

Direct Line



Newsletter of West Lake Shore Unit, Illinois Retired Teachers Association

WLSU and IRTA...Your Voice in Springfield
WLSU - 60 YEARS OF SERVICE TO RETIRED EDUCATORS

www.wlsu.weebly.com

WLSU Luncheon—December 2, p. 7

President's Message

Random thoughts—my opinion:

I have faithfully paid my taxes every year to support: the infrastructure of the country, education of citizens to become productive workers for big businesses, first responders, and the military that protects me.

Illinois citizens will not be biting the bullet to pay for our pensions as some journalists say. We will be finally paying for the services we have benefited from over the last decades and for which borrowing from our pensions has paid.

I have never tweeted.

VOTE

...and remember when some of us thought having a businessman as our governor would be a good thing.

Marge Sucansky

IRTA HOTLINE--Due to the changes in the manner legislative information is transmitted, Jim Bachman proposed that the legislative hotline be discontinued and members advised to telephone the office for information. Motion by Bill Funkhouser to discontinue the Legislative Hotline passed. A message will be placed on the hotline for several months advising that this will be done and asking members to call the office for the latest information—1-800-728-4782. Other helpful numbers: Teachers' Retirement System 1-800-877-7896 and Central Management Services 1-800-442-1300 and irtaonline.org

Mark Your Calendar 2017 --Tentative

January 18 Wed.	Executive Board Meeting	Plymouth Place	9:30 a.m.
March 7 Tues.	Membership Meeting	Ashton Place	10:00 a.m.
March 16, Thurs	Executive Board Meeting	Plymouth Place	9:30 a.m.
April	Area 3 Conference	Bradley, Illinois	
May 11 Th.	Membership Luncheon	Ashton Place	11:15 a.m.
May 9 Tues.	Executive Board Meeting	Plymouth Place	9:30 a.m.
August 2 Wed.	Executive Board Meeting	Plymouth Place	9:30 a.m.
September 12 Tues.	Membership Luncheon	Ashton Place	11:15 a.m.
October	Special Event—	Ashton Place	10:00 a.m.
October	IRTA Convention	Springfield	
October 26 Thurs.	Executive Board Meeting	Plymouth Place	9:30 p.m.
December 1 Fri.	Membership Luncheon	Ashton Place	11:15 a.m.

WLSU Contact Information

President

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Membership

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Membership

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darcarmac@aol.com

Treasurer

Louise Sterett
630-325-6470

Lsterett@joimail.com

Foundation

Frances Pettersen
630-985-7508

narfp@sbcglobal.net

Website: www.wlsu.weebly.com

Membership Report

You will receive this newsletter before the presidential election on November 8th. If you have not yet cast a ballot, please do so. All elections seem so very important, but this one seems even more so. Afterward, we will all welcome the end of the political ads and attacks and the endless hours of political coverage on TV.

In our state, our current governor will be in office for at least two more years. In those two years he'll again attempt to reduce costs without raising taxes. Where will he look to reduce costs? You need look no further than yourself. Yes, the Illinois Supreme Court ruled Senate Bill 1 unconstitutional. Our pension protection clause was preserved. However, this is only a bump in the road for Governor Rauner and supporting corporate interests who look to advance their cost-cutting agenda at your expense. How could this happen since Senate Bill 1 was defeated? If the pension protection clause were eliminated, it would be open season on your pension. A referendum to do just this failed a few years back, but another try may be coming in the future. The state of California may offer yet another route for Rauner and company to pursue the pensions of active and retired teachers. A California Appellate Court last August ruled that benefit cuts for public employees are permissible if the pensions are deemed "reasonable." There is an appeal of the ruling pending before the state's Supreme Court. This case involves current employees, but if the public employees lose, it is within reason to imagine the "reasonable" argument being used against retirees. The court surmised that as long as the legislature's modifications do not deprive the employee of a "reasonable" pension, there is no constitutional violation.

Another Rauner initiative is to cancel state subsidized health care offered to retirees through TRIP. The governor is undoubtedly watching with interest Mayor Rahm Emanuel's plan to phase out the retiree health care benefits of public employees. City employees would have to purchase their own health care or enroll in coverage offered through the Affordable Care Act. The city has been gradually reducing the benefits since 2013 and will end coverage in January 2017. Affected city employees have not paid into Social Security and may not be covered by Medicare. In July, a Cook County judge dismissed many of the claims of retired city workers attempting to stop the mayor from cutting their health care benefits. There are also other current court cases in which city retirees are fighting the mayor's attempt to reduce other pension benefits. All these cases are destined to eventually wind up before the Illinois Supreme Court.

Do not be complacent. Senate Bill 1 was not the end all win we all hoped would occur. We most likely will be defending our pension benefits in court again. As before, the IRTA will be a leader in protecting your retiree rights. Please help by contributing to the IRTA Legal Defense Fund. Please remain a member and recruit others to join us. Our IRTA membership of 37,000 is large, but it is only 1/3 the number of TRS annuitants in Illinois. We need an even larger presence in Springfield to impress legislators with our size and voting power. Be an active member and recruit someone.

Spouses make great associate members and pay lower IRTA dues with the same benefits; the only exception is they will not be a voting delegate at the biennial convention. Use the membership form enclosed or download the form at www.wlsu.weebly.com. Look under the “About Us” heading. You may also join by going to www.irtaonline.org. Please make sure you type in WLSU as your unit. You will also find information here on how to donate to the IRTA Legal Defense Fund.

