



November-December 2014

Direct Line

Newsletter of West Lake Shore Unit, Illinois Retired Teachers Association

WLSU and IRTA...Your Voice in Springfield

www.wlsu.weebly.com

BE SURE TO VOTE FOR GOVERNOR ON NOVEMBER 4!

December 5, Luncheon Meeting—See coupon, p. 4

PRESIDENT'S MESSAGE

Everything that occurred at the October 8 hearing concerning SB1 was consistent with the judge's previous observation that the case may be resolved by the end of the year. On November 20 the judge will hear arguments on whether, as a legal matter, the State has the power to diminish pensions through an exercise of its police powers. However, after his ruling, if it is in our favor, the issue is sure to go to the Illinois Supreme Court. Even if the Supreme Court rules in our favor, there is a group of legislators who are talking about bringing back SB2404, which was negotiated by WeAreOne and the senate and which IRTA found unconstitutional as well, or amending the Constitution to get rid of our protection. So we still have a long fight ahead, and legal costs are expensive. (Check the IRTA website or the hotline for the complete update.)

Continue making contributions to the IRTA Legal Defense Fund. So far members have donated close to \$351,515, but there is only about \$100,000 left in the fund, and the fight has a long way to go.

The bill to allow retired teachers to opt in and out of the state health care is still being pursued by IRTA.

You should shortly receive your insurance packets from the state if you have not already done so. CMS will be holding seminars for those of you who are ready to opt into TRAIL (65 or older and on Medicare A and B). There will be an increase in rates for both Humana and UHC. The 2015 rates for Humana will be \$43.72 (member), \$131.15 (dependent), and UHC will be \$49.94 (member) and \$149.80 (dependent). If you choose to opt out of TRAIL, you must re-enroll in Medicare during open enrollment—October to December. You would, also, have to purchase a supplement and a Plan D. **REMEMBER:** If you opt out of TRAIL, you currently can not get back in.

Our legislative teamwork and the relationships we have built with legislators continue to show positive results. At the recent IFT Legislative Breakfast at which Senators Lightford, Harmon, Kotowski, Burke, and Representatives Tom Cullerton, Ford, and Reboletti were present, we heard them talk about the need for the state to obtain new revenue streams, including the Fair Tax. Senator Lightford mentioned several of the sources of revenue that WLSU legislative team members have espoused in their meetings with her. In addition, Representative Ford made it a point of recognizing Margaret Gorman and Jo McCann who have developed a relationship with him and participated in several of his initiatives. Thanks, team members.

Don't forget to vote in the November election. Not voting is not an option. Some misinformation has been distributed by another education group, saying that IRTA is instructing its members not to vote in the gubernatorial election. **This is not true.** Neither candidate responded to IRTA's candidate questionnaire.

Bruce Rauner did send a statement saying that “reforms moving forward must protect currently earned retirement benefits for both active teachers and retirees. For future work, a defined contribution system can

help provide stability for current workers and empower active teachers to have more control over their retirement planning.” IRTA does not support a defined contribution plan for active teachers because it puts their retirement savings in the hands of hedge fund investors and Wall Street which could leave them with very little in retirement savings in the future. Additionally, it affects retirees in a very direct way in that active teachers will no longer contribute to TRS which could ultimately bankrupt the system and wipe out pensions.

Consequently, IRTA is not endorsing either; however, IRTA is saying: Consider the candidates and VOTE for the one that will be most likely to work for the middle class and educators, retired and active. Early voting begins October 20.

And for those of you who do not subscribe to VoterVoice (you really should!). Check out the IRTA website, www.irtaonline.org regularly for the latest information about your pension and for member benefits.

I hope to see you all at the December luncheon where we may have further information, regarding SB1.
Marge Sucansky, President

IRTA HOTLINE--For the latest news about pensions, health care, or other vital information, check the IRTA Legislative Hotline at 1-800-660-3326. This site is especially beneficial to those of you who do not have access to the internet and do not receive Voter Voice calls to action. During times of crisis, call the Hotline to keep abreast of events. WLSU will do our best to keep you up to date concerning events, but don't hesitate to check out the Hotline as well.

Membership Report

The wait goes on. Since our last newsletter there has been some movement, and it seems to favor our IRTA suit against the pension theft bill, Senate Bill 1, which was passed last December. As you may remember SB1 would greatly diminish our annual cost-of-living adjustment (COLA). The COLA, which begins at age 61, currently adds 3% compounded annually to your TRS pension.

