



February/March 2022

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

Midwinter Thoughts:

I read this poem a while back on a cold midwinter afternoon, and it warmed me. This poem reminds older adults of several things so easy to forget—How quickly life passes (especially in a pandemic), to not miss the best moments in life and that the word *afterwards* should no longer be in our vocabulary. Bouchar Doufi is a Canadian citizen of Sensales descent living in Montreal. He seems to understand...Here are his midwinter musings...stay positive; stay warm.

Kate Singletary

"Barely the day started and
it's already six in the evening.
Barely arrived on Monday
and it's already Friday.
.. and the month is already over.
.. and the year is almost over.
.. and already 40, 50 or 60 years
of our lives have passed.
.. and we realize that we lost
our parents, friends.
.. and we realize it's too late
to go back.
So.. Let's try, despite
everything, to enjoy
the remaining time.
Let's keep looking for
activities that we like.
Let's put some color in our grey.
Let's smile at the little
things in life that put balm in our hearts.
And despite everything,
we must continue to enjoy
with serenity this time we
have left.
Let's try to eliminate the
Afters..
I'm doing it after.
I'll say after.

I'll think about it after.
We leave everything for
later like " after " is ours.
Because what we don't understand is that:
Afterwards, the coffee
Gets cold.
Afterwards, priorities change.
Afterwards, the charm is broken.
Afterwards, health passes.
Afterwards, the kids grow up.
Afterwards, parents get old.
Afterwards, promises are forgotten.
Afterwards, the day becomes the night.
Afterwards, life ends.
And then it's often too late.
So.. Let's leave nothing for later.
Because still waiting to see later, we can lose
the

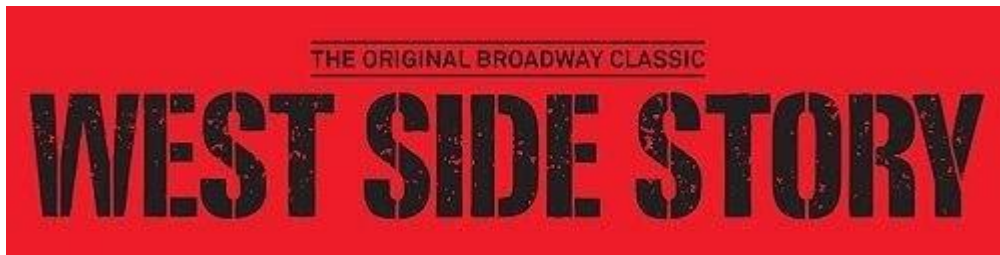
best moments,
the best experiences, best friends,
the best family.
The day is today.
The moment is now.
We are no longer
at the age where we can afford
to postpone what needs to be done right away.
It Looks Like An Eternity,
But It's A Short Trip,
Enjoy Life And Always Be Kind."



SEND TICKET REQUEST TO: KATE SINGLETARY/422 COMMONS CIRCLE/CLARENDON HILLS, IL, 60514

PROOF OF VACCINATION AND A MASK REQUIRED FOR ENTRY

IN CONCERT



SUNDAY, APRIL 10, 2PM

MC ANINCH ARTS CENTER, COLLEGE OF DUPAGE, 25 FAWELL BOULEVARD, GLEN ELLYN, IL

***TICKETS: \$35 MEMBERS/\$40 GUESTS**

***75 PIECE ORCHESTRA, 4 SOLOISTS, PRE-SHOW DISCUSSION ON BERNSTEIN/SONDHEIM**

***PARKING DIRECTLY IN FRONT OF MAC ENTRANCE**

***ALL TICKET PRICES REFLECT A DISCOUNT. WLSU PAYS FOR SOME OF THE TICKET COST SO THE EVENT IS MORE AFFORDABLE TO MEMBERS AND GUESTS.**

***TICKETS WILL BE DISTRIBUTED FROM A PAID TICKET LIST LOCATED AT THE MAC ENTRANCE. PLEASE COME AND PICK UP YOUR PAID TICKET STARTING AT 1:45PM**

REGISTRATON FORM

MEMBER NAME: _____

MEMBER EMAIL: _____

MEMBER PHONE: _____

HOW MANY MEMBER TICKETS ARE YOU PURCHASING? _____

HOW MANY GUEST TICKETS ARE YOU PURCHASING? _____

MAKE CHECKS PAYABLE TO WLSU. AMOUNT ENCLOSED? : _____



WLSU member Glenn Brown has forwarded to *Direct Line* several articles of interest to the membership. They are too lengthy to reprint here but summaries are attached with directions for accessing them online:

“How to Protect Yourself Against Identity and Cyber Theft”

This article includes the best ways to protect your credit, assets, and identity. It also includes information on passwords, monitoring financial accounts, credit reports, phishing scams, and much more.

“What You Shouldn’t “Pay For”

An A to Z list of tech services that may or may not be of benefit to you, including extended warranties, cable tv, and more.

Both of these articles are from *Consumers’ Checkbook*, an online source available at www.checkbook.org

You may also Google the titles or find them on Glen Brown’s Blog.

