



February/March 2019
Direct Line

Newspaper 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

Mark your calendar for March 13 Membership Meeting at Ashton Place—no rsvp required

President's Message

My husband and I are committed to our calendar. It is a serious document that must be posted and updated. Unless things are written on the calendar, their reality is suspect. When we were raising our family, the calendar was filled with doctor and dental appointments, haircuts, sporting events for the four children, and the list went on. Of course, it also included birthdays of our family and extended family and social gatherings of family and friends. The calendar was very filled back in the day. I have to admit, now the calendar is equally filled. Instead of going to a pediatrician and the orthodontist, my husband and I visit an ever growing array of medical professionals, for every body part imaginable. Our birthday list has grown, as we have added a son and daughters-in-law, and grandchildren. The calendar hangs in the same spot as always. This year it has Monet prints on it, and I let my husband choose it without saying a word, which is very unusual. I guess after 44 years I am learning to pick my battles...

A new year, like a new calendar, is filled with promise and possibility. Illinois will have a new Governor in 2019, and you can rest assured that at some point our defined benefit pensions will come up in conversations that take place in Springfield. We must be ready to engage in the political process, beyond simply voting to safeguard our benefits. Membership in WLSU and IRTA keeps us up to date with issues that impact us as retired educators and allows us to be better stewards of our pensions.

As co-president of WLSU I hope that the year is filled with positives for you, our members, as well as for our organization. We were facing two Board vacancies as we approached 2019, and I am thrilled to report that we were able to fill each with members who are willing to step up and do a bit extra. We are always open to your ideas and suggestions and genuinely appreciate your involvement at any level in WLSU. My hope is that you will fill in our two general membership meetings, and two luncheons, on your 2019 calendar and plan to attend them, if possible.

Wishing you health and happiness in the new year...

Julie Jeter, co-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, email— members@trsil.org
 website: <http://www.trsil.org>

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

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 Onofria Perricone or Louise Sterett.

WLSU Contact Information --- Website: www.wlsu.weebly.com

Presidents	Membership	Membership	Treasurer	Foundation
Julie Jeter /Vince LaPaglia	Onofria Perricone	Barbara Lucente	Louise Sterett	Frances Pettersen
708-352-7115/708-476-8400	630-985-5861	708-207-4890	630-325-6470	630-985-7508
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Membership Report

The holiday season has passed, and we look forward to Spring. Retailers were quite happy with the brisk sales seen during the holiday buying frenzy. Unemployment remains low, but for older Americans there are some problems. *The Wall Street Journal* has documented some of these. This past June the *Journal* ran an article headlining “Time Bomb Looms for Aging America.” The sub-headline said, “Low incomes, paltry savings and debt leave many Baby Boomers unprepared for retirement.” More than 40% of households headed by people aged 55 to 70 lack sufficient funds to maintain their living standard in retirement. Resources available such as Social Security and 401(k) retirement funds bring in a median income of just under \$8000 per year. Many in this group stay on the job, take menial jobs as senior citizens, dig into savings, or rely more on children, and sometimes friends, for funding. This does not sound like the Golden Years.

The Wall Street Journal followed up with another timely article in December 2018. It was titled “Booming Job Market Can’t Fill Retirement Shortfall.” Many older Americans would ideally build up their savings and pay down debt before easing into retirement. However, according to the article, 8 million older citizens are out of work or stuck in low-quality jobs offering little opportunity to prepare for retirement. Retirement is now often 20+ years in length. More is needed to keep a certain life style. Also what had been the greatest safety net for the elderly, other than Social Security, is also evaporating. Seventeen percent of workers age 55 to 64 had a pension plan in 2016, down from 33% in 1992, according to the Boston College Center for Retirement Research. To have a pension is an economic godsend. Having a defined benefit plan like TRS is something to cherish and protect. You should not endure the economic worries that many older Americans face daily. Your pension, subsidized health care, and 3% COLA are your first line of defense. Your retirement job is to preserve and protect this economic nest egg. Membership in the IRTA/WLSU should be the least you do in the way of protection. Your membership delegates others to fight for your pension and health care benefits. If you feel your pension is safe, think again. The *Chicago Tribune* this past December heartily endorsed Rahm Emanuel’s prescription for the state’s pension woes: amend the Illinois Constitution. The IRTA is keeping an eye on this development. Go to the IRTA website to read the 12/14/18 Memorandum from IRTA lawyers titled “The Infeasibility of the ‘Arizona Solution’ in Illinois.”

