



February/March 2020
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

Mark your calendar for the March 12 Membership Meeting, see P.4

President's Messages

Looking forward to a productive New Year!

A new year—a new opportunity for me to serve the great educators of West Lake Shore IRTA. To the many whom I do not know yet, I hope to meet you all during my term as president. To all my colleagues in the western suburbs and from Lyons Township High School, I hope you will remember my favorite saying about leadership:

If we all take on a small task, the big tasks seem doable and the organization survives and thrives. I hope to encourage you all to help with a small task, accept a short assignment, or provide support for a project. The whole organization gets stronger when we all work together.

Furthermore, the wonderful Executive Board I work with is committed to maintaining and expanding our active membership by providing programs, meetings and events to entertain and enlighten the members in a variety of ways. Be sure to sign up for our March program, “Tea with Churchill,” coming up on March 12. RSVP is included in the newsletter. Hope to see you all at the Community House in Hinsdale for a spot of tea and treats and a great program!

We also will be encouraging you to take advantage of all the useful benefits IRTA provides. TRAIL members please note the information in this issue about our new Hearing Benefit now available to you.

Finally, in a national election year of such import, we will be vigilant in keeping you informed about what is coming out of Springfield and Washington that affects you and your retirement and health security.

Busy year, busy times—let's work together.

Best—

Kate Singletary

WLSU Contact Information	--- Website: wlsu.weebly.com		
President -Kate Singletary 508-737-1336 singletarykate@gmail.com	Membership Onofria Perricone 630-985-5861 operrisbcglobal.net	Membership	Treasurer Louise Sterett 630-325-6470 lasterett@yahoo.com
			Foundation Frances Pettersen 630-985-7508 narfp@sbcglobal.net



WLSU/IRTA WELCOMES THESE NEW MEMBERS

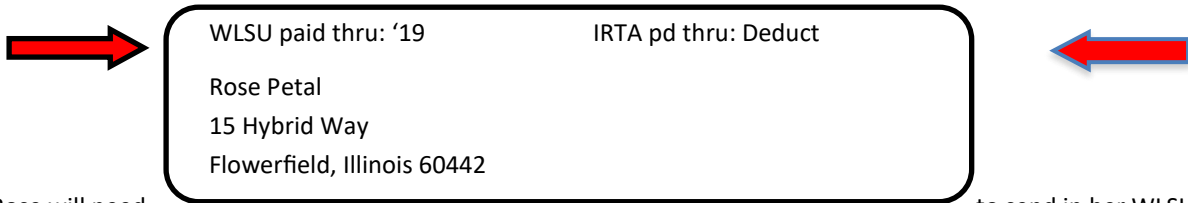
Patricia Franklin Christine Prendiville Randall Kadlec
 Linda Hamilton May Simpson Patricia Potokar
 Virginia Hill Stephanie Fair-Johnson



For each of our recently deceased members , WLSU donates \$25 to the IRTA Needy Teachers FuJudy Judy
 Judy Waring Mary Arvai Jeanne O’Connor Joan Bartolomei Robert Stastny
 William Wiggins Helen Krisciunas

Read Your Label

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 2020. 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 Onofria Perricone with any questions. See the WLSU Contact Information Box.**



Membership Report

A year ago this column lamented the state of financial well-being of all retired workers. The Golden Years did not sound so filled with gold. Retirees worried about outliving their money. Many retirees often live 20 years and longer in retirement. Ask yourself how you would cope if your monetary well ran dry. An article in the *Chicago Tribune* on June 14, 2019, agrees that one of the foremost problems for retirees is making sure their money lasts as long as they do. The headline warned that many retirees might run out of money 10 years before dying. We all have to face our mortality, but the final 10 years shouldn’t be filled with economic scrimping, struggling, and worrying. This makes the last years anything but joyful and most probably contributes to ill health, both physical and mental.