Spend Those Gift Cards!

In Illinois State Treasurer Michael W. Frerichs E-Newsletter, he strongly urges using those gift cards that you may have received during the holidays as soon as possible. He reminds that although bank cards are typically good for five years, inactivity fees can start being added on in less than 12 months. If you misplace or forget about a bank card, chances are that by the time you try to redeem it, a large portion of the balance may have been eaten up in fees.

Restaurant cards and merchandise cards are only good as long as the restaurant or business stays open. (In Illinois retailers and restaurants are not allowed to charge fees on gift cards.)

Illinois Drivers Licenses and ID cards

Licenses and IDs that have an expiration date between January 1, 2020, and March 31, 2022, have been extended until March 31, 2022.

Check the Secretary of State website <http://www.ilsos.gov> to see if Drivers License facilities are open or closed because of COVID. They are open at the time of this printing.

Barbara Grabowski, For Your Information Committee

Come to an Executive Board Meeting and Consider Joining the Board, 10:00 a.m. at Plymouth Place.

Tuesday, March 22; Tuesday, June 7; Tuesday, August 9; Tuesday, October 11

Things to do in ‘22

Sunday, April 10—2:00 p.m., MAC at College of DuPage: *West Side Story* in Concert with soloists and do- cent talk on Sondheim/Bernstein. \$35.00 members, \$40.00 guests

Friday, June 17, Bus leaves at 11:30 a.m., *A Day at Wrigley Field*. Bus Trip (snacks and beverage provided to a 1:20 p.m. Cubs game. \$55 members, \$60 guests. Bus location TBA

Tuesday, September 13, Noon at The Community House, Hinsdale: *Paint and Lunch*...Join us to create your own masterpiece with instructors from Pinot’s Palette. Enjoy a gourmet boxed lunch while painting. Art materials, your canvas and lunch included in ticket price. \$45.00 members, \$50 guests

Friday, December 9—11:00 a.m. Venue TBA *Annual WLSU Holiday Luncheon*. \$30 members, \$35 guests

All ticket prices reflect a discount. Details and sign-up information on each event will be in 2022 newsletters and special mailings.

Membership Report

This report in the *Direct Line* one year ago began with: “Undoubtedly, this past year was one none of us will miss.” Unfortunately, not much has changed, at least for the better. We won’t miss 2021 either. We have yet another new COVID variant and hospitals are filling again. There are still many people who are unvaccinated. Many of them are angry that their “rights” are being infringed upon by the majority. Inflation is still with us, and there is a shortage of certain goods. Readers of this column can easily add to this distress list with personal stories.



But again this year, there are personal positives that you enjoy as a retired educator in Illinois. Your pension is still being deposited in your bank. Your Cost of Living Adjustment (COLA) raised your pension amount by 3% in February. Your COLA becomes effective January 1 following either your first retirement anniversary or your 61st birthday, whichever is later. Unfortunately, the Consumer Price Index (CPI) was 7% for the 12 months ending this past December. This is the largest 12-month increase since 1982. Economists give many varied reasons for the rise. Nevertheless, please remember that your COLA benefit of only 3%, in a year of 7% inflation, is always the largest target of any “Pension Reform” legislation.

Another positive is that your health care insurance premium remains steady with a modest increase for some and a small drop in one PPO plan for others. This is despite the fact that health care costs have been rising faster than inflation for years and will likely continue on this course. Fidelity Investments estimates that an average retired couple age 65 in 2021 may need approximately \$300,000 saved (after tax) to cover health care expenses. This does not include the cost of long-term care that many older retirees will find necessary.

This has also been a tough year for your WLSU unit. Unfortunately, 2021 saw double the deaths of members compared to the year before. We lost 36 members. Our total membership number dropped by 57 after years of modest increases. It has been harder to increase our number of new retiree members. Without new members and returning members who renew their membership, the entire structure that supports the work done by the IRTA protecting your pension is weakened. Without our input as IRTA/WLSU members, legislators are free to do as they please. **It is necessary for us to recruit more members.** We need the help of our current members to sign up friends, relatives, current non-IRTA retirees, and new retirees. Enrolling anyone as a new member is very easy to do online. Go to irtaonline.org. On the website, follow directions under “Association” and “Join Now.” Any person owing IRTA dues may also renew online.

Coming into the new year, we find that WLSU has approximately 160 members who have not renewed membership for 2022. By the time you receive this newsletter, and if you owe WLSU dues, you’ll have received 2 reminders to mail your dues to our treasurer. **Members who do not renew will not receive another newsletter, and all communications will stop in March.** Please send a check to our Treasurer, Louise Sterett, made out to West Lake Shore Unit. Her address is 770 57th St., #2, Clarendon Hills, IL 60514. Renewing for more than one year is an enormous help. Dues are \$30 for 3 years, \$45 for 5 years and \$125 for Life membership. Check your newsletter label or contact Louise Sterett or Steve Yurek if you are unsure of your dues status. See Contact Box for email or phone information. Please remember that IRTA dues do not pay for membership in WLSU. Our unit must collect its own dues.

