

Direct Line

Newsletter of West Lake Shore Unit, Illinois Retired Teacher's Association

WLSU and IRTA...Your Voice in Springfield

PRESIDENT'S MESSAGE

Dear Members,

It has been a tumultuous spring, and the sigh of relief we gave after May 31, was quickly followed by the new fear of a promised summer session to "solve the pension crisis." This leaves us on tenterhooks with the constant stress of knowing that the robber barons could pass something that will deprive us of what we earned. Thanks to the 80,000+ phone calls, 95,000 emails, and personal visits to legislators to ask them to oppose unfair pension cuts, we were able to delay passage of SB1673. Our work is not done though.

You must be on the alert for messages that come from IRTA or from WLSU (me) and take action as soon as possible. I know many of you do not check your email frequently; however, when danger looms, it is vital that you stay abreast of the issues. IRTA has over 33,000 members with only 13,900 registered to receive IRTA Call to Action alerts. During the May IRTA Call to Action only 3000 of the 13,900 responded. Other members opened the email but did not click on the link at the bottom to take action. If you are getting the notice, it means you are registered for VoterVoice. All you have to do is click the link, and a prewritten message will go directly to your legislators. Nothing easier, but it does take the click by you. If you are not getting the Call to Action notices, you are not registered for VoterVoice. Please contact me, and I will help you get registered—630-985-2620 or sucansky@comcast.net.

If you live outside of Illinois, you can still contact:

Michael Madigan at 773-581-8000, 217-782-5350.mmadigan@hds.ilga.gov

Governor Quinn at 217-782-0244, Pat.quinn@illinois.gov

Tom Cross at 217-782-1331, 815-254-0000 tom@tomcross.com

So please, when you hear the legislature is in session again, which may be sometime this summer, check your email frequently, and take necessary action.

There are a few other issues of which you should be aware:

- 1. Constitutional Amendment HJRCA49—VOTE NO!** According to Glen Brown: "HJRCA 49 would create a constitutional requirement that any pension benefit increases would require three-fifths (3/5) approval by both houses of the General Assembly. This would make it far more difficult for the legislature to enhance retirement benefits for public workers in Illinois. HJRCA 49... passed the House by the required majority on [April 18, 2012](#) and the Senate on [May 3, 2012](#). That means the public will vote on the amendment [November 6, 2012](#) as a separate ballot initiative..."

"Most significantly, as stated by the State Universities Annuity Association (SUAA), HJRCA 49 'would grant unprecedented powers to government that will undermine protections contained in the pension protection clause [Article XIII, Section 5] and eliminate the uniform laws that now exist for [all] state employee benefits and obligations in the Illinois Pension Code'" (Letter from SUAA, April 25, 2012).

According to TRS Trustee Bob Lyons, "The problem we face with HJRCA 49 is twofold. First, the Tribune and other media outlets will ultimately support this amendment as a 'good first step'; it will be popular with the people, and it will be difficult to explain to the general public why it should be defeated. The second and greater problem is that its victory will encourage the writing of another amendment that will be designed to diminish existing pension benefits."

VOTE NO IN NOVEMBER FOR THIS AMENDMENT, AND ASK YOUR FRIENDS AND FAMILY TO DO THE SAME.

2. **The Cash Balance Plan** touted by Representative Dan Biss as one more cure all for the "pension crisis"— This may be a choice offered if you decide to keep your Tier I benefits. This plan is recognized as a defined benefits plan; however to me it appears to be a smoke and mirrors plan. Here is John Dillon's explanation of how it works:

"Instead of calculating a pension at the end of a career, a **Cash Balance Plan** regards the entire work history. In essence, the employer credits a worker, like a teacher, each working year a percentage (usually 4 – 5%) of her salary, which becomes a 'hypothetical' account balance that grows over the years. For example, let's say that Jane the reading teacher earns \$30,000 in year one of her work at the school. Her 'hypothetical' account would be 4% of \$30,000. That would equal \$1,200. Next year, Jane earns \$32,000. Add another 4% (\$1,280), and Jane's 'hypothetical' account has now grown to \$2,480.