A number of Illinois public employee groups and retirees, led by IRTA, sued the state over SB 1. Judge John Belz of the Sangamon County Circuit Court received the case and recently stated that he expected to issue a ruling on the suit by the end of this calendar year. If this holds true, this pension ruling may come much sooner than previously expected and would be, undoubtedly, the result of a ruling by the Illinois Supreme Court in the *Kanerva v. Weems* case. In that case the high Court maintained full protection of the health insurance benefits for public workers and retirees. In a 6 to 1 decision the Court said that the State's subsidization of health insurance for its retired employees is a benefit of membership in a State pension system within the meaning of the pension protection clause of the Illinois Constitution of 1970. Overturned was a 2012 enactment that eliminated the State's statutory contribution for health coverage and substituted instead a new system whereby administrators would decide how much the State should pay for coverage. This ruling reversed the previous ruling of Sangamon County Circuit Court Judge Steven Nardulli.

This ruling should bolster our spirits, but the fight against SB 1 is still not resolved. If Judge Belz issues a favorable ruling by year's end, the state will undoubtedly appeal to the Illinois Supreme Court. This appeal could be heard in the first six months of 2015, with a Supreme Court ruling coming by the end of 2015 or early 2016. All current teachers and retirees who are members of the IFT, IEA or IRTA are the force behind the movement against SB 1. With no member support, there would be little opposition to the political and corporate forces seeking to pin the state's financial misfortunes on public pensions. Here alone is a perfect reason to remain a member and recruit others to the IRTA ranks. If the IRTA were to hit its goal of 40,000

members by the end of 2015, it would still leave over 60,000 TRS annuitants who are non-members. Please recruit one new member and remain a member yourself.

In the spirit of the IRTA's "One Bring One" recruitment campaign, we suggest that you remove page 5/6 from your newsletter and pass it on to a colleague who is a non-member. (How about your significant other?) If you receive your newsletter via email, print 5/6 back-to-back and do the same. More members increase our might in Springfield and better secure our pensions and benefits. Recruiting is not easy work. However, remember what Dr. Seuss said in *The Lorax*. "Unless someone like you cares a whole awful lot, nothing is going to get better. It's not." Unless our members help us recruit, our numbers will not get better. They won't. This is a fight all of us need to partake in to secure our financial future.

Coincidentally, IRTA and WLSU have kicked off the annual renewal drive for 2015. There are no changes in dues amounts. The IRTA dues remain \$40 annually, 5 years for \$175, and \$400 for Life. Dues deduction is only \$2.50 per month, saving you \$10 compared to annual dues. WLSU dues are \$12 annually, 3 years for \$30, 5 years for \$45, and \$125 for Life. Renewal letters were mailed the first week of October to any member owing IRTA or WLSU dues. Your newsletter label will alert you also to your current dues status. Please refer any dues questions to Darlene McNamara, Tom Szot, or Louise Sterett. See the WLSU Contact Information box in this issue for phone numbers and email addresses.

In another membership development, IRTA wishes to honor all older members who have been the backbone of the organization for many years. IRTA is offering complimentary Life membership to any current annual or dues deduct member who is 90 years of age. After one's 90th birthday, the following years are free of any dues charges. Therefore, any current member who will be 90 or older before the end of 2014, should contact Darlene McNamara or Tom Szot to receive free membership beginning in January.

On another point, a WLSU member wanted to know if her retired colleague who lives and worked in the Crete-Monee area would be allowed to join WLSU. Once a teacher has retired, that teacher can join any local anywhere in the state. Plus, a retiree can belong to multiple locals. Many teachers belong to the local in the area where they taught, and they, also, belong to the local where they currently live. WLSU is allowed to recruit any retiree regardless of where they once taught or where they currently live. The only restriction placed on WLSU is that our local is only allowed to actively recruit not-yet-retired teachers within the 39 school districts in the WLSU area.

Finally, the WLSU Membership Committee needs one more committee member to share the work. The only requirements are access to a computer and access to email. The position requires only a small amount of time and attendance at between 4 to 8 meetings per year. Besides helping your fellow retirees, you will gain much knowledge regarding the inner workings of IRTA and WLSU. Contact Darlene McNamara, Marge Sucansky, or Tom Szot for specifics. **Tom Szot, Darlene Mc Namara-WLSU Membership Committee**

WLSU Contact Information				
President	Membership	Membership	Treasurer	Foundation
Marjorie Sucansky	Tom Szot	Darlene McNamara	Louise Sterett	Frances Pettersen
630-985-2620	630-852-3138	773-429-1779	630-325-6470	708-246-2128
sucansky@comcast.net	jtszot@comcast.net	darcarmac@aol.com	Lsterett@joimail.com	narfp@sbcglobal.net
Website: www.wlsu.weebly.com				

Reminder to Members
If you change your contact information, be sure to let us know.

