



August/September 2020  
**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](http://www.wlsu.weebly.com)

## **President's Message**

### **What is the Illinois Fair Tax?**

The Illinois Fair Tax is a proposed amendment to the Illinois Constitution that will be voted on in the General Election on November 3, 2020. It will appear on the ballot as a legislatively referred constitutional amendment and will be titled “Allow for Graduated Income Tax Amendment.” If passed, the amendment would allow the flat tax rate to be changed to a graduated income tax and amend Section 3, Article IX, of the Illinois Constitution. The Illinois legislature would then set the graduated tax rates.

A flat tax rate is a tax system with a constant rate across all income levels. A graduated income tax system is called a progressive tax where the tax rate increases as the taxable income increases.

Currently, Illinois is one of 11 states with a flat rate system. Our current tax rate is 4.95%. Retired educators do not pay state income tax.

“A yes vote supports repealing the state’s constitutional requirement that the state personal income tax be a flat rate and instead allows the state to enact legislation for a graduated income tax.

A no vote opposes this constitutional amendment thus continuing to require that the state personal income tax be a flat rate and prohibits a graduated income tax.” “Illinois Allow for Graduated Income Tax Amendment (2020).” (<http://www.ballotpedia.org>. July 7, 2020)

In this issue of *Direct Line*, we include original submissions from members who chose to write a 300-word article expressing their Pro/Con views on the Fair Tax issue.

**In other news, we have CANCELED the September 8, 2020, Membership Meeting due to COVID-19 concerns. We hope that we will be able to safely host you at the December luncheon at the William Tell/Holiday Inn. We miss seeing you, but our utmost concern is your health and safety.**

**Be well. Wear a mask!**

**Kate Singletary, President**

**The WLSU Executive Board has a voted position of NEUTRALITY on the Fair Tax Amendment. We honor our members' views to vote their preference.**

### **Vote No on the fair tax amendment**

The constitution's drafters in 1970 included a **flat tax guarantee** in order to ease voters' fears that the state's first income tax – which went into effect in 1969 – could be raised easily in Springfield. Flat taxes treat everyone the same and make it harder for lawmakers to raise rates on everyone because voters can hold them responsible. A graduated tax allows politicians to decide who should be taxed and how much. It also allows them to gradually increase taxes on smaller segments of the population, eventually hitting the middle class where most taxable income resides. In the future Pritzker's progressive income tax plan could set the stage to include retirement incomes. **James Kurth**

### **Vote Yes on the fair tax amendment**

The wealthiest people should pay tax rates commensurate with their incomes, but they do not in Illinois. The state's flat tax preserves the fortunes of the wealthy at the expense and victimization of everyone else. This is immoral and unjust.

In Illinois, the wealthiest taxpayers do not pay as much of their incomes in taxes as the poorest and middle-income wage earners. "Since the rich are able to save a much larger share of their incomes than middle-income families – and since the poor [can] rarely save at all – [flat] taxes are inherently regressive" (The Institute on Taxation and Economic Policy, ITEP).

Illinois is among 10 states in the nation with the highest taxes paid by its poorest citizens at 13 percent (ITEP). According to United for a Fair Economy, "at the core of the continuing budget 'crisis' facing (Illinois) is the decades-old state tax structure, one that disproportionately impacts low-income people because, unlike the wealthy, (middle-class and low-income citizens) are forced to spend a majority of their income purchasing basic needs that are subject to sales taxes."

The State of Illinois needs a fair tax rate that is "efficient with minimal impact on the economic decisions that taxpayers have to make" (Center for Tax and Budget Accountability CTBA), one that captures increased revenues in times of economic growth, one that maintains revenue collections during poor economic times, one that is simple and not liable to inconspicuous error, one that is transparent and builds trust with the state's government officials (CTBA), and one that helps 99 percent of the state's population. A fair tax is moral and just. **Glen Brown**

### **Vote Yes on the fair tax amendment**

Due to lack of revenue, Illinois is shortchanging our students, health care professionals, seniors, workforce, businesses, the environment, and the less fortunate. Agencies meant to educate and protect us function in a continuous understaffed reactionary manner.