Membership Report...continued

A front-page headline in *The Wall Street Journal* on 12/20/19 said that Congress approved a sweeping overhaul of the retirement system. This law is the result of an aging population and employers moving away from funding worker pensions. The article states that Americans between the ages of 35 and 64 face a retirement shortfall of \$ 3.83 trillion with 41% of all households projected to run short of money in later life. A prominent provision of the new law encourages 401(k) plans to replicate a feature of defined benefit pensions by offering products with guaranteed income payments. This sounds like the old saying of what goes around comes around. Certain Illinois politicians and business-related interest groups are still attempting to eliminate our defined benefit annuities or parts thereof. According to CNN, in the early 1980's, 60% of workers had a defined benefit pension. According to the U.S. Bureau of Labor Statistics (BLS), in March 2018, only 17% of all private industry workers had access to a defined benefit pension. **This places your TRS pension in an elite class compared to private industry workers. Add to this the fact that your health care is subsidized and you receive a 3 % COLA.**

Why aren't all TRS annuitants doing all they can to protect this valuable asset? Good question. In fact, to the contrary, after the recent Janus decision banning unions from requiring government workers in union-represented work places to join or pay an agency fee, many foolishly-frugal union members left their union to avoid paying dues. (See *The Wall Street Journal* article of 11/22/19, titled "Unions Lose Members After Ruling"). Referring to the BLS report of 3/18 again, only 1% of non-union workers have a defined benefit pension while 34% of union workers possess the plan. **It hardly seems like a good idea to weaken your union and turn your back on fellow members to save a relatively small amount of money when weighed against the benefits resulting from a strong union.**

The same holds true for your membership in the IRTA & WLSU. Currently the IRTA membership numbered 38,688 on January 1. This is much too low and is a negligible annual increase of 253 members. During this past year 1,089 IRTA members passed away. We need all of our IRTA & WLSU members advocating the value of membership since, with politicians, numbers talk. Since only one-third of current TRS annuitants are members, we're not doing a good job. This is the first time in my memory that WLSU has not posted a gain of members over the past year. Our retiree local is not alone. Churches, clubs, veteran groups, bowling leagues, etc. are all concerned over dwindling membership. People don't seem to value these social connections as in the past. Being without social interactions is not a healthy situation for seniors. Isolation is unhealthy. Both IRTA & WLSU offer opportunities to expand your social network. There are meetings to attend, social engagements to partake in, trips to take, and positions to fill as a board member or volunteer helper. **Start off the new decade with a resolution to get out and expand your horizons.**

With the new year here we find we have approximately 120 WLSU members who have not renewed membership for 2020. Members who fail to renew will not receive another newsletter and all communications will stop this March. 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 an enormous 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 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.

In closing, please protect your financially secure retirement by helping to recruit new members and remaining a member of both the IRTA and WLSU. As Abe Lincoln said in 1843, "That 'union is strength' is a truth that has been known, illustrated and declared, in various forms in all ages of the world." Don't let Abe down.

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

Tom Szot, Membership Emeritus



“TEA WITH CHURCHILL” – THURSDAY, MARCH 12, 2020

WLSU MARCH MEMBERSHIP MEETING

**10AM–NOON AT HINSDALE COMMUNITY HOUSE, 415 W. 8TH STREET,
HINSDALE, ILLINOIS 60521**



Winston Churchill: The British Bulldog

COMMEMORATING THE END OF WWII

Bulldog Winston Churchill was one of the most influential people of the 20th century. From his participation in the Boer War as a military journalist, to his time as First Lord of the Admiralty, his career in Parliament and finally his becoming British Prime Minister in 1940, Churchill saw England through some of the darkest days of WWII. Hear the story of the life and career of this larger than life character.

Join us for an English Tea and Terry Lynch in his in-character presentation on Winston Churchill’s greatest days.

COST: \$20

RSVP WITH CHECK MADE OUT TO West Lake Shore-IRTA.

SEND TO:

Kate Singletary

422 Commons Circle

Clarendon Hills, Illinois 60514

RESPOND by MARCH 5,2020

Mark Your 2020 Calendar

March 12, Thurs.
March 31, Tues.
May 13, Wed.
June 9, Tues.
August 4, Tues.
June 23, Tues.
September 9, Wed.
October 20, Tues.
December 4, Fri.