Now let's add another aspect to Jane's 'hypothetical' account. The employer and the teacher will also provide an annual percentage rate as if the money accumulating in Jane's 'hypothetical' account were invested in something like an index or long-term Treasury bond. Right now, T-Bonds are a little under 3%, but the employer will have to maintain that number and accept the risk throughout Jane's tenure at the school. In year one, Jane has no interest as her 'hypothetical' account starts. But in year two, she can figure an additional \$34.80 in interest added to her 'hypothetical' account.

By the way, *hypothetical* means just that. There is no real money in any account, but the employer is responsible for actuarially maintaining that record for the later dispersing of funds 'hypothetically' earned. The final monthly payout is based upon an actuarial calculation of what the earner has accumulated in the hypothetical account. At age 67 the payout would be based upon ALL years of work, not the increased earnings found in the last four year's average. As a result the monthly amount for a cash balance plan will be significantly smaller." John Dillon

The state legislature cannot follow the constitution which says they are supposed to fund TRS; how will they fund a **hypothetical** pension for teachers?

3. **How many of you shop at Wal-Mart?** Sam Walton got his start by promising to sell only products made in the United States. Most of you probably know that is no longer the case and have seen pictures of the huge ships Wal-mart has bringing goods from China. Now a new issue has been called to my attention. The Walton Family Foundation along with other wealthy interests has decided that they know what is best for education in the United States. Below is information I pulled from their website. Their interests include:

Education Reform, Shape Public Policy, Create Quality Schools, Improve Existing Schools

Their goals: For parents to be empowered to choose among high-performing schools, local and state public policy must allow for those choices to exist. To this end, we seek to build the capacity of organizations to help enact, strengthen and protect programs that empower parents to choose high-performing schools

.Investment Strategies: Within our Shape Public Policy initiative, we focus on advocacy groups promoting: Public charter school choice; Private school choice; District reforms, particularly open enrollment

and district school choice; and Cross-sector parental choice, parents are empowered to choose across school sectors. © 2012 The Walton Family Foundation, Inc.

This is an attack on public education.

Now the real shocker which comes from research done by Al Popowits, WLSU Legislative Chair: The Illinois Legislature has made this sweetheart deal—“To cover their administrative costs, retailers are allowed to keep 1.75% of the sales tax revenue they collect from consumers on behalf of the state. According to Good Jobs First—GJF, a public interest group that studies economic development subsidies, Illinois has lost more than \$1.1 billion in sales taxes since 2000. ‘The Illinois concession dates to 1960, when collecting the tax posed a significant administrative burden. Technology and the growth of national chains have rendered the handling fee a costly relic...’GJF. Opponents of the refund call the concession the ‘Wall-Mart loophole’ because the retailer is a major beneficiary. In fiscal 2011, Wal-Mart reported that it collected \$552.6 million in sales tax in Illinois; Wal-Mart was, therefore, able to pocket more than \$9 million in additional profits.” Money that could have been used to fund Medicare and pensions.

Conclusion: Wal-Mart taxes me for the privilege of shopping in its stores. And they want to destroy public education, making education available only to the wealthy. This subsidy they receive could be used instead to fund the Illinois budget. I am not shopping Wal-Mart.

Sorry for blathering on in this letter, but the issues are vital to the survival of the pension which you earned and upon which you rely for sustenance in your retirement. Please watch for legislative calls to action from IRTA or from me and act on them immediately; continue contacting your legislators, asking them to protect your pension and health insurance; and get the word out that **HJRCA49, the Constitutional Amendment must fail in November. Marge Sucansky, President**

Mark Your Calendars 2012

August 14	Executive Board Meeting	Plymouth Place	9:30 a.m.
September 6	Membership Meeting	Plymouth Place	10:00 a.m.
September 20	Bus Trip	Chicago’s Deutschland	9:00 a.m.
October 11	Executive Board Meeting	Plymouth Place	9:30 a.m.
December 7	Membership Luncheon	Willowbrook Holiday Inn	11:15 a.m.