This November Illinois can join 32 states and the federal government by adopting a graduated-rate income tax (Fair Tax), expecting those who can better afford it (income >\$250,000), to pay somewhat more. All other Illinois residents, including retirees, whose retirement income is exempt, will not experience a significant change. Reference: <http://illinois.gov/fairtax.calculator> to see the effect.

The Fair Tax is partly in response to the IRTA 2015 Illinois Supreme Court decision (Doris Heaton, *et.al.*), in which the Court ruled that the state has the responsibility to provide revenue to fund its fiscal needs, including "guaranteed" state pensions.

Without increased revenue our:

**Schools** will continue to underperform.

**Health Care** will continue to spiral toward further inadequate access.

**Environmental Agencies** will provide inadequate protections.

**State Parks and Historic Sites** will continue deferring maintenance.

**Children & Family Services** will be further understaffed, further affecting our most vulnerable.

In addition to a further diminution in the effectiveness of our state agencies, we and a majority of Illinois citizens will experience some or all of the following:

Increase in the flat-rate income tax

Increased real-estate taxes

Increased state fees (tolls, licensing, permits, etc.)

Increased municipal taxes (sales, transfer taxes, permits, vehicle stickers, utilities, etc.)

Reduced state funding for our schools and pension funds

Reduced retiree health-care coverage

We don't need higher real-estate taxes, taxing retirement income, or breaking the retiree pension promise! Ask those who can best afford it to pitch in a little more. Help yourself, your family, all Illinois residents. In November: VOTE YES: fair tax. **Thomas White**

## IRTPAC — We Need You

The IRTPAC 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. There is currently a little over \$190,002 in the PAC fund.



The IRTPAC Committee, headed by Ed Wollet, has a process to determine whom we support and endorse through a questionnaire that helps it assess the positions of Illinois legislative candidates. This year the committee has 4 goals: To recommend endorsements of legislative and gubernatorial candidates; To raise money for the IRTPAC by increasing participation in the \$1/monthly deduction program; To assist in organizing campaign volunteers, particularly in units that will have Tier 1 races; To explore avenues

to initiate a federal PAC.

All four goals are important, but the first goal will be a main focus this election year. While our pensions have been constitutionally upheld by the Illinois Supreme Court, no such guarantee has been ruled on for our TRS health insurance programs. In fact, this year's state budget reduces the state's payment by over \$51 million. It is imperative that we endorse those candidates who will protect our hard fought for TRIP and TRAIL insurance.

The questionnaires which were sent out have been returned by some legislators. If you would like to see a copy of the questionnaire and a list of those who replied, please contact Marge Sucansky.

Many of you may make a yearly contribution to the PAC; however, through deduct, our legislative committee knows exactly what to expect as far as funds are concerned. It is a more reliable measure of what funds can be disbursed for lobbying. Look for the form on the website: [www.irtaonline.org](http://www.irtaonline.org), and sign up for deduct of PAC donations.



Many new retirees have joined our ranks after an unprecedented closing of the physical school settings last March. Hopefully, schools can open safely by the fall.

We were able to collect a smaller number of 2020 new retirees from the WLSU area because schools closed in March, and we were unable to request retiree names from the many WLSU school districts. Fortunately, we did get some names via an IRTA request to the schools last winter. Schools were under no obligation to reply. Some did, and some did not. Those schools who normally have many retirees did reply with names, except for Cicero S.D. 99 and OPRFHS District 200. If you know who retired from these districts in 2020, send the names to Tom Szot at [jtszot@comcast.net](mailto:jtszot@comcast.net). We may still be able to reach these people and have them join us in protecting our TRS pensions and health benefits.

Here are some verified numbers that may be of interest to you as an IRTA/WLSU member.

