

# August/September 2021 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

### **President's Message**

#### **Come to the Convention!**

Every other year IRTA holds a convention at the Crowne Plaza Hotel in Springfield. You get to experience the speeches, floor debates, legislative highlights, raffles, silent auctions, banquets, buffets, and the social interactions and honoring of colleagues.

This year we are going to be debating changes to our constitution that will offer increased voting rights, a streamlining of our organizational structure, and the election of Officers and Area Representatives.

WLSU, due to its membership strength, is entitled to 39 delegates. You should become a delegate—come to the convention. It is a worthy use of your time.

WLSU pays for your registration fees and your convention meals. You pay for your hotel room (convention rate is \$112 plus tax). You can bring your significant other if you like, and he/she can attend the convention with you for just the cost of his/her meals. Many of us car pool to Springfield if you need a ride.

The convention will be held October 18 and 19, 2021. All convention sessions and meal service and banquet are at the Crowne Plaza.

Come to the convention—learn something and have some fun. Call me at 508-737-1336 or email me at singletarykate@gmail.com, and I will gladly sign you up.

All of us in the leadership team would love if you joined us in Springfield this fall. Sincerely,

#### **Kate Singletary**

P.S. Don't forget to sign up to come and bring a personal or family treasure for a free, professional appraisal at Antiques roadshow on September 14. Should be great fun!



# **FALL MEMBERSHIP MEETING**



# **ANTIQUES ROADSHOW**



TUESDAY, SEPTEMBER 14
HINSDALE COMMUNITY HOUSE, 415 W. 8<sup>TH</sup>, HINSDALE
10AM-NOON
MORNING REFRESHMENTS
OPEN TO ALL WLSU MEMBERS AND GUESTS
FREE ADMISSION

# **GOT A TREASURE IN THE ATTIC?**

Join us for an entertaining and informative program on how to appreciate and appraise the treasures and heirlooms you may have tucked away in your attic, closet, or garage. John Leonard has been appraising and selling antiques to a global market since 2006. Mr. Leonard will not only entertain you with stories and information on antiques, but he also plans to appraise 30-35 items audience members will bring to the event.

## SIGN UP TO ATTEND:

NAME:	
EMAIL:	
PHONE:	
HOW MANY ATTENDING?	
DO YOU WANT TO HAVE AN ITEM APPRAISED?	
IF SO, DESCRIBE THE	
ITEM	

#### SEND TO: K. SINGLETARY/422 COMMONS CIRCLE/CLARENDON HILLS, IL 60514

We will contact you about the details of bringing in your item. The items will be selected so we have a variety of items. 30-35 items will be appraised.

\*

# Taking a look at the WLSU web site: http://wlsu.weebly.com

Part III

The last issue of the *Direct Line* reviewed the following tabs located on the banner bar below the WLSU logo: <u>Related Articles/Videos</u>, <u>Contact a Legislator</u>, and <u>Keep in Touch</u>. This issue of the *DL* will examine the Events tab:

When you click on the WLSU web site link, you will initially see the opening page.



By clicking on the "Events" tab, you will see 10 sub links that contain information related to the following:

Mark Your Calendar; Volunteer Opportunity;

Something New with WLSU; Back to School Event;

Springfield Convention; Luncheon Photos;

TRS Presentation; Scholarship Information; Teacher Grants;

Financial Assistance.



As these links are updated periodically, members should check back often for the most recent information.

Advantage <mark>K</mark>linois

I would invite you to go to the WLSU link @ <a href="http://wlsu.weebly.com">http://wlsu.weebly.com</a> and investigate all of the helpful information that is available to WLSU members. Should you wish to see additional information on the web site, submit your request through the Keep in Touch tab — Contact Us link. **Jim Kurth, Web Master** 

# **Supplemental Medical Insurance:**

They're already starting! All those letters, postcards, and emails soliciting you to

Your Thealt to Better Health purchase your Medicare supplemental insurance from various companies are beginning to arrive even though choices need not be made until October. WLSU reminds you in this and future 2021 issues of *Direct Line* that **if you are satisfied** with your TRIP/TRAIL United Health Care Advantage plan supplemental health insurance, **you do not need to do anything to renew it for 2022.** It will automatically renew for you!