Register for VoterVoice

For quick access to your legislator:

1. Go to www.irtaonline.org
2. Go to “Member Login”
3. Select “VoterVoice”
4. Choose “Please click here to go to VoterVoice”
5. Create a profile if you have not already done so to allow the program to identify your legislators.

After your initial login, you will only have to put in your email address to log on once you are in VoterVoice. Then you may respond with a legislative alert prewritten message or write your own at any time.

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

WLSU Contact Information

President	Membership	Membership	Treasurer	Foundation Services
Marjorie Sucansky	Tom Szot	Darlene McNamara	Louise Sterett	Frances Pettersen
630-985-2620	630-852-3138	773-429-1779	630-325-6470	708-246-2128
www.wlsu.weebly.com				

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

EVENTS:

Chicago's Deutschland, Bus Trip 9 a.m. to 4 p.m., departing from North Riverside Mall parking lot, north of Sears

COST is \$78 per member, \$83 per guest, limited to 50 persons on a first-come, first-enrolled basis.

No phone reservations.

Deadline: August 20, 2012.

Move beyond breweries and bratwurst and rediscover the cultural contributions made by German immigrants to Chicago. Follow the German migration and hear of the culture, achievements, and struggles of the brewers, skilled craftsmen, and so-called "anarchists." Visit St. Michael's Church, center of German community life. Pass the site of the Haymarket Riot; drive past the Germania Club, founded in 1865, which became the most influential of all European fraternal societies in terms of size and prestige. Visit Nord Seite, with Lincoln Avenue as its main artery. We will make a quick stop at Dinkel's Bakery, visit the Dank Haus German Cultural Center and view their special exhibit: "Lost German Chicago," and lunch at Chicago Brauhaus. While in Lincoln Square you can explore the many European specialty shops including Gene's Sausage, Merz Apothecary, and more! Questions? Call Kathy Greenawalt at 630--325-2879

Mail this coupon or a reasonable facsimile with your check for this event only.

Chicago's Deutschland

Thursday, September 20-- 9 a.m. to 4:00 p.m. Departing from North Riverside Mall parking lot, North of Sears

SIGN UP NOW. Mail this form and a check for \$78 for members and \$83 for guests to Kathy Greenawalt, 105 Waterside Place, Burr Ridge, Illinois 60527. Reservations are limited to 50 people on a first-come, first-enrolled basis. Deadline for reservations is August 20, 2012. Make checks payable to West Lake Shore Unit. Be sure to select your lunch entrée.

_____Wiener Schnitzel with potato, salad, dessert, and beverage

_____Sauerbraten with potato, salad, dessert, and beverage

Member Name(s) _____

Guest Name(s) _____

_____ Total_____

Phone _____ E-Mail_____

I/We understand that refunds will be made only if the trip is canceled or I/we cancel at least two weeks prior to the trip and only if a substitute is found. Checks for those taking the trip and waiting list refunds will be processed after September 20.

SEPTEMBER 6 MEMBERSHIP MEETING AT PLYMOUTH PLACE

Pam Kogler, Benefits Management, Division Manager Bureau of Benefits and Lesley Booth from CMS will present information about Teachers' Retirement Insurance Program (TRIP). Changes for 2012 will be discussed. The speakers will begin at 10 a.m. with a short business meeting after. Plymouth Place is located 315 North LaGrange Rd., LaGrange Park, Il.

MEMBERSHIP REPORT

This hot summer weather will lead into a politically hot fall. You will be deluged with advice on how to vote on House Joint Resolution Constitutional Amendment 49 (HJRCA 49). Unless you are in favor of dumping the Pension Protection Clause of the Illinois Constitution, you will vote NO on November 6th.

