



February/March 2023

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

Vice-President's Message

The start of a new year is a great time to reflect on the past and think about changes or goals for the coming year. A new year gives us a fresh start and infinite possibilities. With a new year comes new hopes, new ideas, and new adventures.

This is a wonderful opportunity for members to do something “new” and become a more active member in our West Lake Shore Unit. There are large and small tasks that will support our unit such as helping set up a venue for an event or helping pass out tickets.

From a survey taken last year of new members, social activities such as plays, concerts, sporting events, luncheons etc. were the top priority. Our focus last year and this year has been on those events. Some of these were met with enthusiasm but others were not. We are hoping more members will participate in our planned events this year and make suggestions for other options

By supporting WLSU, you are also supporting IRTA which serves as our advocate in important issues that come out of Springfield and Washington. A good example is the recent transition from United Health Care to Aetna. Those of us who have lived through a pension crisis know first-hand how important it was to have the IRTA and WLSU fighting for retirees. When you receive an email from IRTA or WLSU please do not delete it until you have read the email. An informed membership makes for a strong organization.

May the New Year bring you and yours happiness, peace and prosperity.

Wishing you a joyous 2023,
Fran Pettersen, Vice President



Website: www.wlsu.weebly.com



SOUTH PACIFIC
SUNDAY, APRIL 16 AT 3PM

The New Philharmonic Orchestra, along with outstanding vocalists, will present the music of the ten time-Tony Award winner SOUTH PACIFIC. The powerhouse team of Rodgers and Hammerstein wrote “Bali Ha’I,” “Some Enchanted Evening,” and many more. There are a limited number of tickets at this special price. There will be a CHAT session after the performance with Conductor Kirk Muspratt.

TICKETS: \$40 MEMBERS \$45 GUESTS

PARKING DIRECTLY IN FRONT OF THE MAC (25 Fawell Blvd, Glen Ellyn IL)

Tickets will be distributed at The Mac the day of the concert. Members of the Program Committee will be in the lobby by 1:30 pm. The person registering will receive an envelope with the number of tickets paid for on his registration form.

REGISTRATION FORM

MAKE CHECKS PAYABLE TO WEST LAKE SHORE UNIT

MEMBER NAME _____

MEMBER EMAIL _____

MEMBER PHONE# _____

OF MEMBER TICKETS _____ # OF GUESTS _____

AMOUNT ENCLOSED _____

Send registration to FRAN PETERSEN, 8613 THISTLEWOOD CT, DARIEN IL 60561

RSVP BY MARCH 20, 2023

Mark Your Calendar

March 14	Executive board Meeting	Plymouth Place	10:00 a.m.
March 15	Membership Meeting	TBD	TBD
May 4	Membership Luncheon	TBD	TBD
June 6	Executive Board Meeting	Plymouth Place	10:00 a.m.
June 7	Area 3 Conference	Zoom	10:30 a.m.
September 13	Membership Meeting	TBD	TBD
August 8	Executive Board Meeting	Plymouth Place	10:00 a.m.
October 10	Executive Board Meeting	Plymouth Place	10:00 a.m.
October 16-17	IRTA Biennial Convention	Crowne Plaza Hotel, Springfield	
December 1	Memberssship Luncheon	TBD	TBD

Log in to irtaonline.org For the Latest Information

The Member Portal located in the Member's Only section of the IRTA website has been revamped.

IRTA members' usernames are now their email, and they need to establish a new password. Members can review their own personal information, pay their dues, see when their membership is up for renewal, donate or review their donation history, register for an event, and update their profile information. The Member's Only section of the website looks similar to how it did in the past, but it has been updated to use with the new IRTA database. Check it out. There is a lot of good information there, including information about TRAIL and TRIP.

UPCOMING EVENTS

In early June a lunch is being planned. We are hoping to get names of those who will be retiring at the end of this current school year. The plan is to invite them to the lunch so they can meet members of WLSU and hear from them all the joys that come from retirement. If you know anyone who will be retiring, please pass this information to Fran Pettersen narfp@yahoo.com.

In late August we will have group tickets to the Andy Warhol exhibit at COD which will also include a presentation by one of the COD docents.

Details of these events are being finalized. Look for further information in the *Direct Line* and/or from a Constant Contact email. The price we charge members and guests does not cover the full cost of any event. WLSU is thrilled to see members enjoy these activities and works to be sure the events are affordable.

MEMBERSHIP

is the Best Value

When I was growing up, I'd enjoy games that called for me to see how objects are related. For example, a bear, fox, and kangaroo are all animals. Can you guess how health, home, auto, and wedding are related? If you guessed that they are all types of insurance coverage, you are correct. What is wedding insurance? You may ensure that the happy day comes off as planned. What would happen if on your wedding day, there is a terrific snowstorm or flooding, and you cancel or delay the affair? If you had wedding insurance, your monetary loss would be covered. In fact, one can purchase insurance in case of multiple births, loss of a limb, or even alien abduction. You only collect on insurance in the case of a loss normally. If you have a fire, you hopefully have homeowner's or renter's insurance. If a loved one dies, he may have had life insurance to pay funeral expenses. If your car is in an accident, your auto insurance will hopefully cover the repair or replacement. These insurance services are not cheap and are rising. Climate change plays a huge role in many parts of the country. Remember the floods in northern California in January? Who pays for the destruction to property after an event like that?