> The IRTA and WLSU have been in existence, protecting your pension for 65 years. Many of our new members weren't even born yet. **Continued on Page 6**

## **We are Retired but Still Contributing**

As you may recall, IRTA instituted a program of retired teachers mentoring students during the Covid19 crisis. It has proved very successful and provided some good publicity via radio, TV, and newspaper. Over 400 retirees volunteered to be part of the program, and over 300 retirees have been matched with students. Here are a few comments made by WLSU volunteer mentors:



I am currently mentoring a kindergarten student. I have spent more time talking with his mother and giving her ideas and encouragement than actually working with the child. As a retired teacher who was a kindergarten teacher for the last 23 years of my career, I am very excited to be part of this outreach! Thank you for organizing this! **Gloria Engstrom**

I am a retired elementary school librarian. I never taught in an elementary school classroom. IRTA matched me with a first-grade boy. We have spent many 30 minute Zoom meetings working on reading and math. I've found suggestions for lessons on the internet. Our sessions are the highlight of my day! **Ida Lee**

Through the IRTA mentoring program, I was matched with a kindergarten student. Using Zoom I tutor her for thirty-minute sessions three times a week. Her mother wanted me to work with her on reading and math. With her home district curriculum e-learning website as a guide, I incorporated phonemic awareness, phonics, sight words, read aloud, and counting. I appreciated the opportunity to contribute during the pandemic. **Ellen Johnson**

I am one of the teachers working with a remote learning student. He is a 6th grader from Chicago Public Schools and attends Robert A. Black school in Bronzeville. We work twice a week for one hour each time via Face Time. He has many online assignments. So far we have worked on reading comprehension, a little vocabulary in context, and his most recent language arts assignment was to create a 6 stanza poem about his response to the Stay at Home experience, which was very challenging. In math we've worked on basic data representation. Another assignment was fraction/decimal/percent equivalencies. He reported that he was to use long division to render the decimal. That was tough for him but kinda old home week for me as my last teaching assignment was some 30+ years at Argo Community High School. I ran an after-school study program, taking on all comers, all subjects with a tremendous team of teacher colleagues who worked 2 hours after school, twice a week. My background is technical reading and writing, but our after-school students had plenty of need for the basics, such as what I have the privilege of working on with my young mentee. He and his family have been real troopers through the experience. I have so much respect for our fellow in-service educators who are working every day under very unpredictable circumstances—and not just with one student, but a whole class at a time. It's the right thing for IRTA members who can manage it to take on a student. Get back in the saddle again. It's been rewarding for me. I hope IRTA keeps going with this service. It's a win for the students, families and us mentors. I am proud to always be a teacher. **Kathy Stoch**

IRTA/WLSU members have contributed in other ways to help during the pandemic: Fran Pettersen and Sam Urbain have been busy making PPE masks. Sam's masks have gone to the Dupage County Health Dept which requested over 800 to be handed out to local PAD sites. They have also gone to the People's Resource Center and the food pantries in Wheaton and Glen Ellyn and the Midwest Shelter for Homeless Veterans as well as to Life Source in Villa Park. Fran's masks have gone to Loyola Hospital, nursing homes, doctors' offices, and friends. GOOD JOB, LADIES.

Share with us your experiences, helping others or coping during this difficult time. We want to hear from you.

**Marge Sucansky**

## WLSU/IRTA WELCOMES THESE NEW MEMBERS



Lynda Ficca Donna Considine  
William Grosser Kathleen Fanone  
Sharon Byrne Beth Concannon

Michael Clark Linda Adamik Deborah Schesvold Laurie Koshgarian John Roethke  
Jeffry Weber Marilee Castaneda Constance Lyda Beth Conlan Thea Perkins  
Sandra Korelc Patricia Wangerow Lisa MacArtney Steve Yurek Susan Carson  
Catherine Carson Paula Miller John Reid Christine Zielinski Jennifer Nagy  
Jeanne Ziolkowski Joy Hanson John Trumbull Maria Boyle Susanne Vogel  
Sheila Tibstra Ann Banaszak Lynne Zillman



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

Ameriga Cesaroni George Lathrop Marilyn Zabel James Jerkatis William Hession  
Helen Kalcsits Fern Peterson William Lally James Weber Robert Snyder Holly Haberle



## Foundation News

In 1985 the IRTA Foundation established an endowment to provide assistance to retired educators who were experiencing financial difficulties. Applications can be obtained by calling IRTA at 1-800-728-4782, or going to [irtaonline.org](http://irtaonline.org), Foundation link, FINANCIAL ASSISTANCE, or by contacting Fran Pettersen, [narfp@sbcglobal.net](mailto:narfp@sbcglobal.net). One need not be an IRTA member to qualify and all information is confidential.