Article XIII, Section 5 of the Ill. Constitution states that membership in any pension or retirement system of the State shall be an enforceable contract, the benefits of which shall not be diminished or impaired. Regardless, HJRCA 49 overwhelmingly passed both houses of the Ill. Legislature in the spring. It will be on the November 6th ballot for citizens to vote to make it an amendment to the Constitution or to vote it down. In this current anti-public employee environment the chances of it passing are high. Watch for the Chicago Tribune, the Civic Committee, Illinois is Broke, and captains of industry to predict dire consequences for the state if the amendment is defeated. Passage of this amendment requires three-fifths of those voting on the amendment or a majority of those voting in the election. The anti-public employee bloc will be spending millions to pass this amendment. They see this as the way around our constitutional protection. Passage of the amendment will open the floodgate for "pension reform" legislation. The new language of the amendment will replace the pension protection language. The safeguard will be gone, and future legislation could cut pensions of active and retired teachers severely. Winning a lawsuit would become harder.

Defeating this amendment is going to take a big effort on all our parts. Our collective back is against the wall. We are the underdogs. We cannot shy away from this fight and hope others will step up and get the job done. You must convince all the people you can to vote NO on HJRCA 49. You may need to volunteer to make calls or deliver flyers. Let's make this our finest hour.

In a complete change of course, this issue of *Direct Line* is the start of our 2013 renewal process. Any WLSU member who pays IRTA and/or WLSU dues on an annual basis will receive a renewal letter in late September. The letter will detail what is owed and where to send payment. Checking your *Direct Line* mailing label will remind you if you need to pay your dues for 2013. If the label has a '12 behind IRTA or WLSU, dues are owed. You may call or email Tom Szot or Darlene Mc Namara with questions about your dues status. Contact Tom Szot at 630-852-3138 or JTSZOT@comcast.net and Darlene Mc Namara at 773-429-1779 or darcarmac@aol.com. If you receive your newsletter online and are uncertain about your status, contact one of us for an update.

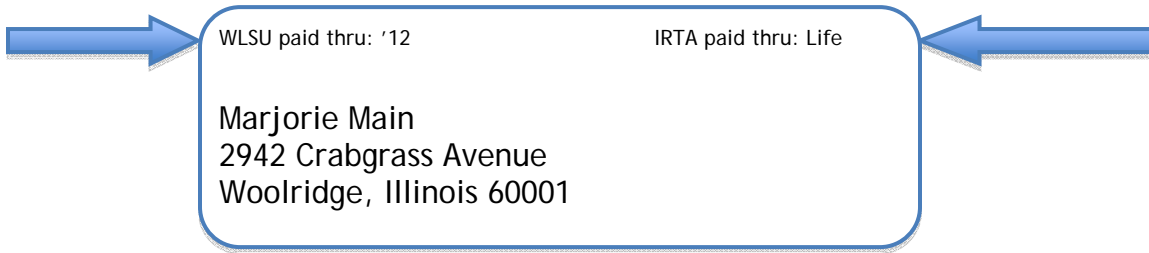
Please help recruit your retired colleagues to join our fight to save our pensions by asking them to join IRTA and WLSU. To help persuade them, please inform them of the threat HJRCA 49 poses for us all.

WLSU had an average increase in the membership number this past year, and our current total is 1093. This represents an increase of 5% despite losing 32 members for non-payment of dues and 14 members to death. We had 139 new retirees in June from our 39 school districts in the WLSU area. Considering the attacks on our pension, we should have had a better membership increase. We need our current members to invite any new retiree they know to join our group. A friend's advice to join is more likely to sway a non-member than one of our recruitment letters. Don't forget that your active colleagues and non-educators may join also, as well as spouses.

Currently our WLSU membership breaks down this way. The top 10 districts in membership are as follows: Morton District #201, 227 members; Lyons Twp. HS # 204, 124; Oak Park #97, 69; OPRFHS #200, 60; Cicero #99, 56; Proviso HS #209, 31; La Grange #105, 27; RBHS #208, 24; Leyden HS #212, 22 and Riverside #96, 19. If you are from one of the districts with low membership, contact retired friends and encourage them to join, using the membership form in this newsletter. Tom Szot and Darlene McNamara, Membership Committee Co-chairs

Read Your Label

Can't remember whether you have paid your 2013 dues? Check the label on your newsletter or on any other correspondence from WLSU. Your dues status is indicated:



Note: Marjorie needs to send in her dues for 2013. Her IRTA dues are paid for life. If your label reads "deduct," that means your IRTA dues are deducted from your pension check, and you don't have to worry about payment. If at any time you have questions, please feel free to call Louise Sterett at 630-325-6470 or Tom Szot at 630-852-3138.