Your role is to help the IRTA get and retain members. Numbers are important to politicians. The IRTA only has one-third of all TRS annuitants as members. We need to do better to safeguard our pensions. Ask your retired-teacher colleagues if they are members. Tell them they can easily join by going to Google and typing in IRTA to get to the website. Make sure to follow up to be sure they joined. You may also help by signing up non-teachers as associate members. Every current IRTA member with a spouse should sign him/her up as an associate member. Life membership is only \$125. If you know any active teacher within 4 years of retirement, he/she can also join at the IRTA website free until retirement.

With the new year here we find we have approximately 100 members who have not renewed membership for 2019. Members who fail to renew will not receive another newsletter, and all communications will stop in March 2019. Please send a check to our Treasurer, Louise Sterett, made out to WLSU/IRTA. Her address is 770 57th St. #2, Clarendon Hills, IL 60514. Renewing for more than one year is always a big help. Dues are \$12 annually, \$30 for 3 years, \$45 for 5 years and \$125 for Life membership. Check your newsletter label or email/call Louise Sterett or Barbara Lucente if you are unsure of your dues status. See Contact Box for email or phone information. Please remember that IRTA dues do not cover membership in WLSU. Our unit must collect its own dues.

IRTA membership as of January 8, 2019 is 38,435. Please protect your financially secure retirement by helping to recruit new members and remaining a member of both the IRTA and WLSU. As A. Philip Randolph, who organized the Pullman rail car workers union, said long ago, "If you stand firm and hold your ground, in the long run you'll win." Let's all work to preserve our 'winning' pensions.

Happy New Year and thank you for being a member of WLSU.

Tom Szot, Membership *emeritus*



Legislative Update

Legislatively, there is not any new information as we are gearing up for a new governor and legislators to be sworn in on January 9, 2019.

IRTAPAC



The IRTAPAC 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.

The IRTAPAC Committee has a process to determine whom we support and endorse through a questionnaire that helps it assess the positions of Illinois legislative candidates. . There is currently \$70,384 in the PAC Fund.

The goal is to increase the number of people who participate via deduct for the PAC Fund. Deduct takes \$1 a month from your pension check. Many of you may

make a yearly

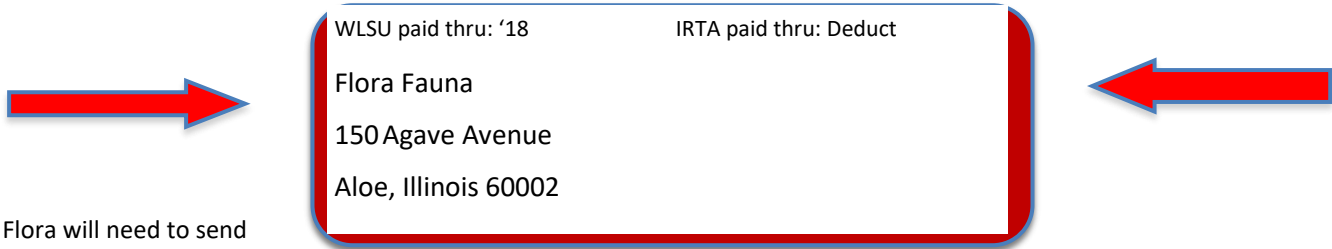
contribution to the PAC; however, through deduct, our legislative committee knows exactly what to expect as far as funds are concerned. It is a more reliable measure of what funds can be disbursed for lobbying.

Look for the form on the website www.irtaonline.org.

The November election brought many new faces to the General Assembly. It is our responsibility to contact our legislators and help educate them regarding the history of the pension system, why there is a deficit, and how it could be alleviated without diminishing or impairing what retired teachers have paid for and earned.

Read Your Label

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



Note: Flora will need to send

In her WLSU dues for 2019.

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

Please contact Louise Sterett or Barb Lucente with any questions. See the WLSU Contact Information Box.



