



August/September 2018

Direct Line

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

Don't forget the September 12 Membership Meeting at Ashton Place

President's Message Julie Jeter, Co-President



I am hopeful that this newsletter finds each of you enjoying the summer months. The warm weather and longer days are perfect for spending time outdoors, enjoying the myriad of activities which can only take place during these months.

Thanks to all of you who attended the spring luncheon. I am hopeful that you found the food, company, and program enjoyable and worthwhile. We didn't quite get attendance into the triple digits, but improving attendance at WLSU functions remains a goal the Board is working on. **With that in mind, please mark your calendars for our fall general membership meeting which**

be held on **Wednesday, September 12**, at **Ashton Place**. **We are planning on having speakers from both the Springfield office of the IRTA and the Teachers Retirement System.** Each of us needs to be invested in staying current with all aspects of our retirement, and knowledge is the greatest asset to achieving this. Consider bringing a friend or someone who is newly retired. Our speakers will be traveling a distance, and a filled room will let them know that we appreciate their efforts.

When you come to the meeting in September, please plan on bringing a school supply to support Pennoyer School District 79. For the fourth year in a row WLSU is partnering with a school district to help teachers and students by providing school supplies. Your generosity, even as retirees, continues to positively impact students today and is greatly appreciated.

I cannot close this without mentioning, once again, how much we need individuals to actively participate in WLSU. Without people willing to step up and give of their time and talents I am afraid that the organization will grind to a halt. Many of our current Board members have served for many years and no longer have the ability to do as much as they have done in the past. Without a new group of individuals to carry the torch, the torch will inevitably go out. Please give this some consideration. We welcome all and will appreciate what you can give to WLSU. **Julie Jeter, co-president**

Propaganda Techniques

Name Calling—Using negative or discriminatory words to arouse suspicion and prejudice

Plain Folks—Used to convince the audience that the spokesman is like them and shares their problems.

Bandwagon—Everybody is doing it; so should you. If one refuses, this technique makes him feel isolated.

Distract—Throw out distracting stories or counterclaims to dodge the facts.

IRTA HOTLINE—Members who wish to hear the latest information about legislation regarding pensions and health insurance should telephone the IRTA office for information—1-800-728-4782. Other helpful numbers: Teachers' Retirement System 1-877-927-5877, email address members@trsil.org, website—<http://www.trsil.org>; and Central Management Services 1-800-442-1300 or 1-217-524-3438; and irtaonline.org

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

Mark Your Calendars 2018—

August 2	Executive Board	Plymouth Place	9:30
Sept. 12	Membership Meeting	Ashton Place	10:00
Oct 25	Executive Board	Plymouth	9:30
Dec 7	Membership Luncheon	Ashton	11:15 a.m.

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 O. Perricone or Louise Sterett

WLSU Contact Information

Presidents

Julie Jeter

708-352-7115

jj149@aol.com

Membership

Onofria Perricone

630-985-5861

operri@sbcglobal.net

Website: www.wlsu.weebly.com

Treasurer

Louise Sterett

630-325-6470

louisesterett@att.net

Foundation

Frances Pettersen

630-985-7508

narfp@sbcglobal.net

Membership Report

We who are members of IRTA realize the value of our membership. IRTA leads the fight for retiree pension rights through being aware of any threat to our well being that may arise in Springfield and lobbying to allay that threat. When we are threatened, IRTA springs into action as it did against Senate Bill 1, the pension theft bill in 2013, and more recently when the Governor's budget proposed cutting off all monies to TRIP/TRAIL. This has been resolved in our favor. Beside pension protection, the IRTA endorses and provides member benefits that range from dental insurance to rental car discounts. It also has a compassionate side helping retired educators in acute financial distress, providing cash grants to active teachers for classroom projects, and offering scholarships to future teachers.

Your membership in our local, West Lake Shore Unit, also benefits you, but in other ways.