Membership Meeting
Executive Board Meeting
Membership Luncheon
Executive Board Meeting
Executive Board Meeting
Frida Kahlo at COD
Membership Meeting
Executive Board Meeting
Membership Luncheon

Hinsdale Community House
Plymouth Place
Greek Islands
Plymouth Place
Plymouth Place
COD
Plymouth Place

10:00 a.m.
10:00 a.m.
11:00 a.m.
10:00 a.m.
10:00 a.m.
TBA
10:00 a.m.
10:00 a.m.
11:00 a.m.



My Membership/My Benefits —West Lake Shore Unit & IRTA (The Strength of Numbers) Overview of Benefits

Your membership, whether active or not, gives our individual unit and the state organization the power to ensure that our state legislators do not repeal or weaken our insurance and pension benefits. Through the IRTA, our voices are heard by the legislators. Each of us can increase the strength of our West Lake Shore Unit by becoming advocates, convincing retired friends to join West Lake Shore Unit and IRTA as well as reap some of the benefits listed below.

Travel Benefits—Call the travel line at: 1-844-877-7178 for future group trips or for your personal vacation plans. **Globus, Cosmos, Avalon Waterway, Vacation by Rail. FYI the Cuban cruise was cancelled because of the embargo.**

Medical Air Services Association (MASA) —This insurance coverage offers life-saving emergency assistance to members while they are at home or when traveling. (1-800-258-7041)

Welcomed Discounts—Contact the entity of interest for member discounts:

Apple—Call 1-800-MYAPPLE regarding Apple products.

Flower Discounts—Call 1-800-356-9377 for up to 15% discount.

Dining—MyAMBA dining.com offers discounts at over 18,000 restaurants nationwide.

Veterinary Pet Insurance—Call 1-877-738-7874 for a 5% discount on insurance.

Insurance Plans—Dental Plan—Ameritas Life Insurance offers attractive group rates(1-888-239-3336). **Group Vision Plan**—This plan provides access to a vast nationwide network of ophthalmologists and optometrists (1-800-877-7195).

Long-Term Care Plans—Call Aetna at: 1-800-264-4000 for your personal future care plans: Aetna Home-Care Plus Insurance and Aetna Recovery-Care Insurance.

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: kotchiog@sbcglobal.net. The question for this issue is from Jan Szot, Home Economics teacher at District 201 and District 103. **Which group brought the craft of quilting to America and when? Answer on Page 7**
Gus Jackson, Retiring Member Benefits Chair

Exciting New Benefit



Hear Life to the Fullest with United Healthcare Hearing

Effective January 1, 2020, your new hearing benefit and related hearing services will be offered through UnitedHealthcare Hearing. You will receive a \$2,500 per ear allowance for hearing instruments every 2 years plus a hearing exam at a \$0 copay (also every 2 years). You may choose from a selection of name-brand and private-labeled hearing instruments.

To begin accessing your hearing benefit and related hearing services, call 1-855-523-9355, TTY 711, 8 a.m.-8 p.m. CT, Monday-Friday.

Order hearing aids in 3 steps:

1. Call 1-855-523-9355, TTY 711
2. Get your hearing tested from a hearing provider near you or submit your recent hearing test online at UHChearing.com



Scam Reminders!

Now that income tax season is upon us it's time to remind you that the IRA will never contact you or seek information via email. People have received messages saying that a tax amount is due and may be paid online, or worse yet, that a warrant has been issued in their name! Both are scams to get people to reveal personal financial information. **Don't fall for it!**

The number one scam still perpetrated on seniors is the "grandparent scam." Someone emails, supposedly on behalf of or pretending to be a grandchild or other relative, asking for monetary help to bail them out of some situation. The big clue is always that the assistance money should be transferred online or sent via an email gift card. The advice from police is not to respond at all but rather to call your relatives to find out if anyone really is in any situation needing help. Another such scam is a "friend" who is on your email list, asking you to purchase a gift card for him/her to send to a relative because she is unable to do that at the moment.

Don't believe that you have won any sweepstakes or contest that asks you to send money to pay for "cover charges" or any other fees before you can be sent your winnings.

Even Instagram and Facebook accounts can be hacked to learn personal information. Be careful whom you're chatting with! And don't accept Facebook friend requests from people you don't know personally, and don't accept someone as a friend if they are already your friend.