In Memoriam

For each of our recently deceased members, WLSU donates \$25 to the IRTA Foundation for Needy Teachers
Lydia Georgoff Mary Riden

Senior Discounts Available

Hmmmm, Dunkin Donuts gives free coffee to people over 55. If you're paying for a cup every day, you might want to start getting it for free. I recently received this list and have passed it on to friends and relatives. So far no one has indicated that this information is not valid, so it might be worth asking for the discounts indicated. Marge Sucansky

Retail And Apparel **Banana Republic: 10% off (50+)** **Bealls: 20% off first Tuesday of each month (50+)** **Belk's: 15% off first Tuesday of every month (55+)** **Big Lots: 10% off** **Bon-Ton Department Stores: 15% off on senior discount days (55+)** **C.J. Banks: 10% off every Wednesday (60+)** **Clarks: 10% off (62+)** **Dress Barn: 10% off (55+)** **Goodwill: 10% off one day a week (date varies by location)** **Hallmark: 10% off one day a week (date varies by location)** **Kmart: 20% off (50+)** **Kohl's: 15% off (60+)** **Modell's Sporting Goods: 10% off** **Rite Aid: 10% off on Tuesdays & 10% off prescriptions** **Ross Stores: 10% off every Tuesday (55+)** **The Salvation Army Thrift Stores: up to 50% off (55+)** **Stein Mart: 20% off red dot/clearance items first Monday of every month (55+)**

Thanks to Shirley Lewis

For over twelve years Shirley has been our Member Benefits Chair and has provided us with up-to-date information about our health care plan from CIGNA and other benefits offered by IRTA and AMBA. Her knowledge and expertise with regard to these issues have been invaluable to members. Shirley is stepping down from her position, and we wish to express our deep gratitude for her service to all members.

IRTA Establishes Legal Defense Fund

To be prepared in the event that unconstitutional legislation is passed, IRTA is asking members to contribute to a Legal Defense Fund. You can find information about how to contribute on www.irtaonline.org Home Page. Here is the address for sending donations to the Legal Defense Fund. IRTA, 620 N. Walnut St., Springfield, IL 62702 Please write "Legal Defense Fund" on the check memo line.

HJRCA0049: What it means and why you should be concerned, Addison Woodward

HJRCA means House Joint Resolution Constitution Amendment and HJRCA0049 sailed through the House and the Senate. Only two no votes were cast and that was in the Senate. HJRCA0049 was introduced by Speaker Madigan with the support of the Senate President.

The amendment introduces the term “emolument increase.”

Why should you be concerned? Most immediately the COLA could be considered an increase in one’s pension. I am sure one or more lawmakers might make the argument that since the COLA increases one’s pension that “granting” a COLA for a particular year would require a 60% vote in support of such action.

Any change to some of the worst provisions of the new pension law impacting recently hired employees would need a 60% vote in favor of relaxed provisions of that bill. That is what is meant by “beneficial determination.” Remember new employees must work until age 67 or be penalized 6% a year for retiring before that. The COLA is also reduced and does not compound and there is a cap on pensions of \$106,500.

Finally there is this to consider. “Nothing in this section shall prevent the passage or adoption of any law, ordinance, resolution, rule, policy, or practice that further restricts the ability to provide a “benefit increase”, “emolument increase” or “beneficial determination” as those terms are used under this section. **It is this provision that many believe will be used to neutralize the pension protection clause.** Actually this clause may supersede the pension protection clause since it is an amendment.

Do you get the picture? Benefits that retirees currently enjoy and benefits that current employees are looking forward to enjoy are in extreme jeopardy. Further, the pension provisions that impact new employees in deleterious ways will be much more difficult to change as will any new pension changes that occur between now and 1/9/13 if this amendment is supported by the voters this fall.