- WLSU keeps the local member INFORMED via email about pension and health insurance issues above and beyond the information from the IRTA.
- WLSU provides DIRECTION, LEADERSHIP and STRUCTURE in respect to dealing with pension and health benefit issues.
- WLSU maintains an ORGANIZED SYSTEM TO INFORM THE MEMBERS in a short time frame of any "crisis" situation related to the pension or health insurance. (Phone tree and net alerts)
- WLSU publishes a QUARTERLY NEWSLETTER, which includes legislative, pension, and insurance information in addition to health and safety news.

- WLSU conducts FOUR MEMEBRSHIP MEETINGS during the year at which the local's issues are discussed along with reports of what is happening in Springfield.
- WLSU conducts a variety of MEMBERSHIP FUNCTIONS, which encourage the members to maintain social contacts with other retired teachers.
- WLSU and other locals provide the BACKBONE OF IRTA and do much of the recruiting, record keeping, and organizing that allows IRTA to function most efficiently.
- WLSU PROVIDES HELP and information to all members who have any questions regarding retirement benefits or other issues.
- WLSU members annually CONTRIBUTE THOUSANDS OF DOLLARS in school supplies to a selected school in the WLSU area.
- The WLSU Executive Board is comprised of unpaid VOLUNTEERS who contribute many hours of time to safeguard the pension and health benefits of members.
- Membership in WLSU is FREE the first full year with minimal dues thereafter.
-

Sitting on the sidelines and not being involved in protecting what we all have worked for these many years should be unthinkable. However, we all know colleagues from our teaching days that did exactly this. With the recent Janus U.S. Supreme Court ruling disallowing fair share, more active teachers will decide to sit on the sidelines to save a few dollars and let others carry the financial load but still reap the benefits of membership. This carries over to retirees also. The number of non-participating retirees is unfortunately quite large. Two-thirds of all TRS annuitants do little to protect their economic lifeline. We who are in the remaining third should feel satisfaction that by our membership we are resisting those who would like nothing better than to 'diminish and impair' what we have earned in our pensions. We must resist this both for ourselves and for those who will follow. As Margaret Mead said, "Never doubt that a small group of thoughtful committed citizens can change the world. Indeed it is the only thing that ever has."

This issue of *Direct Line* begins our renewal process for 2019. All current members who pay WLSU dues on an annual basis will receive a renewal letter the first week of October. This letter will contain a form explaining exactly what is owed and how to proceed. The mailing label on this newsletter will show your current dues status. An '18 behind IRTA and/or WLSU indicates that dues are owed for next year. Those owing IRTA dues will received a separate letter from IRTA in late October. Any questions about membership, renewals or dues status if you received an emailed newsletter, should be directed to Onofria Perricone, 630-985-5861 / operri@sbcglobal.net, Barbara Lucente, 708-207-4890, bblucente@aol.com or Treasurer Louise Sterett, 630-325-6470 / louisesterett@att.net. Please do your part by renewing quickly and for multiple years. Your immediate attention to this matter helps a lot since we don't have to contact you more than once. You save both IRTA & WLSU time and money.

Onofria Perricone, Barbara Lucente, Carol Villa, Tom Szot Membership Committee

Save the Date—Membership Meeting

September 12, 10:00 a.m.

Ashton Place, 341 75th St., Willowbrook, IL 60527, 630-789-3337

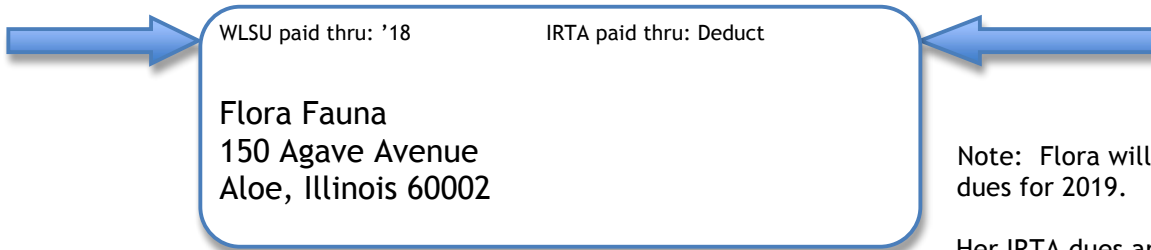
Get the latest information regarding legislation that could affect your health benefits and pension, and what you need to know about the November mid-term election.