And how low is this! People have been scammed into thinking they were buying a puppy online when it was really scammers looking for information. Again, be wary of payment being asked for via email gift cards. (The last two items are courtest of the *AARP Bulletin*, November 2019).

Be alert to anything that doesn't ring true, and remember to heed the old saying: **If something sounds too good to be true, it probably is.** **Barbara Grabowski, For Your Information Committee**



Foundation News

One of the goals of the Illinois Retired Teachers Association Foundation is to help annuitants stay in their homes. With that goal in mind, the Foundation is currently assisting eight annuitants on a monthly basis with stipends that range from \$250 to \$650 per month.

The Foundation is also assisting with paying real estate taxes and other one time costs.

To recap: The total amount expended for assistance to retired teachers (2018-2019) = \$91,134

Total amount expended for scholarships (2019)= \$24,000

Total amount expended for teacher grants (2019) = \$36,650.65

In the last 13 years: \$771,379 to retired teachers— 3/4 of a million dollars

\$284,695 for scholarships —over 1/4 of a million dollars

\$250,284 for Excellence in Education Grants —1/4 of a million dollars

Your Foundation has helped teachers—past, present, and future— for a total of 1.3 million dollars.

Foundation Scholarship

The Illinois Retired Teachers Association Foundation awards six \$1,500 scholarships to incoming juniors or seniors in college that are pursuing a degree in education. Thanks to a very generous private donation from one of our members, Areas 4 and 6 each will award a second scholarship of \$3,000. The eight winners were chosen through competition with other applicants from their own area of the state. In December, information regarding the Illinois Retired Teachers Association Foundation Scholarships is sent to all the Major State Universities in Illinois, all Community Colleges in Illinois as well as all Illinois Retired Teachers Association Unit Presidents and Unit Foundation Chairs.

Applications for the 2020 IRTA Foundation Scholarship are now available at irtaonline.org

Click on FOUNDATION and follow the link to the Scholarship. Applications and information can also be obtained by contacting Fran Pettersen at narfp@sbcglobal.net or by calling Susan Goeta at 1-800-728-4782, or by logging on to www.wlsu.weebly.com and going to the end of the Events menu.. One \$1500 scholarship will be awarded to a student in each of the six IRTA areas. The scholarship application must be in the IRTA Springfield office on or before March 7, 2020. One need not be an IRTA member to apply. **Fran Pettersen,**

Foundation Chair



Presidents—Past, Present, Future

Marge Sucansky, Julie Jeter, Kate Singletary



Board Ladies

Louise Sterett, Marge Sucansky, Julie Jeter, Kate Singletary, Marie Tranki-

Thanks to All Who Served

Many thanks to those who served a term on the WLSU board: Gus Jackson, Member Benefits Committee; Carol Villa, Membership Committee; Kristi Parks, Vice President. Their service on these committees has kept members informed of the activities and benefits of WLSU. A special thanks goes to our outgoing co-presidents, Julie Jeter and Vince LaPaglia, who very capably provided leadership for us over the last two years.

A Plea to All Who Could Serve To keep WLSU viable and active we need people to step up to fill these positions, which require a minimum of time during the year. If you are interested in serving on the board or on a committee, please contact Kate Singletary for more information.

Saddest Books of All Times:

Charlotte’s Web, The Underground Railroad, The Hate U Give, Sophie’s Choice, Little Women, The Lovely Bones, Harry Potter series, A Tale of Two Cities, Anne of Green Gables, Old Yeller, One Flew Over the Cuckoo’s Nest, To Kill a Mockingbird, Lonesome Dove

Reading takes us to different times and places we might never be able to experience in life. I like to read books with characters I can identify with or at least like. Dictionary.com says that when a character we love dies, readers feel deeply. Above are 13 books with beloved characters. How many have you read? Did you have a favorite or one that made an impact on you? Let DL know. Maybe you have a character from a book not on the list. Sucansky@comcast.net



Answer to trivia question:

The Pilgrims —1620

IMPORTANT REMINDER

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.

IRTA Member 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

AERT: 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.

IRTA 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.



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.

“The people that elect corrupt politicians, imposters, thieves, and traitors are not victims, they are accomplices.” George Orwell



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 Membership Meeting—Tea With Winston Churchill, March 12. RSVP by March 5