

Direct Line

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

WLSU and IRTA...Your Voice in Springfield

www.wlsu.weebly.com

December luncheon information and coupon on Page 3

PRESIDENT'S MESSAGE

Dear Members,

Things will be heating up this November, December, and January again. The legislators have not given up on blaming us for the damage they have caused to the pension system. The word is that Madigan will be using the lame-duck legislature in January to pass some type of "pension reform." It will probably include the cost shift to local school districts. We must stay alert and continue to contact our legislators. After the November election there will be some shift in legislators for our members. You can find your legislator by logging on to the WLSU website, looking at the menu at the top, and clicking "Contact Legislators." There you should be able to find your legislator by a number of different means. Hopefully, this site will be brought up to date.

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

A looming issue during the election will be HJRCA49.

Constitutional Amendment HJRCA49—VOTE NO! This amendment will be the first choice you will make on your November 6 ballot. It will directly impact your pension.

Why you should vote NO:

- **Pension debt is a problem, but HJRCA49 doesn't solve it.** The debt was created by the state's failure to pay into the retirement systems, as required by law. The proposed amendment does nothing to guarantee that Illinois meets its obligation.
- **The proposed amendment would strip you of many collective bargaining rights.** HJRCA49 will make the fight to secure fair contracts much more difficult for workers and responsible employers. It will make our ability to fight for fair contracts much harder.
- **HJRCA49 creates more obstacles to fixing unfair "Tier II" pension benefits.** Many fiscal experts agree that the tier II benefit package must be improved to meet Federal standards. The proposed amendment would make it virtually impossible to do that.
- **The proposed amendment would cost the state money.** Changing the Illinois Constitution by adding this undemocratic, untested language would guarantee court challenges and costly legal fees for year to come. (IFT)
- **HJRCA49 will make it harder to attract the best people to the education profession.**

According to TRS Trustee Bob Lyons, "The problem we face with HJRCA 49 is twofold. First, the *Chicago 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.

HJRCA49, the Constitutional Amendment must fail in November. Marge Sucansky, President

Events

Mark Your Calendars 2012-2013

October 24	Informative pension meeting	Plymouth Place	7:00 p.m.
December 7	Membership Luncheon	Willowbrook Holiday Inn	11:15 a.m.
2013 Tentative:			
January 23	Executive Board Meeting	Plymouth Place	9:30 a.m.
March 14	Membership Meeting	Plymouth Place	10:00 a.m.
March 19	Executive Board Meeting	Plymouth Place	9:30 a.m.
May 2	Membership Luncheon	Willowbrook Holiday Inn	11:15 a.m.
May 14	Executive Board Meeting	Plymouth Place	9:30 a.m.
May	Area 3 Conference	Bradley, Illinois	
June	Bus Trip		9:00 a.m.
August 6	Executive Board Meeting	Plymouth Place	9:30 a.m.
September 12	Membership Meeting	Plymouth Place	10:00 a.m.
September	Bus Trip		9:00 a.m.
October 17	Executive Board Meeting	Plymouth Place	9:30 a.m.
October 21-22	IRTA Convention	Springfield—Abraham Lincoln Hotel	
December 6	Membership Luncheon	Willowbrook Holiday Inn	11:15 a.m.

October 24, 2012

7 p.m.

Plymouth Place, LaGrange Park--Dole Hall

**315 North LaGrange Road
LaGrange Park, Illinois**

The Current Fight to Defend Public Pensions

Discussion Topics Will Include:

Constitutionality of current Pension reform; restructuring revenue and re-vamping Pension Ramp-Up; what teachers can do to protect their pension;

HJRCA49

Glen Brown

retired teacher, activist, blogger, IRTA member

Fred Klonsky

retired teacher, former IEA local president, activist, blogger

John Dillon,

retired teacher, activist, writer, IRTA member

You don't have to be retired to attend. You don't even have to be a teacher.

You just have to be concerned about the impact on the economy of Illinois of cutting the pensions of nearly 700,000 members of the state's pension systems. Sponsored by West Lake Shore Unit of Illinois Retired Teachers

Association. Information: sucansky@mes.com or 630.885.2620

EVENTS

WLSU Winter Luncheon

Friday, December 7, 2012 at Willowbrook Holiday Inn 11:15-2:15

Return this form and a check for \$23 members and \$28 for guests to Marie Trankina, 10 Algonquin Drive, Unit 2, Indian Head Park, Illinois 60525. Reservations must be received by Nov 29, 2012. No telephone reservations. Make Checks payable to West Lake Shore Unit.