Those other solicitations become especially confusing because many of the companies are also offering Advantage plans and some are even United Health Care Advantage plans.

Again if you are satisfied with your TRIP/Trail insurance, you do not need to do anything to renew it for 2022!

\*It might be a good idea to put this article with your insurance papers. Barbara Grabowski, FYI

Bad men exist and worse men carry our their orders—and the rest of us avert our eyes. Jake Tapper in *The Devil May Dance* 



#### **News from IRTA**

John Flaherty reported at the Area 3 meeting that IRTA membership is 39,000+. We have outperformed peer groups in membership over the last year with a 7% growth in membership. Renewals were good and IRTA is financially strong.

There is currently \$153,000 in the Legal Defense Fund, and 5526 members are in the PAC \$1 a month deduct plan. Our Region 4 does not currently have a member on the PAC Committee. We will have no impact on endorsements of candidates if we don't get a representative on the committee. The next PAC meeting is September 9. Please let Kate know if you are interested in this position.

Andrew Bodewes, lobbyist, reported that the legislation to refund overpayment to CMS did not move in the last session, but now SB1056 is on the Consent Calendar. Extended work bill for retirees is also up for consideration. The state fully funded TRIP/TRAIL. Courtney Hayes will be sending out lists of legislators throughout the state to members, asking them to reach out to these legislators before the 2022 election. Jim Bachman emphasized the importance of signing up for VoterVoice should it become necessary for members to contact legislators.

If you missed "attending" the Area 3 Conference, it is available on YouTube: <a href="https://youtu.be/0L643RlvE\_k">https://youtu.be/0L643RlvE\_k</a> Click on this link to view.

## **Membership Report**

Since you are a current member of IRTA/WLSU, you undoubtedly see value in your membership. The main purpose of IRTA/WLSU is to allay any fears you may have regarding your financial well-being, now and in the future. Unless wealthy, we all have similar economic concerns such as: Will we have enough money to see us comfortably through many years of retirement? TRS says the average retirement lasts 30 years. For over 65 years, IRTA has shown that it will fight and work to preserve your TRS pension. It wasn't too long ago that IRTA members contributed over one-half million dollars to fight Senate Bill 1. This bill would have gutted the Pension Protection Clause in the Illinois Constitution. This law would have hurt active teachers and retirees alike. Fortunately, the Illinois Supreme Court ruled the new law unconstitutional in 2015.

We similarly are concerned about our personal health and a good medical insurance to help us cover expenses due to illness. IRTA can't improve your physical health, but it does lobby on your behalf in Springfield to make sure your subsidized health care insurance (TRIP/TRAIL) remains funded. In a news flash from IRTA emailed to you on 6/02/21, we were advised that both TRS and TRIP will be funded for another year.

Fortunately, COVID 19 is a far lesser concern if you have been vaccinated, but with the economy opening, there is now the fear of increased inflation. Inflation brings an increase in prices and is like an invisible tax. World famous economist, Milton Friedman, called it "inflation, a tax without legislation." Your compounded 3% COLA should help you weather this financial storm. *The Kiplinger Letter* of April 2021 stated that by the end of this year, the inflation rate will settle around 2.5% as price pressures ease. Similarly, according to *Fidelity Viewpoints* of 6//17/21, "Markets (and most experts) see the rise in inflation as temporary." Let's hope the "experts" are right.