Meet speakers from IRTA and TRS

No *rsvp* required.

Read Your Label

Check the label on your newsletter to see your dues status.



Note: Flora will need to send in her WLSU dues for 2019.

Her IRTA dues are paid through dues deduction. This means IRTA dues are deducted from her pension check monthly. She doesn't send any dues or need to reapply annually. However, payment of IRTA dues does not cover her WLSU dues.

Please contact Louise Sterett or Onofria Perricone with any questions. See the WLSU Contact Information Box.

WLSU/IRTA Welcomes These New Members



Kathy Quilty	Ann Slivinski	Nathan Conger	David Grott
Keith Bailey	Karen Fenton	Deborah Creticos	Susan Wachowski
Diane Deckert	Wayne Wagner	Ronda Schiess	Laurie Jolicoeur
June Goers	Joan Kizyma	Pamela Hennebry	Joan Moskal
Robert Libka	Bonnie Libka	Constance Collins	Nelly Pinto
Amy Malone	Susan Schwall	Leafy Gahagan	Mary Joy Mortensen
James Patak	Michael Cushion	Jeanne Widing	
Beverly Duckett-Edwards		Cynthia Hines-Butler	



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

Kenneth Sloat	Margaret Antepenko	Catherine Laskey	Carol (Pat) O'Toole
Minton Ostertag		David Peterson	

Top Ten Reasons to Donate \$1 a Month to IRTAPAC Through Pension Deduction



10. IRTAPAC is the IRTA Political Action Committee.
9. IRTAPAC enhances contacts with elected officials.
8. PAC increases candidates' awareness of retirees concerns.
7. It takes less than two minutes to complete the form.
6. Your donation will never increase above your \$1 a month.
5. It supports the pension protection clause of the State Constitution, Section 5, Article XIII.
4. IRTA endorses only candidates that support our retirement and benefits (TRIP/TRAIL)
3. IRTAPAC provides funds to elect candidates that understand the real causes of the "pension crisis."
2. The pension deduction brings in \$5 for every \$1 that is donated through onetime donations.
1. For less than 3.5 cents a day you will be protecting your pension and insurance from legislators who want to severely reduce or diminish what you spent a career earning.

To obtain the IRTAPAC Donation Form go the IRTA website: www.irtaonline.org and click on "YOU CAN NOW DONATE TO THE IRTAPAC ONLINE WITH E-SIGNATURE (NEW.)" *Mike Wierzbicki—IRTA Legislative, WLSU*

A Plea to Increase Membership

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. **CLIP THE FLYER ON THIS PAGE AND PASS IT ON TO A FRIEND WHO IS RETIRING THIS YEAR OR WILL BE RETIRING SOON along with the application on the last page of this issue.**

Contact Carol Villa cavilla01@gmail.com for a Pipeline application for those still active. Help them fill it out. Offer to pay postage to mail it to IRTA. Grab a recruitment poster at a membership meeting and ask the principal of the school from which you retired if it can be posted in the teachers' cafeteria. Our lobbyists need numbers when they talk to legislators. This year will be a crucial year, considering what Rauner wants to do with our pensions and health insurance.

RETIRING SOON? PREPARE NOW



Illinois Retired Teachers Association
West Lake Shore Unit Local

Why Should I Join?

IRTA is the only organization dedicated solely to retired teachers' issues

IRTA led and won the Supreme Court case against SB1 and kept pensions for all retirees.

IRTA spent more than a ½ million dollars in doing so.

IRTA and WLSU offer regular updates to keep you informed about legislation that could affect your pension, health insurance, and COLA.

IRTA offers a variety of benefits available with membership from dental insurance to Apple discounts

Who Can Join?

Actives> Regular membership in both state and local

Retirees> Regular membership in both state and local

People in the "Pipeline"> If you have signed your letter of intent to retire, you can join IRTA and WLSU for free until you retire

How Do I Join?

Go to www.wlsu.weebly.com

Or www.irtaonline.org

Or Call 800-728-4782

Membership/My Benefits

Insurance Benefits

Long-Term Care Policy (Endorsed Benefit)

You select the terms; the policy pays in addition to any other insurance, with no premium increases as you age. Check the IRTA website for contact information.