In closing, it is up to all of us to protect our financially secure retirement by helping out if you are at all able. The large majority of us will live far into retirement, and to enjoy your “golden years” you’ll need to keep your pension funds coming in monthly. How long may you live while retired? For an estimate, go to Social Security Administration or simply google, ssa.gov. Click on the Retirement and Survivors Benefits: Life Expectancy Calculator. According to a quote attributed to Mark Twain, “Do not regret growing older. It is a privilege denied to many.” Enjoy it while you are able!

Wishing you a happy and healthy New Year and thank you for being a member of WLSU.

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 your 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

**Harry McGinnis Doris Courts Martha Barry Patricia Reaves
Lillie Cook Tywana Rand Karen McMillin Ronald Wade**



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.

**Martha Klybert Louis Marovitch William Stamper Katherine Perry
Peggy Minnick Helen Callahan Anthony Jandacek**

WLSU Contact Information

Website: www.wlsu.weebly.com

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Membership

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Treasurer

Louise Sterett

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lasterett@yahoo.com

Foundation

When stupidity is considered patriotism, it is unsafe to be intelligent. Isaac Asimov



IRTAPAC

The IRTAPAC is a way to protect our benefits. It provides financial support to legislators who support us and thus prevents impairment of our benefits. Many of you may make a yearly contribution to the PAC; however, if you opt for deduct of \$1 per month, from your pension check, that allows the PAC committee to know exactly what to expect as far as funds are concerned. It is a more reliable measure of what funds can be disbursed for lobbying and protection of benefits. Look for the form on the website: www.irtaonline.org, and sign up for deduct of PAC donations.



News From IRTA **IRTA NEEDS YOU AND YOU NEED IRTA**

(January 24, 2022 - Springfield, Ill.) - The Illinois Retired Teachers Association (retired teachers, administrators, coaches, counselors, school nurses, et. al) filed a lawsuit Monday seeking to correct an unconstitutional move by the State of Illinois which dramatically reduced contributions made to the Teacher Health Insurance Security Fund. That move worsens the financial footing of the fund, which is already on the verge of default, and places the health benefits of retired teachers in dire jeopardy.

To view President Funkhouser’s explanation, copy and paste the link below into your browser or go to www.irtaonline.org. At the top of the home page is a large red banner. Click on that to see the video, the text of the lawsuit, and the actuarial data.

<https://www.youtube.com/watch?v=RLywCuPzb68&feature=youtu.be>



IRTA, HELPING EDUCATORS—PAST, PRESENT, FUTURE

The IRTA Foundation awarded \$37,215 in grant money to 65 active teachers. The grant money will enable these teachers to enrich classroom instruction with materials otherwise unavailable to them. Nine of these grants were awarded to active teachers in Area 3. Jennifer Giernza, who teaches at Jefferson Elementary School in Berwyn, is a local grant recipient.

Information and the application for the 2022 Illinois Retired Teachers Association Scholarship Program is now available on the IRTA website under Foundation Information. An application can also be obtained by contacting Fran Pettersen at narfp@yahoo.com or 708-302-2129. This \$1500 scholarship is available to students who are juniors or seniors in college and have been accepted into an accredited Teacher Certification Program. The applicant must be a resident of Illinois but may attend a school in any state. Also, the applicant must have and maintain a 3.0 GPA on a 4.0 scale. The deadline for the scholarship application is March 7, 2022.

Currently, the Foundation is assisting eight annuitants for a total of \$3425 a month, and one annuitant is receiving assistance with property taxes. **Fran Pettersen, (interim)**

Need a Good Read:

“History was simply a study in futility. Because people never learned. Century after century, they committed the same atrocities against one another or against the earth, and the only thing that changed was the magnitude of the slaughter.....Conscience was a devil that plagued the individual. Collectively, a people squashed it as easily as stepping on a daisy.” *From Purgatory Ridge* by William Kent Krueger — Looking for a good read? Have you tried Krueger? If you want to read the Cork O’Conner series, set in northern Minnesota, start with *Lightning Strike*.

Nothing in all the world is more dangerous than sincere ignorance and conscientious stupidity.
Martin Luther King, Jr.



Holiday Luncheon

Friday, December 3, 2021

The WLSU (West Lakeshore Unit) held its annual Holiday Luncheon and meeting on Friday, December 3, 2021. During the meeting portion of the Luncheon the election of officers was held and Richard Frankenfeld from TRS made a presentation and answered questions. In addition, a Toys for Tots donation box was also made available. Below you will find pictures of luncheon participants and officers:



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 Louise Sterett.



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

- 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

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 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
PHONE ()	E-MAIL	UNIT West Lake Shore	SCHOOL DISTRICT RETIRED FROM

Please mail to IRTA.

Everybody needs a passion. That's what keeps life interesting. If you live without passion, you can go through life without leaving any footprints. Betty White

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”

DIRECT LINE

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