Last September, 63% of Americans were living paycheck to paycheck, according to a recent "Lending Club" report. They have saved no appreciable amount to cover an unforeseen expense. Hopefully, you are in the fortunate 37% who can go on vacations, eat out, and pay your rising utility bills without getting a loan. Likewise, in an article by Mark Solheim in the recent *Kiplinger's Personal Finance magazine of February 2023*, he states that longevity is the biggest financial risk retirees face because their money could expire before they do. To estimate your longevity, answer the questions at www.livingto100.com. You may be surprised or shocked.

Your pension is your insurance policy and allows you to have financial security throughout your life. However, can you ensure that it will keep arriving every month with a 3% increase annually for as long as you live? The answer is, "not for sure." However, you do currently possess an inexpensive insurance policy to keep your pension intact. It is your membership in the IRTA/WLSU. The IRTA's main priority is protecting your pension. Think back to May, 2015 when the Illinois Supreme Court voted unanimously to uphold the pension protection clause in the state constitution. It was the IRTA that brought the suit to the forefront and got a favorable decision in the court. Here was an example of your IRTA "insurance" working without a loss to you. This protection costs at the most \$40 per year. It's even less if you have it deducted from your pension check monthly. WLSU costs are also minimal when you consider the work being done on your behalf by the WLSU board on a voluntary basis.

Make sure you keep your IRTA/WLSU "insurance" up to date. If you are one of the 115 WLSU members who still owe dues for 2023, please pay now. 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.

The stability of any organization is its ability to grow and prosper. We can't grow without retaining current members and recruiting new members. Just under 1/3 of retired teachers are IRTA members. We need our members to recruit relatives as associate members and retired teacher colleagues as full members. This has become a simple process to be completed by using a computer and going to irtaonline.org. Proceed to "Join Now" and follow prompts. If you don't wish to use a computer, call the IRTA at 800-728-4782 to speak to a real person. You will be guided on how to become a member.

Keep your IRTA/WLSU "insurance" because it provides some protection against losing your economic lifeline. It seems appropriate to end with an insurance joke. My friend told me about his new life insurance policy. He said, "I got a new life insurance policy, but the small print is impossible to understand. All I'm sure of is after I die, I can stop paying."

Wishing you a happy and healthy New Year and thank you for being a member of WLSU.
Tom Szot, Membership *emeritus*



WLSU/IRTA WELCOMES THESE NEW MEMBERS

Lore Price Gail Hanzlik Kevin O'Mara Jennie Henzel Catherine Jacobs
Patti Warren William Foskett

Read Your Label:

WLSU paid thru: 2022 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 2023.

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 with any questions— lasterett@yahoo.com or 630-325-6470.

Know Someone Who is Retiring Soon?

Don't forget that IRTA/WLSU has a pipeline for those who have signed a letter of intent to retire in the next 4 years. Those who sign up for the pipeline and deduct receive free IRTA and WLSU membership until they retire. That entitles them to information about legislation and issues concerning health insurance and their pension, receipt of both newsletters and member benefits, and invitations to special events. Contact a colleague who is planning to retire and explain the benefits of belonging to IRTA/WLSU, the only organization devoted solely to retired educators and protecting their pensions and health benefits. Have them go to irtaonline.org to sign up.



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 Foundation

Aldo Mungai Patricia Wilson Rona Purpura Mary Hohe

Giving Back

Some years ago, WLSU ran a program in which we partnered with various schools to provide school supplies they needed. Sometimes the requests were very specific; we provided supplies for the Westchester middle school that were needed for their hands on science program, but others were the general supplies needed in classrooms, that often were purchased by active teachers themselves: construction paper, pens, pencils, markers. We all knew the essentials needed to make it through a school year. This program was very well received by our members. For people who had spent their careers teaching, it was a great fit, and while we were helping the particular school, it made us, the donors, feel wonderful to give back and help active teachers.

Now that the pandemic has abated, we would like to resurrect this program. In the next months I will be contacting schools that are within WLSU's geographical footprint. Our hope is that one of the contacted schools will be willing to partner with us. The goal is to get supplies collected for the beginning of the 2023 school term. We will keep you posted. **Julie Jeter, Foundation**



Exciting News—Get Better Informed

This year IRTA will be hosting all of its Area Conferences virtually, and you can get access to all of them. They will be spaced throughout the year, so you will get the most up to date information. The schedule is below, so mark your calendar. You will receive a ZOOM invitation to each.

February 22	Area 1 Virtual Conference	10:30 a.m.	
April 5	Area 2 Virtual Conference	10:30 a.m./	
June 7	Area 3 Virtual Conference	10:30 a.m.	This is our conference
July 12	Area 4 Virtual Conference	10:30 a.m.	
August 9	Area 5 Virtual Conference	10:30 a.m.	
September 6	Area 6 Virtual Conference	10:30 a.m.	