IRTA Group Dental Plan (Endorsed Benefit)

Underwritten by Ameritas Life Insurance, this plan offers group rates for Association members and their families. Choose your own dentist, with a 20%-30% saving on each procedure.

IRTA Group Vision Plan (E. B.)

Select from a network of ophthalmologists and optometrists. (Contact AMBA.)

Flexible-Choice Cancer, Heart Attack, or Stroke Policy (E. B.)

This lump-sum benefit policy pays \$5,000 to \$100,000 to you directly to defray any expenses you've incurred. (Contact AMBA. Read all policy provisos.)

American Hearing Benefits (AHB) (Informative Benefit)

IRTA members, enrolled in AHB, receive free annual screenings for themselves and their families at a network of hearing professionals. There are marked reductions, of up to 60%, on hearing aids. (Contact AMBA.)

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. The question for this issue is from Rosemary Pietrzak, Hauser J. H.,

Riverside. Every year Chicago welcomes thousands of runners to participate in the Marathon. Why does the Marathon have that name? Answer is on Page 7. **Gus Jackson, Member Benefits Chair**

Illinois Retired Teachers Association Foundation Programs Helping Educators Past, Present, Future

IRTA Foundation is the charitable component of IRTA
The IRTA was founded in 1985.

Assisting Retired Educators

Financial aid to retired teachers: The Foundation provides monthly financial assistance to retired educators who are living in times of acute financial stress. In addition, emergency assistance is also given on an as-needed basis. If you or anyone you know is having difficulties meeting financial obligations, please submit a financial assistance form to IRTA, 828 S. Second St., 4th Floor, Springfield, IL 62704, for consideration. One need not be a member of IRTA to qualify. You can download the financial assistance form from www.irtaonline.org. You can also request a form by calling 1-800-728-4782.

Assisting Current Educators

Being an educator, do you often think of the phrase—Extra Funds Needed--when it comes to planning special projects for your students? Due to recent state budget cuts, you may be finding that additional revenue sources are no longer available for such unique activities. Through its Excellence in Education Grants for Teachers, IRTA is making \$36,500 in grant money available statewide 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. The application can be downloaded from the IRTA website www.irtaonline.org.

Assisting Future Educators

The IRTA Scholarship will be awarded to one full-time student each academic year for each Foundation area. The recipient shall receive a grant of \$750 each for fall and spring semester, totaling \$1,500 for the year, to be used for educational expenses. The student must be accepted into a Teacher Certification Program in order to receive the scholarship and must be a resident of Illinois or have graduated from an Illinois high school. He/she may attend school in any state as long as the school attended maintains an accredited teacher training program and he/she maintains at least a 3.0 GPA on a 4.0 scale.

Don't Unsubscribe from Emails Unless You Mean It

If you have not been receiving emails from WLSU, maybe you are happy, but if you do want to keep abreast of what is going on with WLSU and your pension and health care benefits, please contact Marge Sucansky. You may have unintentionally unsubscribed or been unsubscribed by someone to whom you sent one of our emails. I can help you get resubscribed. sucansky@comcast.net

The Comptroller and TRIP/TRAIL Health Insurance

An email from Jim Bachman May 15, 2018
Dear IRTA Members,

At a recent meeting of the TRIP Advisory Committee we were notified by the Department of Central Management Services (CMS), that the Comptroller had not made the State's payment to the Teachers Health Insurance Security fund since January 2017. The State's payment is approximately \$10 million a month. Therefore, the State currently owes the fund approximately \$170 million.

The fund is where all TRIP money is deposited. The fund has the following contributors: TRIP participants' premiums, Active teachers (percentage of payroll), School districts (percentage of payroll), State of Illinois (matches the active teachers' portion) and the federal government. Due to the lack of the State's payment insurance companies are not being paid on a timely basis as in the past. Therefore, if the insurance companies are not getting paid in a timely manner the doctors and hospitals are not receiving their payments in a timely manner either. CMS has told us some payments have been delayed as much as 200 days.