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

Program:

Silvertone Chorus from the Wheaton Park District. Fifty voices will get us in the mood for the holidays.

Questions:, call Marie Trankina at (708) 246-6709.

The Willowbrook Holiday Inn is located at 7800 Kingery
Highway (Rte 83), north of I-55. In Willowbrook (630)325-6400

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Member Name (s) _____

Guest Name (s) _____

email address _____

Phone _____ Total \$ _____

Entrée Choices:

{ } Chicken with raspberry pecan sauce

{ } Baked tilapia with lemon sauce

{ } Roasted sirloin of beef au ju

Register for VoterVoice

Jim Bachman, Executive Director of IRTA, indicated that Speaker Madigan would not bring the pension issue up for a vote until after January when it only needs a simple majority. "Go back to your legislators. Make them understand what your pension means to you." The southern part of the state has pensions that draw less than the northern retirees. The insurance and COLA are very important to them. Now is the time to get involved. Volunteer to help on re-election campaigns. It is harder to turn down a person than an issue. Voter Voice is a vital tool. Jim said sometimes fewer than half our members respond when all they have to do is push "submit." Get excited about our organization! Let's sell ourselves. We represent retired teachers and educators.

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. If you have difficulty, call Tricia at 1-800-660-3326. She will be happy to help you register, or send me your name, and I will get you registered. Marge Sucansky - sucansky@comcast.net

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

Membership Cards

Many AMBA and other IRTA endorsed benefits require proof of membership in IRTA. Please call the Springfield office to request a membership card. The number is 800-728-4782

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				

MEMBERSHIP REPORT

With the new fall season come dire new threats to our pensions; one is just days away. Doesn't it seem as if we've been fighting this battle for many years? It can wear a person down, and those who wish to radically alter teacher pensions for their own profit or political advantage, hope we will just sit back and let events play out. Elie Wiesel, famed political activist, hit the nail on the head when he said, "Indifference is not a response... Indifference is always the friend of the enemy."

The biggest threat we face right now is the possible passage of House-Joint Resolution Constitutional Amendment (HJRCA) 49. This is a constitutional amendment that says that any enhancement to pension benefits, except salary increases and appropriation bills, would require 3/5 approval by either the Illinois General Assembly or a local governing body as a park or library district. As with a lot of legislation, there are many questions that arise due to vagueness, interpretation and intent to mention a few. For example, what is the real purpose of the amendment; does it help with the current unfunded pension liability; will it stand up in State and Federal court; who really benefits from it?

A very sobering argument comes from the State Universities Annuitants Association (SUAA) that stated that 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 state employee benefits and obligations in the Illinois Pension Code." "Shall not be diminished or impaired" is the pension protection language in the Illinois Constitution. If the amendment passes and the language contained therein conflicts with the current protection language, the most recent language takes precedence.

We need to all lobby friends and family to vote "NO" on HJRCA 49. It will be the first item on the November 6th ballot. After voting it down, we can all relax a little for the holidays. However, be ready for the January lame-duck session in the Illinois legislature. Speaker Madigan has stated that this is when the push will be made to pass "pension reform." Governor Quinn recently added that he welcomes this question being taken up during this time. He welcomes it because he feels many lame-duck losers will vote for "pension reform" since they no longer fear the wrath of the voting public. For someone who said in April that he was put on earth to solve the pension problem, this seems like a less than honest way to accomplish his heavenly mission.

At the beginning of October we kicked off our annual IRTA and WLSU renewal campaign for 2013. Every year, well over one-third of our WLSU members need to renew. All of them should have received a renewal reminder the first week of October. If you have not renewed yet, please do it now. If you have any questions, contact Tom Szot, Darlene Mc Namara or Louse Sterett. See the "WLSU Contact Information" in this issue.