WLSU Winter Luncheon

Friday, Dec 5, 2014 11:15-2:15
Socializing, cash bar, short business meeting,
door prizes and plated lunch
Willowbrook Inn (Formerly Willowbrook Holiday Inn)

Return this form and a check for **\$23** members and **\$28** for guests to **Marie Trankina, 10 Algonquin Drive, Unit 2, Indian Head Park, Illinois 60525**. Reservations must be received by Nov 20, 2013. No telephone reservations. Make Checks payable to **West Lake Shore Unit**.

Member Name (s) _____

Bring a guest or two—if they join IRTA/WLSU, get a \$10 coupon toward a future event!

Guest Name (s) _____

email address _____

Phone _____ Total \$ _____

Entree Choices:

- Chicken with raspberry pecan sauce
- Baked Salmon with dill sauce
- Roasted sirloin of beef au jus

NO ENTRÉE SUBSTITUIONS AT THE LUNCHEON!!!

Friday, Dec 5, 2014 11:15-2:15 Willowbrook Inn
Program:

Ron and Sandie's Christmas Celebration

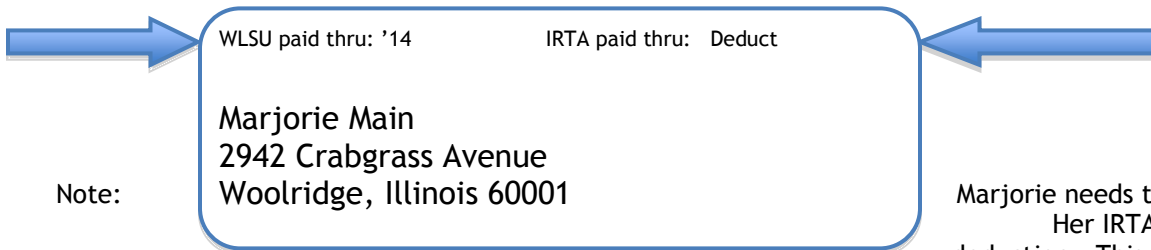
Ron was born and raised in Australia. He started singing 50's Rock'n'Roll. Then he went on to nightclubs and television in the 60's. Sandie is from Chicago and has been entertaining people for 25 years. She loves being able to stimulate memories with songs from the audience's past.

They are both energetic singers and dancers and are looking forward to celebrating this season of joy with you on Dec. 5. To make the celebration even better, you are invited to join them in song.

Questions:, call Marie Trankina at (708) 246-6709.
The Willowbrook Inn is located at 7800 Kingery
Highway (Rte 83), north of I-55. In Willowbrook (630)325-6400

Read Your Label

Can't remember whether you have paid your 2015 dues? Check the label on your newsletter or on any other correspondence from WLSU. Your dues status is indicated:



Note:

deducted from her pension check monthly. She doesn't send any dues or need to reapply annually.

If at any time you have questions regarding your dues, please feel free to call Darlene McNamara 773-429-1779, Louise Sterett at 630-325-6470 or Tom Szot at 630-852-3138.

Marjorie needs to send in her dues for 2015. Her IRTA dues are paid through dues deduction. This means her IRTA dues are



Please print and complete the application form and return it to: IRTA State & Local Unit Membership Form
620 North Walnut Street
Springfield, IL 62702

IRTA IRTA State & Local Unit Membership Form
620 North Walnut Street • Springfield, IL 62702 • 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 \$2.00 or as subsequently established by the Delegate Assembly. Association Dues are Not Tax Deductible

- State Dues**
 Dues Deduct - \$24 a year (see left side of form)
 Annual - \$35
 5 Years - \$150
 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 Unit SCHOOL DISTRICT RETIRED FROM

Please mail to IRTA.

One-Bring-One
2014 - 2015
Membership
Drive

“We need to grow to strengthen our organization-the status quo is NOT an option.”

ALL members need to recruit ONE non member!!!

All hands on deck!!

This is not a staff/officer activity...

It's a membership activity!

Reasons to Join IRTA

IRTA works to protect pensions and insurance.