My Membership/My Benefits

Tasty Discounts: Go to www.myAMBA dining.com to locate participating restaurants in your specific area. The values range from \$5 for a \$25 gift certificate to \$20 for a \$100 gift certificate. No computer—no luck!

Insurance Discounts: For significant discounts on **Auto and Homeowner's Insurance**, contact Liberty Mutual's Christy Bertolino. Her office number is: 630-232-8100 Ext. 56705; her cell number is: 1-224-238-0240; her email is: christy.bertolino@libertymutual.com

AMBA's New Long-Term Care Plans: Aetna Home Care Plus Insurance, Aetna Recovery Care Insurance. The IRTA Board of Directors has endorsed these two plans. For specifics contact AMBA at: 1-800-258-7041

Get more information about these and other benefits at the March Membership Meeting .

Just for Fun—Trivia Question

Send your trivia question (perhaps on a topic from your subject area, along with the answer and your name and school) to: kotchlog@sbcglobal.net.

The question for this issue is from Carol Marasovich of District 204 (Lyons Township H. S.). How did the very popular sport of Pickle Ball get its name? Answer on P. 6.

Gus Jackson, Member Benefits Chair

WLSU/IRTA WELCOMES THESE NEW MEMBERS



Margaret Austrevich	Doris McGuire	Bryan Revor	Michele Krunis
Linda Moseley	Peter LoPresti	Germaine Lewan	Mary Rogers
Laura Belter	Vincent Ayala	Gregory Porod	Leonel Pardo



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

Roger Johnson	James Olmstead	Patricia Pulido
Ernest Karamas		Joanne Lovig



Foundation News

The IRTA established the Illinois retired teachers Foundation in 1985 when IRTA became aware of a growing number of retired educators who were experiencing financial difficulties. Since then the mission of the Foundation has been expanded to providing scholarships to prospective teachers and providing grant money to active teachers.

A major source of funding for these programs comes from the return address label campaign. The members of WLSU are encouraged to support this campaign as well as continue to donate to the Foundation.

The Annuitant Assistance Program is currently assisting ten retirees on a monthly basis. One time needs such as real estate tax payments, medical and dental bills have also been met. The total spent was \$47,100. The application for financial assistance can be found on the IRTA website at www.irtaonline.org or by calling the IRTA office at 1-800-728-4782. One need not be a member of IRTA to qualify for assistance.

Applications are now available for the 2019 **IRTA Foundation Scholarship**. One \$1500 scholarship is available in each of the six IRTA areas. These scholarships are open to incoming juniors or seniors who have been accepted in their college or university's Teacher Certification Program. The application and guidelines are posted on the IRTA website at www.irtaonline.org or contact Susan Goetz at 1-800-728-4782. They can also be obtained by contacting Fran Pettersen at narfp@sbcglobal.net or by calling 630-985-7508. The applications must be postmarked on or before March 7, 2019.

Excellence in Education Grants were awarded to 76 active teachers in the fall of 2018 for a total of \$36,500. Eight of the award winners are from Area 3. Information about applying for the grants will be on the IRTA website soon. The deadline for applying will be in June.

Again, one need not be an IRTA member to apply for the scholarships or grants.

Fran Pettersen, Foundation Chair



Seniors and Social Media

It's been reported that while 67% of seniors use the internet, only 34% use a social media site. Social media is valuable as a communication tool to provide connection to family and friends as well as to enhance cognitive skills. Connection helps lessen isolation by helping users research health issues, share experiences with others, and receive support.

If you're not familiar with social media or need a refresher, here are some basic definitions:

Facebook allows users to create a profile, share information by posting it, and see and react to posts by friends. www.facebook.com

Twitter is a site used to post short 280 character messages called tweets. Users subscribe to receive "tweets" from others. President Trump is a most famous Twitter user. www.twitter.com

YouTube allows a user to post/upload his own videos and to view the videos of others www.youtube.com

Instagram is a smart phone app that allows you to post photos and videos to your friends. You set up Instagram by getting the app from the Istore or your android store and setting up an account as you would for Facebook

Pinterest is a website that allows you to save images and ideas on your personal "pinboard." It's commonly used for saving recipes, decorating and craft ideas. www.pinterest.com

Linkedin is a site for professional use. You may connect with others in your profession, post resumes, and look for jobs. www.linkedin.com

These are very abbreviated definitions. You may go to each site to learn much more, or you may read more about them in magazines and newspapers. And do keep in mind that while technology is very helpful, it does not replace social interaction with real people!