Your continued membership is very important to all active and retired Illinois educators. The IRTA and WLSU work to safeguard our pensions and health benefits. Our lobbying as retirees helps those who will follow us into retirement. Many of us have family members employed in education. I'm sure we wish the best for them during their retirement. Let's help them by first helping ourselves. Help by remaining a member, recruiting a

HELP WANTED! We will definitely need someone to step up for the position of vice-president as Kathy Greenawalt will be moving out of state. That position, as well as those of corresponding secretary and associate vice-president, is up for election. Please let me know if you are willing to run for any of these positions.

MEMBER BENEFITS

Some information regarding hospitalizations...

In an effort to tighten the purse strings, Medicare is encouraging hospitals to take a good hard look at the necessity of hospitalizing those of us who use them for our coverage. A recent article in the August 2012 issue of *Money Magazine* by A. Gengler explains how there is a differentiation being made between an **admission** and **admission under observation**. While you, as the patient, may not be aware of this differentiation in status as you are moved to a room and receive what appears to be routine hospital hospitality, you will be aware of the change in status when the bills arrive. Costs **under observation** are covered under Medicare Part B, and typically you will owe 20% co-insurance or co-pay which could mean a higher bill than you would receive as a patient **admitted as an inpatient**. The article states that in "data from 2009 observation stays were on the rise up 25% from 2007." This trend can be especially disconcerting if, after a brief hospital stay under observation, you need to transfer to a skilled nursing facility. "Patients who spend three consecutive days (not counting the day of release) as a hospital inpatient pay nothing for the first 20 days and then \$144.50 for days 21 to 200. Coming from observation, you'll get socked with the full rate" for skilled nursing care facility.

This is information we should all be aware of, and we must be assertive enough to ask the doctor and the hospital we are dealing with about the status of a potential admission. I would encourage all of you to read the article for yourselves to arm yourself with knowledge in your ongoing effort to be a strong self advocate. A special thanks to Bud Sherman who brought this article to my attention.

At the September 6th General Membership Meeting of IRTA's West Lake Shore Unit, two representatives from the Illinois Department of Central Management Services spoke to those present about the Teachers' Retirement Insurance Program and Medicare. Both speakers had a wealth of knowledge on these topics and shared an involved power point with those present.

Highlights

- Changes brought about by newly legislated Federal Health Care (Obamacare) regarding coverage for dependents now up to age 26 and 100% coverage of preventative services
Employer requirement to provide coverage for civil union partners and their dependents
- Types of TRIP Plans
Teachers' Choice Health Plan (TCHP)
HMO Plans
Open Access Plans (OAP)
- Medicare Plan
Medicare Part A Hospital Coverage--as a TRIP participant you must enroll in Part A at age 65
Medicare Part B--as a TRIP participant you are not required to enroll in this unless Medicare is the primary payer
- Questions/Contacts
TRS Eligibility and Enrollment 800-877-7896
Health Plans and Medicare COB Unit
CMS Group Insurance and Medicare COB Unit
800-442-1300
217-782-2548
Medicare COB Unit Direct Line 217-782-7007
www.benefitschoice.il.gov The Department of Central Management Services no longer produces a hard copy booklet for members. Instead you can access that information on their website. Marge Sucansky is going to make some copies of this booklet available at membership meetings for our members' perusal.

Lastly, I would like to acknowledge the services of Shirley Lewis whose Member Benefits position I have assumed. Shirley served IRTA's West Lake Shore Unit in this position for 12 years. Thank you for your service and your willingness to assist me as I try to fill your shoes. **Julie Jeter, Member Benefits**

Senior Scams on the Increase

Over the past few years Direct Line has reported on various scams directed at seniors. Unfortunately, the number of scams continues to increase. Fortunately, more attention is being given to them in the media which hopefully will help everyone to be more alert. The past summer's extreme weather generated several scams which caught people at a vulnerable time. The summer storms found some home owners being taken advantage of by tree service companies offering senior discounts that really inflate costs rather than provide the discount. Many others received automated phone calls saying that a federal program would help with air conditioning costs with a \$1000 rebate. As is the case in many scams all the person had to do was provide personal information so the rebate could automatically be posted to his account. There was no federal rebate program and many unwittingly gave out personal information. As we've stated before, it is very important for the consumer to research whatever service she is interested in hiring and under no condition to give out personal financial information over the phone.

