLSU May Luncheon**

**Thursday, May 9, 2019**

Ashton Place, 341 75th Street, Willowbrook (west of Route 83 and across from Hinsdale South High School)

630-798-3337

Return this form and a check for \$25 members and \$30 guests to Louise Sterett, 770 57th St., Unit 2, Clarendon Hills, Illinois 60514. Reservations must be received by April 29, 2019. 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 SUBSTITUTIONS AT THE LUNCHEON**

**CONFIRMATION OF RECEIPT OF YOUR RESERVATION WILL BE DONE BY EMAIL ONLY**



**WLSU May Luncheon**

**Thursday, May 9, 11:15-2:15**

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

**Program:**

**What's New In Springfield?**

**Jim Bachman, Executive Director of Illinois Retired Teachers Association, will be our speaker and will bring us up to date on pension and health benefits issues.**

**Questions: Call Louise Sterett at 630-325-6470**

**Ashton Place is located at the SW Corner of 75th and Clarendon Hills Road**

## **We Need Your Opinion!**

The Board has discussed retiring the phone tree which we have used in the past to inform members without internet access. One of our top priorities is keeping you up-to-date on what is happening regarding your pension and health benefits; however, it is becoming more difficult to find people willing to call. Do you find value in the phone tree? Should we discontinue it? If you wish to keep the phone tree, let Julie know at 708-352-7115 or 708-370-3929

## **Save the Date**

Mark your calendars for October 14-15 which are the dates for the biennial IRTA Convention in Springfield, Illinois. The venue will again be the Crowne Plaza Hotel with special rates for attendees. Plans are afoot, and the agenda should be packed with information and some fun. The Convention Committee is looking at break-out sessions about WEP/GPO, TRAIL, and TRIP. The keynote speaker may be a supreme court justice. AMBA will have providers as well as possible Pre-Convention Wellness Breaks in the exhibit area. More information to follow when the agenda is formalized. WLSU will pay for your meals and registration. You will be responsible for only your transportation and accommodations. We usually are allowed at least 35 delegates; let Julie or Vince know if you would like to attend. More information to follow.



## **My Membership/My Benefits — AMBA Changes**

**Dental:** Monthly premiums have been adjusted and are guaranteed for two years: March 1, 2019, until February 28, 2021. For example, the monthly premium for a member will be \$61.48. The plan will still offer a third cleaning and the dental rewards feature. The IRTA dental network now has 10,500 participants. Direct your questions to Ameritas Life Insurance Corp. at: 1-888-239-3336.

**Vision:** The Vision Service Plan (VSP) will now be providing the Choice Network, which includes Walmart and Costco. Additionally, VSP will provide full coverage for standard progressive lenses. The new VSP rate, guaranteed for four years, will be \$11.94 per month for an individual. For vision benefit questions, contact VSP at: 1-800-877-7195.

### **Your IRTA Voice Resounds.**

**Voter Voice**—This online grassroots advocacy and lobbying tool launches and manages grassroots lobbying campaigns.

**IRTAPAC**—The IRTA Political Action Committee is organized to protect, preserve, and improve benefits for individuals receiving an Illinois pension.

**IRTA Foundation**—The Foundation provides financial assistance to retired teachers in need; it allocates grant money to public school educators; it provides scholarships to promising college students pursuing a teaching career.

### **Just for Fun—Trivia Question**

Send your trivia question (perhaps on a topic from your subject area, along with the answer and your name and school) to: [kotchlog@sbcglobal.net](mailto:kotchlog@sbcglobal.net). The question for this issue is from Anonymous, who taught in District 201. (This quote has two altered words, primarily the pronoun.) Who said: Everything he says is a lie, including “and” and “the.” Answer on Page 6

**Gus Jackson, Member Benefits Chair**



WLSU/IRTA WELCOMES THESE NEW MEMBERS

Steven Malysiak

Susan Bratta

Margaret Ndiaye

For each of our recently deceased members, WLSU donates \$25 to the IRTA Needy Teacher Fund.

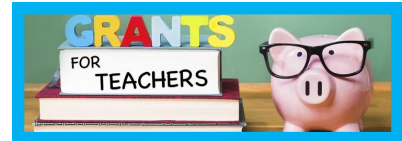
Violet Constance

Alvin Ogden

Thomas Rusnak



The Illinois Retired Teachers Association Foundation is making \$36,500 in grant money available to ALL counties in Illinois. This special grant will provide additional funds to public school educators (Pre-K through 12) so that their students will have the means to participate in special projects. Please visit the IRTA website at www.irtaonline.org for further instructions. You can download, complete, and submit the application online from the IRTA website. All applications must be submitted online by June 1, 2019. IRTA membership not required to apply. \*Chicago Public School employees are not eligible.



Contact person: Tricia Klim 1-800-728-4782



Renewing Your Driver's License

A recent article in the Daily Herald reviewed what seniors need to know regarding renewing their driver's license. Marni Pike, in her "In Transit" column explains: "Typically a driver's license is valid for four years for ages 21 through 80. From age 81 through 86 renewals are every two years, and once you turn 87, it's an annual process. Drivers 76 and older must take a road test to renew their licenses."