This issue of *Direct Line* kicks off membership renewal season for 2022. Please look at your newsletter label to see if you owe WLSU dues. If there is "21" behind WLSU, it means dues are owed. WLSU dues are: 1 year @ \$12, 3 years @ \$30, 5 years @ \$45, or Life for \$125. You may contact Louise or Tom with any questions or concerns. See the information box in this newsletter. If you wish to be an early bird, and we'd really appreciate it, send your check, made out to **West Lake Shore Unit** to Louise Sterett at 770 57th St., Apt 2, Clarendon Hills, IL 60514-1682... Otherwise, you'll receive an email notice of WLSU dues owed sometime after September 1. If you receive no notice, you don't owe WLSU dues. Please remember that dues owed to IRTA are separate. If you owe IRTA dues, you'll be billed by them. The WLSU Board does appreciate your continued membership.

However, we'd appreciate it even more, if you were to ask retired teacher friends if they are members of IRTA. It is extremely simple to join online. Tell a friend or family member to Google IRTA. The website will come up. Go to it and click on "Association." Scroll down to 'Join Now.' Email the person's name to us to guarantee he/she is placed in our WLSU local. Please remember the old saying about there being strength in numbers. Invariably, a group has more influence than one person. WLSU thanks you in advance for your effort on behalf of all of us.

Tom Szot, Membership, Emeritus

#### **Read Your Label**

WLSU paid thru: 2021 IRTA pd thru: Deduct

Rose Petal 15 Hybrid Way

Flowerfield, Illinois 60442

Check the label on your newsletter to see your dues status, or email/call Louise Sterett if you receive the newsletter via email.

Note: Rose will need to send in her WLSU dues for 2022.

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**.



#### **WLSU/IRTA WELCOMES THESE NEW MEMBERS**

Linda Bartkowicz Joanne Mniszewski James Vanecek Kathleen Lojas Denise Spetter Terry Moore Maria Gete-Derflingher William Bloom Beth Tuzon Andrew Johnson Lisa Levinsky Sherry Okonmah Theony Demakis Phyliss Frick Therese Tanski



May they rest in peace, and may their memory be a blessing.

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

Suellen Alexander William Puckett Eleanor Holt Patricia Hyde Annabelle Bilek Stella Brando

Kenneth Geiger Keith Davis Martha Trantow Bruno Walke Robert Snyder Joan Kotasas Judith Schulz

Joseph Abbate Susan Lindberg Wendell Smith Maureen Lyons

WLSU Contact Information	Website: www.wlsu.weebly.com				
President	Membership emeritus	Treasurer	Foundation		
Kate Singletary	Tom Szot	Louise Sterett	Fran Pettersen		
508-737-1336	630-852-3138	630-325-6470	630-985-7508		
singletarykate@gmail.com	jtszot@comcast.net	lasterett@yahoo.com	narfp@sbcglobal.net		



The IRTA Foundation is currently assisting nine annuitants with monthly stipends totaling \$3725. Several annuitants are also receiving one time payments for assistance in paying property taxes and unexpected expenses.

The Foundation also supports aspiring teachers by providing one \$1500 scholarship in each of the six IRTA areas. Hanna Andrews of Tilton, Illinois, is the

2021 Area 3 recipient of this award. Hanna will be a senior at Illinois State University and is majoring in Early Childhood Education.

Excellence in Education Grants are offered statewide to active teachers to help fund special classroom projects. The IRTA Foundation has recently awarded sixty-five of these grants for a total of \$36,489.

#### Fran Pettersen. Foundation Chair

#### **Mark Your Calendars**

Tuesday, August 10: Exc Bd. Mtg

Tuesday, September 14: Membership Mtg: Antiques Road Show

Tuesday, October 12: Exec Bd. Mtg

Mon/Tues, October 18, 19: IRTA Convention

Friday, December 3: Holiday Luncheon

10 a.m.

Plymouth Place

Hinsdale Community House

Plymouth Place

Springfield Crowne Plaza

Holiday Inn/Countryside

Details to follow

If you have a special occasion, we would love to recognize you at one of our meetings. Please let Kate know in advance of the event.