Most of the following information is excerpted from an article in the Daily Herald "Scams targeting baby boomers on rise" by David Crary. "The true con artists, who are in the business of making money off older folks through devious means, are very good at what they do," said Sally Hurme, a consumer fraud specialist with AARP." Financial scams directed at baby boomers and other seniors encompass a wide range of tactics, some perpetrated by relatives or trusted advisors, some by strangers via telemarketing and Internet-based scams. "A report last year by insurer MetLife Inc. estimated the annual loss by victims of elder financial abuse at \$2.9 billion, compared with \$2.6 billion in 2008. A federally funded study conducted for the National Institute of Justice in 2009 concluded that 5 percent of Americans 60 and older had been the victim of recent financial exploitation by a family member, while 6.5 percent were the target of a nonfamily member. The study led by psychologist Ron Acierno of the Medical University of South Carolina, was based on input from 5,777 older adults."

"Older Americans are by no means the only target of scammers, but experts say they have distinctive characteristics that often make them tempting prey. Some have disabilities that leave them dependent on others for help; others are unsophisticated about certain financial matters or potential pitfalls on the internet. Many are relatively isolated and susceptible to overtures from seemingly friendly strangers. Coupled with these factors, most older Americans, even in these troubled economic times, have tangible assets in the form of home ownership, pensions and Social Security income that scammers seek to exploit."

"Another factor is the older generation's patriotism and respect for authority, according to Sid Kirchheimer, who writes a weekly "Scam Alert" column for the AARP Bulletin. A lot of scammers pretend to be with the government—they say they're calling from the Social Security Administration or the IRS," Kirchheimer said. People 65 and over, they often fall for that."

There are many types of scams; many are new variations of old scams. Some to be on the lookout for: the grandparent scam, as reported in an earlier Direct Line article, where someone says he is calling for or even posing as a grandchild or other relative saying they are stranded and need money wired to them and the lottery scam which says that in order to collect your prize you need to make a payment to cover "handling" fees.

All seniors need to be vigilant to scams. Remember, if it sounds too good to be true, it probably is!
Barbara Grabowski, FYI Committee

FOUNDATION SCHOLARSHIP

The IRTA Foundation has announced the 2012-2013 scholarship winners. Each year the Foundation awards six \$1500 scholarships, one in each of the six IRTA Areas. Richton Park resident Nicole Mitchell, an elementary education and special education major, is the recipient of the Area 3 scholarship. She is a student at Trinity Christian College in Palos Heights, IL. After graduation, Nicole plans to teach in a G.E.D. program and to pursue a Master's degree in Curriculum and Instruction. **Fran Pettersen, Foundations Chair**

SENIOR DISCOUNTS

Grocery □ **Albertson's: 10% off first Wednesday of each month (55+)** □ **American Discount Stores: 10% off every Monday (50+)** □ **Compare Foods Supermarket: 10% off every Wednesday (60+)** □ **DeCicco Family Markets: 5% off every Wednesday (60+)** □ **Food Lion: 6% off every Monday (60+)** □ **Fry's Supermarket: free Fry's VIP Club Membership & 10% off every Monday (55+)** □ **Great Valu Food Store: 5% off every Tuesday (60+)** □ **Gristedes Supermarket: 10% off every Tuesday (60+)** □ **Harris Teeter: 5% off every Tuesday (60+)** □ **Hy-Vee: 5% off one day a week (date varies by location)** □ **Kroger: 10% off (date varies by location)** □ **Morton Williams Supermarket: 5% off every Tuesday (60+)** □ **The Plant Shed: 10% off every Tuesday (50+)** □ **Publix: 5% off every Wednesday (55+)** □ **Rogers Marketplace: 5% off every Thursday (60+)** □ **Uncle Guseppe's Marketplace: 5% off (62+)** □ □

It is incumbent upon you, your family, friends, and any public employee you know to vote NO on HJRCA49 come November 6.



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

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

- 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
DOB

(Signature required for Dues Deduction)

Social Security # _____

Please print or use your return address label.

(Only required for Dues Deduction)

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

Please detach and mail to IRTA.

A Donation to IRTAPAC Is in Your Self-Interest

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

West Lake Shore Unit *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"

December luncheon coupon inside! OCTOBER 24 PENSION INFORMATION MEETING