Only 9.8% of drivers over 75 fail their driving tests compared to 11.4% of all drivers. You are allowed to take the test twice in one day of your first attempt and one test per day for six more tries before needing a medical report.

Agencies like AAA provide information on types of cars to drive, medication side-effects, and a self-rating test at AAA/senior-driving.com. The Secretary of State's office has Rules of the Road review courses. Many are offered at your local library.

The website is cyberdriveillinois.com/services\_for\_seniors/programs.

Senior centers also have information about license refresher courses and the locations of driver's license facilities. Barbara Grabowski, For Your Information Chair

Mark Your Calendar— 2019 Dates

Table with 4 columns: Date, Event Name, Location, and Time. Rows include Executive Board Meetings, Membership Luncheons, and the IRTA Convention.

Don't forget to mark your calendar for the IRTA 2019 Convention on October 14 & 15 at the Crowne Plaza Hotel in Springfield, Illinois. We usually are allowed 35+ delegates, and we would like to have a full contingent.



## TRS Annuitant Trustee—Watch for Online or Snail Mail Ballots, and Vote

IRTA endorsed candidate for TRS Annuitant Trustee is Douglas Strand of East Moline, IL. He served as an educator for 40 years at United Township High School in East Moline, IL. Doug has served on several boards, including the Blackhawk College Board of Trustees, the East Moline City council, the East Moline Pension Board as well as the Blackhawk RTA. The following is an explanation of what to expect regarding an election for the TRS Annuitant Trustee position.

Elections for TRS Trustee Annuitant will start April 1<sup>st</sup>. Emails will be sent to those retirees that have an email on file with TRS. Those that do not, will receive a mailed ballot. Please remember to vote for IRTA endorsed candidate Douglas Strand. Vote early and get your ballot in before the end of April. Votes will be tallied May 1.

Answer to trivia question: Mary McCarthy about Lillian Hellman

## Guest Editorial—AI Popowits

Thank you for your invitation to comment on the Governor’s proposals. Currently we have the best opportunity, i.e., a labor-friendly governor and a Democratically controlled legislature to begin the process of ameliorating Illinois economic crises.

The basic problem is that Illinois lacks the money to pay its bills and its constitutionally mandated obligations. The primary reason for the short fall is that Illinois’ regressive flat tax does not produce sufficient funds. According to estimates a Fair Tax would raise at least \$2.43B while reducing the state income tax for 94% of all tax payers, i.e., those who earn less the \$150,000.

Therefore, Governor Pritzker has made the implementation of a graduated income tax, aka FairTax, a keystone proposal in his inaugural address. The problem is that the installation of a Fair Tax will not bring fast relief because it requires a constitutional amendment which cannot be voted on until 2020. Other taxes being discussed are a 5% tax on plastic shopping bags, and a sales tax on services, e.g., haircuts and beauty services. A tax on financial services would be very lucrative because the Midwest Stock Exchange is a hot-bed of high frequency trading. Illinois could also reduce the fees paid to retailers for collecting sales taxes.

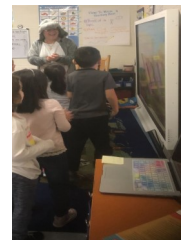
## February 28 Was Read Across America Day

WLSU members took part in this event with at least 7 volunteers reading in 12 classrooms.



Vince LaPaglia, Antoinette LaPaglia, Andrea Schram, John Sucansky, and Marjorie Sucansky were wowed by the enthusiasm, excitement, interest, and abilities of these elementary-aged children. If you didn’t participate, you missed a wonderful experience!

Andrea Schram



Vince LaPaglia



Marjorie and John Sucansky



Mrs. King, second grade, with associate member John Sucansky

## Your Pension

I could never understand why when our best pension benefit—that our pensions are automatically compounded by three percent annually regardless of what inflation does—was instituted in 1989, the General Assembly required no one to pay for it. I have finally figured it out. State pensions in Illinois used to grow every year by three percent simple. That is, every year your pension would increase by the same amount (three percent) of what it did at the end of your first year retired. That changed in 1989 and was brought about because of the growing concern about the level of past inflation, and Illinois legislators passed a law to compound the annual three percent growth.

### Inflation Before and after 1990 to 2018

|            |            |           |           |           |
|------------|------------|-----------|-----------|-----------|
| 1969 6.2%  | 1980 12.5% | 1990 6.1% | 2000 3.4% | 2010 1.5% |
| 1970 5.6%  | 1981 8.9%  | 1991 3.1% | 2001 1.6% | 2011 3.0% |
| 1971 3.3%  | 1982 3.8%  | 1992 2.9% | 2002 2.4% | 2012 1.7% |
| 1972 3.4%  | 1983 3.8%  | 1993 2.7% | 2003 1.9% | 2013 1.5% |
| 1973 8.7%  | 1984 3.9%  | 1994 2.7% | 2004 3.3% | 2014 0.8% |
| 1974 12.3% | 1985 3.8%  | 1995 2.5% | 2005 3.4% | 2015 0.7% |
| 1975 6.9%  | 1986 1.1%  | 1996 3.3% | 2006 2.5% | 2016 2.1% |
| 1976 4.9%  | 1987 4.4%  | 1997 1.7% | 2007 4.1% | 2017 2.1% |
| 1977 6.7%  | 1988 4.4%  | 1998 1.6% | 2008 0.1% | 2018 1.9% |
| 1978 9.0%  | 1989 4.6%  | 1999 2.7% | 2009 2.7% |           |
| 1979 13.3% |            |           |           |           |