Excerpted from "Getting Social on Social Media," by Mandy Hamilton I **Keenager News**, September 2018. Primary Source: www.lifewire.com **Barbara Grabowski, For Your Information Chair**

Answer to Trivia Quiz: The man who started the game named it after the family dog, Pickles.

Mark Your Calendar— 2019 Dates

January 15, Tuesday	Executive Board Meeting	Plymouth Place	10:00 a.m.
March 13, Wednesday	Membership Meeting	Ashton Place	10:00 a.m.
April 2, Tues	Executive Board Meeting	Plymouth Place	10:00 a.m.
June 20	Area 3 Conference	Bradley, Illinois	
May 9, Thursday	Membership Luncheon	Ashton Place	11:15 a.m.
May 21, Tuesday	Executive Board Meeting	Plymouth Place	10:00 a.m.
August 20, Tuesday	Executive Board Meeting	Plymouth Place	10:00 a.m.
September 10, Tuesday	Membership Meeting	Ashton Place	10:00 a.m.
October 8, Tuesday	Executive Board Meeting	Plymouth Place	10:00 a.m.
October 13-15	IRTA Convention	Springfield	
December 6, Friday	Membership Luncheon	Ashton Place	11:15 a.m.

Don't forget to mark your calendar for the IRTA 2019 Convention on October 14 & 15 at the Crowne Plaza Hotel in Springfield, Illinois. We usually are allowed 35+ delegates, and we would like to have a full contingent.

2018 Word of the Year according to Dictionary.com
Misinformation



TRS Annuitant Trustee—Watch for Online or Snail Mail Ballots, and Vote

IRTA endorsed candidate for TRS Annuitant Trustee is Douglas Strand of East Moline, IL. He served as an educator for 40 years at United Township High School in East Moline, IL. Doug has served on several boards, including the Blackhawk College Board of Trustees, the East Moline City council, the East Moline Pension Board as well as the Blackhawk RTA. The following is an explanation of what to expect if there is an election for the TRS Annuitant Trustee position.

If TRS has an email on file for the member, TRS expects the member to vote online. TRS will notify members via email when the online voting is available in late March; it will not be just one day of voting.

If TRS does not have an email on file, TRS will mail the voting information to the member. For the last election in 2017, paper ballots were mailed out during the end of March.

Open online voting will correspond with when the paper ballots are mailed. Online voting will end at 10 a.m. on May 1, 2019. All votes for both mailed and online votes will be tallied on May 1, 2019.

Advice for those of us over 65

Keep a healthy life, without great physical effort. Do moderate exercise (like walking every day), eat well and get your sleep. It's easy to become sick, and it gets harder to remain healthy. That is why you need to keep yourself in good shape and be aware of your medical and physical needs. Keep in touch with your doctor, do tests even when you're feeling well. Stay informed.

Be proud, both inside and out. Don't stop going to your hair salon or barber; do your nails; go to the dermatologist and the dentist; keep your perfumes and creams well stocked. When you are well-maintained on the outside, it seeps in, making you feel proud and strong.

Propaganda Techniques

Projection/Flipping—Take whatever underhanded tactic one is using and accuse opponent of doing it to you first.

Rewriting History—Make the facts fit one's worldview because it is easier to reject reality than to change one's viewpoints.



Scapegoating—If you can find a group to blame for social or economic problems, you can justify violence/dehumanization of them and subvert responsibility for any harm that may come to them.

Bullying—A bully exploits the lack of confidence of someone by scolding the person into submission or compliance. The person to escape an uncomfortable position cedes authority to the bully.



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 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 # _____

Please print or use your return address label.

(Only required for Dues Deduction)

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.



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

DIRECT LINE

“Investing in the FUTURE of retired teachers”

March 13 Membership Meeting—no rsvp required—10 a.m. Ashton Place