It is incumbent upon you, your family, friends and any public employee you know to vote **NO** on this amendment come November. **VOTE NO ON HJRCA0049**

A Donation to IRTAPAC Is in Your Self-Interest

The website “Illinois campaign for Political Reform” (www.ilcampaign.org) has a Sunshine Database to look up any Illinois candidate or incumbent for contributions and contributors. For 2009 it listed 41 pages, single-spaced, of PACs and contributors. The **IRTA Political Action Committee** was formed by IRTA to increase our impact on incumbents and challengers in order to protect and improve the status of retired teachers. If every member donated just \$10 this year, we can build a fund of \$300,000 to support legislators who champion our goals. IRTAPAC can contribute to campaigns by sending our civic-minded volunteers to candidate picnics, dinners, and events as well as donating to their campaigns Help us meet our target!

A target this year of \$10 contribution per member will be a good jump start for IRTAPAC. Mail your donation, whatever the amount, payable to IRTAPAC, attn. IRTA, 620 N. Walnut St., Springfield, IL 62702 or go on line to www.irtaonline.org and make your contribution.

HELP WANTED!

Two committee positions are open, and we need to fill them asap. With Shirley Lewis’s resignation we are looking for someone to take over the Member Benefits Committee. It simply requires keeping abreast of AMBA benefits and CIGNA issues. There are five board meetings a year and four membership meetings to attend. When necessary a short article for the *Direct Line* is required. We also need a web master. This is a position that could be fulfilled from home. You wouldn’t even have to come to the board meetings. The board members will send you articles to post. The website is very easy to navigate. **Please consider making a commitment for twelve months. Contact me at 630-985-2620 if you are interested.** Marge Sucansky



IRTA State & Local Unit Membership Form

620 North Walnut Street • Springfield, IL 62702 • 1-800-728-4782

e-mail: irta@irtaonline.org • webpage: www.irtaonline.org

State Dues

- Dues Deduct** - \$24 a year
(see left side of form)
- Annual - \$35
- 5 Years - \$150
- Life - \$400
- Membership Free for the
Calendar Year of Retirement

State Associate Dues

- (non-certified)
- Annual - \$25
- Life - \$125

Local Unit Dues

- Free First Year

- Voluntary REPAC Contribution - \$5

Dues Deduct – I hereby authorize the Teachers’ Retirement System to deduct my IRTA dues in monthly installments at an initial rate of \$2.00 or as subsequently established by the Delegate Assembly.
Association Dues are Not Tax Deductible

(Signature required for Dues Deduction)

Social Security # _____

Please print or use your return address label.

(Only required for Dues Deduction)

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

Please detach and mail to IRTA.

Such a Parcel of Rogues In A Nation
Robert Burns, 1791

Fareweel to a’ our Scottish fame,
Fareweel our ancient glory;
Fareweel ev’n to the Scottish name,
Sae fam’d in martial story.
Now Sark rins over Solway sands,
An’ Tweed rins to the ocean,
To mark where England’s province stands-
Such a parcel of rogues in a nation!

What force or guile could not subdue,
Thro’ many warlike ages,
Is wrought now by a coward few,
For hirelings traitor’s wages.
The English stell we could disdain,
Secure in valour’s station;
But English gold has been our bane-
Such a parcel of rogues in a nation!

O would, or I had seen the day
That Treason thus could sell us,
My auld grey head had lien in clay,
Wi’ Bruce and loyal Wallace!
But pith and power, till my last hour,
I’ll make this declaration;
We’re bought and sold for English gold-
Such a parcel of rogues in a nation!

Direct Line Newsletter

Marjorie Sucansky, President
2942 Crabtree Avenue
Woodridge, Illinois 60517

Direct Line mailers: Trudy O’Reilly
Rosemary Pietrzak

DIRECT LINE

“Investing in the FUTURE of retired teachers”

Chicago’s Deutschland Bus Trip Coupon Inside!