The IRTA Foundation awards six \$1500 scholarships to incoming juniors or seniors who are pursuing a degree in education. The Area 3 recipient of the 2020 scholarship is Breleigh Eversole of Pesotum, IL. Breleigh is an incoming senior at Eastern Illinois University, majoring in Early Childhood Education, with an enhancement in Elementary Education. She is a member of both Kappa Delta Pi and the Illinois Student Reading Council.

The IRTA Foundation continues assistance to classroom teachers by offering \$36,500 in grant money. This grant provides needed funds to public school educators (Pre-K to 12) so that students will be able to participate in special classroom projects. Applications can be found on the IRTA website at [irtaonline.org](http://irtaonline.org). Click on Foundation and follow the link to GRANTS. **Applications must be completed and submitted online by October 1, 2020.** Many of us are still in contact with active teachers. Please do them a favor and pass this information on to them. **Fran Pettersen, Foundation Chair**

## Legislative Update

**IRTA's new Government Affairs person is Courtney Hayes. Watch for future email updates regarding legislative issues that affect you.**

### WLSU Contact Information

**President**  
Kate Singletary  
508-737-1336  
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**Membership**

**Treasurer**  
Louise Sterett  
630-325-6470  
[lasterette@yahoo.com](mailto:lasterette@yahoo.com)

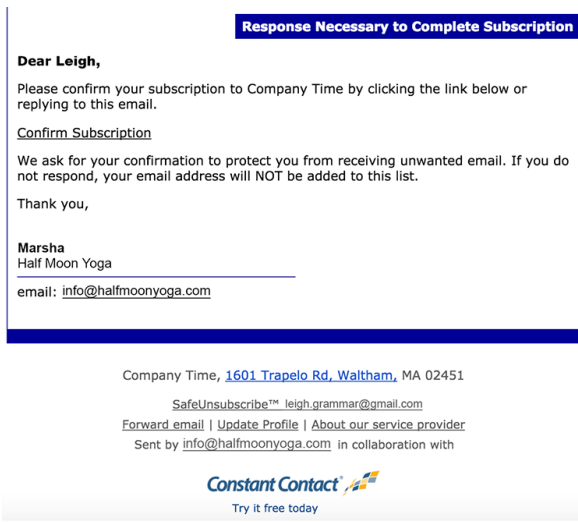
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No amount of evidence will ever convince an idiot. Mark Twain

## **WE MISS YOU WHEN YOU UNSUBSCRIBE! And You Might Miss Important Information**

Periodically I get notifications from our email provider that members have unsubscribed from our data base. I also check our unsubscribed list provided by Constant Contact. In the past I have been notifying members who unsubscribe, many of whom didn't know they had done that. I suspect that the reason for this may be that, as a good friend, a member may have forwarded messages from WLSU or IRTA to a friend who is not a member. This friend, after reading the email, hits the "UNSUBSCRIBE" option at the end. By doing this he is not taking himself off our rolls, but rather taking you off the roll.

I have been informed by Constant Contact that I may no longer notify you if you have unsubscribed. Rather, I am to follow the CC procedure: I find your name in my contacts; see that you are unsubscribed; hit the RE-SUBSCRIBE option; and an email that looks like this is sent to you:



**If you fail to respond to this email, there may be no way for me to put you back in the loop. You will miss important information about your pension, health benefits, and WLSU events.**

**I URGE YOU NOT TO FORWARD OUR EMAILS TO FRIENDS. Be a friend another way, and encourage others to join IRTA/WLSU to get the benefits you pay for and we all share. After all, Illinois teachers reap the rewards of the work done by IRTA; they should support our organization—there is strength in numbers, especially when our lobbyists talk to legislators or when members respond to a CALL TO ACTION by IRTA as they did in May when the legislature was meeting to discuss funding of our health care. If you have any questions or have not received emails from us recently, please feel free to contact Kate Singletary or me. **Marge Sucansky, Constant Contact Manager****

### **MEMBERSHIP continued from page 3**

- > As of July, there were 39,032 IRTA members, of which 1274 belonged to WLSU. Please keep our WLSU number up by renewing in October.
- > There are 93 IRTA local units, and WLSU has 39 school districts in its designated area.
- > The oldest IRTA member is 97. However, the oldest TRS recipient is 109.
- > The average length of time a person receives TRS benefits is about 30 years, according to Dave Urbanek at TRS.
- > According to TRS, the average retiree income for fiscal year 2019 was \$58,860.