# Confused About the Acronyms?

Sometimes the smorgasbord of letters that is thrown at us is confusing. Hope this helps:

**IRTA=Illinois Retired Teachers Association** is the state organization to which you may belong. It is the only state organization that is totally committed to RETIRED teacher issues. IRTA monitors retirement issues in Springfield, provides information to members, lobbies the legislature, and takes legal action on behalf of its membership. All Illinois retirees should join.

**WLSU=West Lake Shore Unit** is our local unit of Illinois Retired Teachers Association. The local acts on members' behalf regarding retirement issues such as pension and health care. It provides informational and entertainment programs, social opportunities, and an informative quarterly newsletter, the *Direct Line*. It is your voice in Springfield.

**IEA=Illinois Education Association** is the "union" you may have belonged to as an active teacher, depending upon your school district. It also has a retiree branch, but its primary interest is active teachers.

**IFT=Illinois Federation of Teachers** is the union you may have belonged to as an active teacher, depending upon your school district. Again, it has a retiree branch but has as its primary interest active teachers.

**TRS=Teacher's Retirement System** oversees the state's (exclusive of Chicago) pension program. It is the 37th largest pension system in North America and is currently 40% funded. Its Board of Directors oversees and directs investments to the System. Members are encouraged to create a personal profile and make note of their TRS number.

TRIP=Teachers' Retirement Insurance Program provides health insurance for TRS members who are under 65 or do not have Medicare.

TRAIL=Total Retiree Advantage Illinois provides health insurance through United Healthcare for retirees who are 65 and have Medicare.

CMS=Central Management System (Illinois Department of Central Management) manages TRIP and TRAIL

Barbara Grabowski, For Your Information Chair, WLSU

**IRTA HOTLINE**—Members who wish to hear the latest information about legislation regarding pensions and health insurance should telephone the IRTA office at 1-800-728-4782, irtaonline.org.

Other helpful numbers:

Teachers' Retirement System 1-877-927-5877, email—members@trsil.org website: http://www.trsil.org

If you haven't recently gone to the TRS website or have never done so, do so now and update your information or create a profile with TRS. Write down your TRS number for future use. There is a wealth of information plus an opportunity to specify the spousal beneficiary of your pension.

**Central Management Services** 1-800-442-1300 or 1-217-524-3438

**Driver's License Expiration Date:** The Secretary of State has extended the deadline to renew Driver's Licenses expiring in 2021 to January 1, 2022. Because many Driver's License facilities were closed during COVID and those that are open are continuing social distancing practices which keep many people in line outside, the Secretary does not want people waiting outside in hot or inclement weather. So you can put off your renewal until cooler weather, but only till the end of the year. Vehicle sticker deadlines are not extended as they can be renewed online.

Illinois Department of Employment Services Fraud: IDE's fraud continues in 2021 as people are still receiving debit cards for unemployment claims that they did not make. If you receive a letter from the state saying a claim has been filed in your name and contains an unloaded debit card, do not activate the card or contact Key Bank, the issuer of the card. Victims of unemployment scams are not responsible for any funds expended in their name. Several articles suggest it is a good idea to keep the inactive card until tax time as proof that the card was never activated. Barbara Grabowski, For Your Information Committee

#### **Membership "Trip to Greece"**

A special thanks to Marie Trankina and Fran Pettersen for organizing a lovely luncheon at the Greek Islands on May 6. We had a full house of pleased members. The food was good, service was terrific, and folks just seemed happy to get together. We were happy to welcome many new faces in the attendees. Approval of our By Laws and a presentation of information about future events was accomplished in a a short meeting. We collected \$232 for the Foundation. As a bonus we were able to help Fran and Sharon Jakubka celebrate their 60th wedding anniversary. We wish them continued happiness together.