The IRTA's contract lobbyist and I met with the Comptroller's office recently to discuss the lack of payments to the fund. As we assumed, the Comptroller does not have enough revenue to make all required payments on a monthly basis. Therefore, she has decided to make the most necessary payments first and if money is available she will make payments to other needs.

In addition, I asked our law firm of Tabet, DiVito, and Rothstien to provide us an opinion on whether IRTA had standing to sue the Comptroller to compel her to make payments to the Teachers Health Insurance Security fund. In short, our law firm replied that the IRTA can bring a mandamus action to compel the Comptroller to pay TRIP payments.

A lawsuit would be a last resort. What we are asking you as TRIP participants is if you begin to experience your doctors or hospitals asking for payment up front for any procedure in lieu of them waiting for payment from the insurance company to notify the IRTA. At that time the IRTA Board of Directors will determine our course of action. **Sincerely, James Bachman, IRTA Executive Director**

Highlights from the May Luncheon



Skip Gonsoulin, Sr., Community Relations Liaison, Illinois Attorney General's Office spoke to members about scams directed at seniors and the public in general. His handouts and information were appreciated.

Maury Vazquez, a representative from Rhodes School, our 2017 adopted school, thanked members for their generosity which made it possible for students to participate in a variety of activities.

“Hello, my name is Maury Vazquez and I am the school social worker from Rhodes School, a Pre-K thru 8 school in River Grove. We currently serve about 650 students that come from the River Grove and Melrose Park community. Many of our students come from low-income homes, are 1st generation, and speak more than 1 language. They are also bright, inquisitive, rambunctious, and kind.



Because of your donations, a 3rd grade class was able to use the glue you donated to make reports for Black History Month, a 4th grade class was able to use the permanent markers you donated for their Wonder project, an art class was able to use the pencils you donated for their drawings, and many classrooms were able to use the tissue boxes during the heavy flu season. Because of your donations, we had prizes to incentivize our students for good behavior each week. Because of the backpacks you donated, children coming into our school after a sudden move from as close as the Southside of Chicago and as far as Nigeria, had somewhere to hold their supplies and give them a sense of normalcy. Our middle school students had fresh notebooks and folders at the middle of the year when theirs were falling apart. The list goes on and on.

From the bottom of my heart and on behalf of Rhodes School thank you again for your generous donations! Thanks again for the invite to the luncheon and for all the donations!”



ADOPT A SCHOOL PROJECT 2018-2019 --Partnership Program

This year we will be working with Pennoyer School District 79, located in Norridge, which serves 420 students, in grades pre K thru 8. I have been in communication with their superintendent, Dr. Kristin Kopta, regarding the needs of her teachers and students. They are appreciative and excited to receive this welcome support from an organization they knew little about. Like our partnership last year with Rhodes School District, Pennoyer has only one school. It goes without saying that we thank our members for your continued support of this endeavor!

Here is a list of items that the district has requested. Please feel free to bring any donations to upcoming WLSU functions or drop them off at my home, 427 North Waiola Avenue, La Grange Park.

Julie Jeter

POST-IT Instant Dry Erase Surface 48x36	Paper Towels
Zip Lock Bags, Both large and quart size	Hand Sanitizer
Seat Sacks	Number 2 Pencils
Dry Erase Markers	Sanitizing Wipes
Colored Pencils	
C-Line Reusable Dry Erase Pockets 9x12 Assorted Primary Colors 5 Pack	

Answer: One of the victorious Greeks ran 26 miles to tell the Athenians that they had won the battle at Marathon over the Persians. He died after uttering, "We won!"

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



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

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 # _____
(Only required for Dues Deduction)
Please print or use your return address label.

- Local Unit Dues**
- First Year Free

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

Please mail to IRTA.

“Let us remember: One book, one pen, one child, and one teacher can change the world.” — *Malala Yousafza*



West Lake Shore Unit Direct Line Newsletter

Marjorie Sucansky, Newsletter Publisher
2942 Crabtree Avenue
Woodridge, Illinois 60517

Direct Line mailer: Simonette Urbain

DIRECT LINE
“Investing in the FUTURE of retired teachers”

September 12 Membership Meeting at Ashton Place