Your pension is your economic lifeline.

All retirees can't afford to sit back and trust Illinois politicians.

IRTA provides members with vital info, guidance, and direction.

IRTA is the only organization that exclusively lobbies on issues that affect us.

IRTA provides legislative updates.

IRTA makes us a block of motivated voters.

You gain access to Voter Voice to instantly contact state and federally elected officials.

You qualify for discounted rates for dental, vision, and many other benefits.

You will receive the quarterly IRTA Action New Bulletin.

You can stay aware with the member website:
www.irtaonline.org

You can stay in touch with Colleagues.

Dues

Low state membership fee of \$2.50/month (dues deduct) or \$40 annual.

Free one-year membership for remainder of calendar year.

-For new members when signing up for dues deduct, which begins in January of the following year.

-Membership in IRTA is based on a calendar year.

-Please fill in and return the application on the back to the IRTA in Springfield.

- Local membership is included free for one full year.

Who do you put more trust in?? Teacher colleagues or Illinois politicians?

In Memoriam

For each of our recently deceased members, WLSU donates \$25 to the IRTA needy teachers fund.

Helen Capdevielle

Mary Coffman

WLSU WANTS YOU!

Now is the time to get involved. Many of our board and committee members have served for multiple years. We are looking for additional people who are willing to spend a few hours of their time providing our membership with the service and information they have come to expect. The few cannot do it all. It is time for others to step up. We are looking for co chairs for Membership and Recording Secretary

In addition, three board positions are up for election at the December luncheon: Vice-president, Associate Vice-president, and Recording Secretary. For a job description or if you are interested in running for one of these offices, please contact Marge at 630-985-2620 or at sucansky@comcast.

Do Our Elected Leaders Know Us?

Jim Keating, WLSU member

In April, 1945, as the casket of President Roosevelt was passing by, a reporter saw a rather commonly dressed man crying and asked him if he knew the president. The man replied, "No, but he knew me."

We, as responsible citizens of the state of Illinois, have to make informed choices in our representative democracy. Some are more important than others. Choosing public servants who will look out for our financial interests is a very important one. That is why we have to vote for the candidates who know us best and who will support us in our retirement. We want each of our state representatives to be able to say, when asked about the retired educators in their districts, "I know them and fully support them."

We know that our state educational organizations, our blogger friends, and those of us who are politically active are all trying to tell the candidates for state offices our history, our daily worries, and our future concerns. But are they listening? Do they know us? If they don't, they may pass legislation that will negatively impact our financial interests as we live out our well-earned retirement years.

Please contact the candidates in your districts and ask them to give you a simple, straight-forward answer to the question, "What are you going to do when members of the Illinois General Assembly attempt to pass legislation that will in any way diminish our constitutionally guaranteed public pensions?" The way that they answer this question will tell you how well they know you, have your best financial interests as a major priority, and deserve your vote. Then vote for the person who knows you best.

UHC Visiting Nurse Experience

I think the visiting nurse program is a good thing, and we should take advantage of all that our new health insurance has to offer.

Despite the fact I had all my medications and surgeries typed up for the nurse to put into his computer files, and had just had a mammogram, and blood tests, shingle shot, pneumonia shot, and flu, I was reminded that it's been a long, long time since I've had a tetanus shot.

The middle aged, male nurse told me that about forty percent of retirees refuse the visit. The only physical things he did were check my feet for signs of diabetes and take my blood pressure. He might have asked for a urine sample, if I hadn't been tested in the last month. No undressing.

Do encourage our members to welcome the visit. **Mary Richie, WLSU Member**

Complimentary Over 90 IRTA Membership

To qualify for free membership, one must meet the following criteria:

1. You must already be a State Member. A complimentary state membership will not be given to a state non-member or local only member.
2. The member or the unit can request a complimentary state IRTA membership as long as the member is state annual or state dues deduct. The member's name, address, and date of birth must be given with the complimentary request.
3. IRTA will notify the member that he is now receiving a complimentary membership for IRTA and will receive a Life Membership Card for his use.

BE SURE TO VOTE FOR THE GOVERNOR



West Lake Shore Unit *Direct Line* Newsletter

Marjorie Sucansky, President
2942 Crabtree Avenue
Woodridge, Illinois 60517

Direct Line mailers: Trudy O'Reilly
Rosemary Pietrzak

DIRECT LINE

"Investing in the FUTURE of retired teachers"

December 5 luncheon at Willowbrook Inn—Coupon p. 4