In the 21 years from 1969 through 1989 there was only one year that inflation was less than 3.3% and the average annual rate of inflation was just over 6.2%. In making the decision in 1989 to change our annual increase from three percent simple to three percent compounded, the members of the General Assembly made what they felt was a reasonable assumption that inflation would continue, and that it would grow at the rate that it had been for more than 20 years. Since state pensions had not kept up with inflation, they would provide a necessary increase, but they did not ask anyone to pay for it because they assumed it would not really be expensive. The change would cost the state, but they assumed it would still run behind inflation. And growing inflation would mean the state would collect more tax revenue.

People predict the future by looking at the past, and that is what the legislators did in 1989, but they were wrong. In the 29 years that our pensions have grown by three percent per year, inflation has grown, but at an annual average rate of only 2.4%, and only seven years did it exceed 3% and only once has it touched 4%. I could never understand why the members of the General Assembly failed to require an increase in contributions from anyone for such a great benefit. The simple answer was they did not expect it to be a great benefit, nor to be expensive. They expected inflation to rise at a significantly higher rate that would thus result in growing tax revenue that would more than make up for the increased costs that would result from the compounding. The reality is that the change from 3% simple to 3% compounded did just what it was supposed to do, and it has more than protected us from inflation.

I will assume that you were all taught the Rule of 72; thus, you know that an annual growth rate of 3% will double your pension in 24 years. Pensioners like myself that have been retired for 24 years or more, now make more money retired than we did when we were teaching. As I am sure you well understand, that is not something that I share with my non-teaching friends. I am also sure that you know that if it was up to the editorial boards in Illinois that not only the compounding of our pensions would disappear but also the figure of three percent would be gone. Many point to this compounding as the reason that the state is compelled to put so much more money into its annual contribution to the five pension systems. The truth is that this year 76% of the \$8.5 billion going to pensions is to make up for the continuous past underfunding of the five systems. If Illinois pensions were fully funded, all it would take to fund the pensions for all current employees would be just a little more than two billion dollars. The so-called “pension problem” in Illinois has in reality not been caused by the cost of our pensions, but by the failure to fully fund them.

We have a new governor, and fortunately Governor Pritzker has said at the outset that Illinois pensions are protected by the state constitution. We can only hope that that means the General Assembly will not waste their time by trying to reduce the cost of our benefits. Sadly though, the new governor is still willing to resort to a partial pension holiday by reducing the state’s contribution to the five pension systems. TRS and the other four pensions were expecting to divide up \$9.1 billion for Fiscal Year 2020, but Pritzker in next year’s budget has reduced the number by \$878 million. Our share of that reduction will be \$576 million. He also plans on reducing the state’s contributions for the years ahead by shifting the target for the current pension repayment plan by adding seven years to the goal of reaching 90% funding changing the target date from 2045 to 2052. The governor does propose to sell \$2 billion in new pension obligation bonds. Our share of the two billion would somewhat make up for our loss of immediate revenue, but it would hardly help for the long term. Is the governor going to borrow \$2 billion every year going forward? As Pat Quinn learned when he turned to borrowing to meet an immediate demand, there is the inconvenient drawback that money borrowed needs rather quickly to be repaid and repaid with interest. The study of economics, if it teaches anything, drives home the lesson that there is no free money. Every dollar “saved” by not going into the pension funds will in the fullness of time need to be repaid by three dollars. We have been down this road before.

“When will they learn, when will they ever learn.”

Bob Lyons



# IRTA State & Local Unit Membership Form

828 S. Second St., 4th Floor • Springfield, IL 62704 • 1-800-728-4782  
e-mail: [irta@irtaonline.org](mailto:irta@irtaonline.org) • webpage: [www.irtaonline.org](http://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

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

- Local Unit Dues
- First Year Free

(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             | RETIREMENT YEAR |  |
| PHONE ( ) | E-MAIL | UNIT West Lake Shore | SCHOOL DISTRICT | RETIRED FROM    |  |

Please mail to IRTA.

“He set his hat beside him on the log and held up a finger. ‘Impulse control.’ He raised a second finger. ‘Moral reasoning.’ He lifted a third. ‘The ability to love.’ These are the three defining characteristics of a caring human being. To the degree that a person possesses these traits, he or she is immunized against the antisocial and psychopathic behaviors ....” from *Buffalo Jump Blues* by Keith McCafferty. If you like fly fishing, hunting, and the outdoors, try McCafferty’s books—start with *The Red Wulff Murders*



**West Lake Shore Unit**  
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DIRECT LINE

“Investing in the FUTURE of retired teachers”

May 9 Luncheon at Ashton Place—*rsvp* coupon on P. 3