Keeping you aware of relevant news and critical trends that impact our association and our mission is one of our ongoing—and most important—goals.

To help you stay current with the fast-paced news cycle, we implemented a new service to our members which leverages Artificial Intelligence to deliver a personalized, bi-monthly e-newsletter to your inboxes.

Here is how it works:

1. The curated IRTA e-newsletter, “Good Dog News” arrives every two weeks in your inbox. (If you don’t see it on the 1st and 15th of the month, check your spam folder or promotions folder.)
2. As you select articles to read, your preferences will be learned by the AI, and content will be tailored to match your interests.
3. We’re only collecting topical data from the articles you’ve chosen to clic on within our newsletter; we are not accessing or using your data from other apps to inform these recommendations.

If you are having trouble finding your newsletter, try the following;

Check your SPAM/JUNK, Promotions or Social Folders! Emails from unfamiliar or domains may be filtered here. Be sure to report or mark it as a trustworthy email to avoid this happening in the future.

Add the Send From addresses to your email contacts list. The Send From addresses for IRTA’s e-newsletter is info@irtaonline.org. Also you can add @sentwithrasa.io and dirta@sentwithrasa.io

Move us to your primary inbox if you use Gmail.

Add us to your VIP list if you use Apple Mail.

Add us to your favorites if you use Outlook.

If that does not work, call the state office at 217-523-8488. Stephanie or Tricia can troubleshoot with you over the phone and send you a test email. After receiving the test email, you can add it to your primary email folder and add the address to your contact list.

IRTA HELPING EDUCATORS—PAST, PRESENT, FUTURE



Please keep in mind the IRTA scholarship which is available to any junior or senior in college pursuing a degree in education. **The deadline for applying is March 7, 2023.**

Last year we had only 26 viable applicants across the state. There is one recipient in each area. The amount of the scholarship is now \$2000.

If you know anyone who meets the above requirements, please make him/her aware of the scholarship and encourage him/her to apply.

The application can be found on irtaonline.org. or on www.wlsu.weebly.com. One does not need to be a member of IRTA to apply.

West Lake Shore Board



Where Are Your Important Papers?

A recent article in the AARP Bulletin (December 2022) reported on the proper storage for your important personal papers. It said that legal and financial professionals suggest a three tier system for storing and keeping your documents.

Tier 1: Essential Life Documents which require top-level care:

Social Security Card Passport Will Health Care Proxy Birth Certificate
Marriage Certificate Car Title Home Deed Divorce Papers

Tier 2: Important References should be stored for easy access:

401K or IRA Statements Life Insurance Policies Tax Returns (three to seven years)

Tier3: These documents should be carried with you:

Drivers License Other state issued ID Health Insurance Card
I would add your Covid Vaccination Card

The article also suggests using a fireproof safe or Bank Safe-Deposit Box to store your essential documents.

Barbara Grabowski—FYI (For Your Information Committee)

Help a Friend Become a Member of IRTA

Show a friend how to use the new tool to join: By texting the word Join to 70678. The friend will opt in and receive a text message to join IRTA. He will then receive a link to the IRTA dues deduct form. The short code can be used in IRTA email communications. The QR code is also located on the Join Now page of the IRTA website. If the individual does not join, 3 days later he will receive a text reminder and reminders will be sent in subsequent weeks as well. The messaging will be used for both recruitment and informational texts.

If you owe dues to either the state or local, you will be notified by IRTA or WLSU. Or you can check the label on your newsletter if you receive the letter via snail mail. Those of you who receive the newsletter via email may call Louise Sterett at 630-325-6470 or Steve Yurek at 630-991-1123.

IRTA CONSTITUTION UNDER REVIEW

A committee has been formed to review the IRTA constitution. Any IRTA member is welcome to look over our existing Constitution which has been in existence since 1955 and can submit an amendment (change) for consideration by the Constitution Committee and the IRTA body. Send your change suggestion

to susan@irtaonline.org The deadline for submission is June 1, 2023.

WLSU Contact Information

Vice President	Membership	Treasurer	Foundation
Fran Pettersen	Steve Yurek	Louise Sterett	Julie Jeter
708-302-2129	630-991-1123	630-325-6470	708-370-3929
narfp@yahoo.com	mathgreat34@comcast.net	lasterett@yahoo.com	jj149@aol.com

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 1-312-793-565 or 1-217-782-2141

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.

Aetna Alert

For those on the new Aetna insurance plan, you will want to register at Aetna.com to manage your account. Registration is fast and easy, and once registered, you can view your insurance plan, manage and order your prescriptions, and locate participating pharmacies.

With the now departing year,
May your cares and sorrows cease;
May the new one, drawing near,
Bring you happiness and peace.
S. Conant Foster

Try going GREEN with your next newsletter.
Contact Louise Sterett

“Investing in the FUTURE of retired teachers”

DIRECT LINE

West Lake Shore Unit
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