These numbers should show you how important your pension is to you. Renewals begin in October. Please see your mailing label or contact Louise Sterett at 630-325-6470 or [louisesterett@att.net](mailto:louisesterett@att.net) for your current status.

As Mother Theresa said, "Yesterday is gone. Tomorrow has not yet come. We have only today. Let us begin." Stay safe and vigilant. **Tom Szot, Membership Committee—Emeritus**

## Adopt a School 2020

Because of the COVID virus, the board has decided to cancel the Adopt a School program for the 2020-2021 school year. We hope to resume our relationship with the schools in our area next for the 2021-2022 school year. We wish the best to all the children and faculty in our 39 school districts.

**Julie Jeter, past president, Adopt a School**

### Mark Your Calendar— 2020

August 4, Tuesday	Executive Board Meeting	Plymouth Place	10:00 a.m.
October 20, Tuesday	Executive Board Meeting	Plymouth Place	10:00 a.m.
December 4, Friday	Membership Luncheon	William Tell/Holiday Inn	11:00 a.m.

## Go Green

We all like to save time and money. Help WLSU do that by agreeing to receive the *Direct Line* by email rather than by snail mail. Choosing email would save about \$2830 a year, not to mention the time it takes to pick up, stamp, label, sticker, and deliver the newsletter to the post office. This option is particularly useful for snow birds since you can access the latest WLSU news wherever you are if you have access to WiFi and a computer or mobile phone. **Just a reminder: You don't have to print the luncheon coupon to send it in. If you don't have a printer, just write the information requested on a plain sheet of paper and mail it with your check.** If you have an email address but have not provided it to us, please do so. We do not divulge your personal information to anyone. If you agree to email delivery, please contact Marge Sucansky at 630-985-2620 or [sucansky@comcast.net](mailto:sucansky@comcast.net).



### Reminders and Scam Alerts:

The expiration date for drivers' licenses and vehicle stickers has been extended until November 1, 2020. Vehicle stickers may be renewed online. Some of the preparatory paperwork for renewing licenses may be done online ahead of a visit to a drivers' facility. For the latest information regarding renewals, facility openings, and hours go online to [www.Cyberdriveillinois.com](http://www.Cyberdriveillinois.com). The deadline for RealID has been extended to October 1, 2021. All pertinent information for application is available at [www.RealID.ilsos.gov](http://www.RealID.ilsos.gov)

#### Corona Virus scam:

At least one suburb has reported a scam in which solicitors claim to need to check a homeowner's water supply for COVID-19. Usually it's two people at the door. Once inside, one of them distracts the homeowner while the other steals items. This is a scam; there is no residential testing of water supplies for the Virus. **Do not let anyone in your home unless you have made an appointment for any sort of home service, and ask for an ID to verify for anyone claiming to be with a utility company of local government agency.** **Barbara Grabowski, FYI Committee**

#### Book Suggestion

If you were lucky enough to attend WLSU's wonderful program "Tea with Churchill," then you may be interested in reading Erik Larson's latest book, *The Splendid and the Vile*. The noted author of *The Devil in the White City* and many other best sellers has written an account of Winston Churchill, Prime Minister of England, during the year of the "Blitz" from May 1940 to May 1941. The book is a day by day account of Churchill leading the country during a turbulent time, working with his closest advisors, thwarting the German attacks, as well as dealing with his family and bolstering the spirit of citizens. Larson's detail and extensive chapter notes attest to the depth of his research. A must read for history buffs! **Barbara Grabowski**



### 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)

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 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

\_\_\_\_\_  
(Signature required for Dues Deduction)

Social Security # \_\_\_\_\_  
(Only required for Dues Deduction)

Please print or use your return address label.

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

Please mail to IRTA.

**Men hungry for power will sell their souls to get it, and do even worse to keep it.**

***Haunting Paris by Mamta Chaudhry***



**West Lake Shore Unit  
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DIRECT LINE

“Investing in the **FUTURE** of retired teachers”