#### How To Prevent Emails From Going To Spam

To ensure that the <u>WLSU Direct Line emails</u> do not go to a spam account, you can add Marjorie Sucansky's email address (<u>marjoriesucansky1@gmail.com</u>) to the "From" address to your contacts or list of safe senders. To complete this with a gmail account you should:

On your computer, go to Google Contacts.

At the top left, click Create contact.

Click Create contact or Create multiple contacts.

Enter the contact's information.

Click Save.

#### To complete this with a yahoo account you should:

Click the **Spam** folder. If you don't see the "Spam" folder, click **More** below the "Sent" folder.

Select the email

Click It's not spam to move the message into your inbox, and future messages from this sender will be delivered to the inbox.

If adding the above email address to your contacts does not work, you can always go to the WLSU web site at <a href="http://wlsu.weebly.com/">http://wlsu.weebly.com/</a> and go to the Keep in Touch tab to view the Newsletters. The most recent newsletters are posted two weeks after they are distributed via the Constant Contact email.

#### **Did You Know?** West Lake Shore Unit's area encompasses 39 school districts:

78 Rosemont	88 Bellwood	97 Oak Park	107 Pleasantdale
79 Pennoyer	89 Maywood, Melrose Park,	98 Berwyn	200 Oak Park & River Forest
	Broadview		201 J. Sterling Morton
80 Norridge	90 River Forest	99 Cicero	204 Lyons Township
81 Schiller Park	91 Forest Park	100 Berwyn, South	208 Riverside-Broodfield Twp
83 Mannheim	92 Lindop	101 Western Springs	209 Proviso Township
84 Franklin Park	92 1/2 Westchester	102 La Grange	212 Leyden Community
84 1/2 Rhodes	93 Hillside	103 Lyons	234 Ridgewood Community
85 1/2 River Grove	94 Komarek	104 Summit	401 Elmwood Park Community
86 Union Ridge	95 Brookfield	105 La Grange, South	
87 Berkely	96 Riverside	106 La Grange Highlands	

If you are a retiree from one of these districts, please introduce yourself to a board member at our next event.

#### Vince LaPaglia, Past President

IRTA HOTLINE—Members who wish to hear the latest information about legislation regarding pensions and health insurance should telephone the IRTA office at 1-800-728-4782, irtaonline.org.
Other helpful numbers:

Teachers' Retirement System 1-877-927-5877,

**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: 800-728-4782

**ALERT**: 90 Years Old and Above—You qualify for free Life Membership in IRTA & WLSU. To qualify, you must contact us—Act Now.

Contact Louise Sterett.

# **IRTA**

#### 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

□ Dues Deduct - I hereby authori dues in monthly installments at a the Delegate Assembly.			established by	☐ Membership Free for the Calendar Year of Retirement State Associate Dues (non-certified) ☐ Annual - \$25
(Signature required for Dues Deduction)  Please print or use your return address la	Social Security #_	(Only required for Dues D	eduction)	Local Unit Dues  Eirst Year Free
NAME LAST	FIRST	MI	DOB	
ADDRESS	CITY	STATE	ZIP	RETIREMENT YEAR
PHONE ( ) E-MAIL	SCHOOL DISTRICT ) E-MAIL UNIT West Lake Shore RETIRED FROM			

Please mail to IRTA.

In a completely rational society, the best of us would aspire to be teachers and the rest of us would have to settle for something less, because passing civilization along from one generation to the next ought to be the highest honor and the highest responsibility anyone could have. Lee Iococca

Try going GREEN with your next newsletter.

Check your spam or junk inboxes if you are not receiving the newsletter.

"Investing in the FUTURE of retired teachers"

West Lake Shore Unit
Direct Line Newsletter
Narjorie Sucansky, Newsletter Publisher
2942 Crabtree Avenue
Woodridge, Illinois 60517
Direct Line Mailer: Simonette Urbain

State Dues

☐ Annual - \$40 ☐ 5 Years - \$175

□ Dues Deduct - \$30 a year (see left side of form)