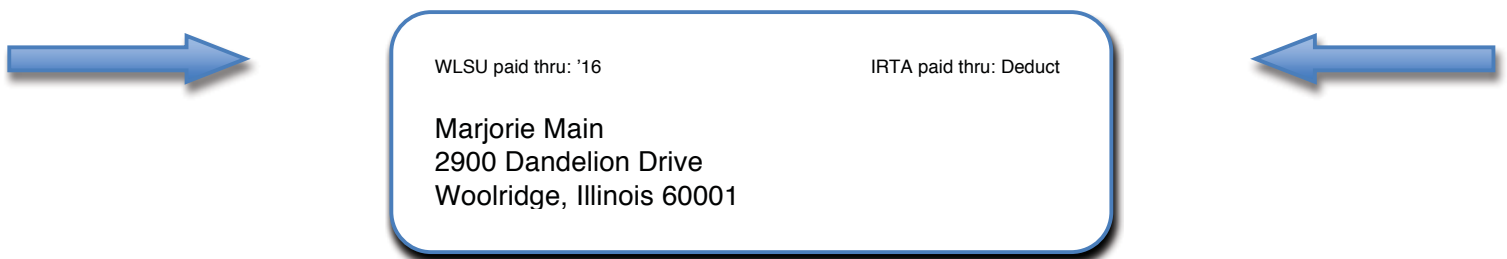
At the beginning of October all members who owe dues for the coming year received their renewal letter. Again this year, there are no increases in dues amounts for the coming year. The IRTA dues remain \$40 annually, 5 years for \$175, and \$400 for Life. Dues deduction is only \$2.50 per month, saving you \$10 compared to annual dues. WLSU dues are \$12 annually, 3 years for \$30, 5 years for \$45, and \$125 for Life. 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. As has been mentioned before but bears repeating, payment of dues to the IRTA only covers state dues. Our local unit, WLSU, must collect its own dues and isn’t allowed to use dues deduction because of TRS rules.

Finally, our WLSU executive board is in need of help. Anyone interested in helping protect your pension and serving other retirees, please contact Marge Sucansky for an update of positions needing help. Our membership committee has appealed for help in the past without success. We still need help. If you feel you would like to help but are a bit hesitant, why not ask a fellow WLSU member to join along with you. You can share some membership duties and actively help preserve your pension. Call or email Tom Szot for information.

Darlene Mc Namara and Tom Szot, WLSU Membership Chairs

Read Your Label

Dues renewal notices were mailed by October 1. You can also check the label on this newsletter. Your current dues status is indicated. However, if you recently paid your dues, it won’t show up yet on your label. The dues status on the label is a reflection of dues on October 1, 2016.



Note: Marjorie must send in her WLSU dues for 2017.

Her IRTA dues are paid through dues deduction. This means her IRTA dues are deducted from her pension check monthly. She doesn’t send any IRTA dues or need to reapply annually. Local WLSU dues are not included in dues deduction.

Please contact Louise Sterett, Darlene McNamara, or Tom Szot with any questions. See the WLSU Contact Information Box in this issue.

WLSU/IRTA Welcomes These New Members

Hallina Plinko	Viktoria Vizek	Patricia Zielonka	Keith Iverson
Jeannie Linss	Susan Flanagan	Judith Wehrmeister	Bessie Boyd Nancy Carls
Geoffrey Arata	Frances Sampson	Janet Caylor	Elizabeth Collins
Constance Gertz	Sheila Jaskierski	John Nyholm	J. Wesley Kott

Reminder to Members

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

ALERT-90 Years Old and Above- If you are 90 or older and are a current member, you qualify for free Life Membership in IRTA & WLSU. Contact Darlene McNamara or Tom Szot. See WLSU Contact Information box.

WLSU NEEDS 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. **WE ARE IN DESPERATE NEED OF A RECORDING SECRETARY AND A MEMBERSHIP ASSISTANT.** Recording Secretary requires only about 25 hours a year while Membership Assistant requires about 50 hours a year. It is time for others to step up. Please attend a board meeting and become familiar with the various positions. There is one that is just right for you. Contact Marge Sucansky for more information. Come to the next Executive Board meeting on January 18 at Plymouth Place, 9:30 a.m. If you have questions, please call me at 630-985-2620.

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. The number is 800-728-4782

A Plea to Members—Help Increase Membership

Did you notice anything unusual about your December TRS pension payment? Hopefully not because you did get your usual annual 3% compounded increase. BUT had the IEA, the IFT, and especially the state legislature had their way, that wouldn't have happened. You wouldn't have gotten even close to the 3% increase, and in some years you would have received nearly no increase. Had the legislature passed Senate Bill 1 to bring about "pension reform," our pension rights would not have been guaranteed. The efforts and the money provided by IRTA members saved what we have earned and what was promised to us in the Constitution. You may know this, but there are about 70,000 retirees out there who may not. These are people who did not join IRTA when they retired. If you know any educators, retired or active, who are not aware of what IRTA has done for them, please urge them to join us in the fight to preserve our pensions. Give them the application in this issue and help them fill it out. Offer to pay postage to mail it to IRTA. Our lobbyists need numbers when they talk to legislators.

In Memoriam

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

Donna M. Otto Roger Smith Janet Wright

Please Take the Time to Give Us Some Feedback

The WLSU board is constantly in search of programs for our membership meetings that will be informative and interesting to members. If you know of any speakers or programs that would be of interest, please let us know.



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

- State Associate Dues (non-certified)**
- Annual - \$25
 - Life - \$125

- Local Unit Dues**
- First Year Free

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

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

Please mail to IRTA.

Giving Back...Adopt a School...School Partnership

Thank you for your generosity with this project. Supplies were delivered the week of September 26 to a very appreciative Westchester School District.

Julie Jeter

Perks of IRTA Membership

Benefit Spotlight: 3 Questions to ask yourself about long term care

Do you have a future plan? A 2014 study showed that 45% of applicants for long term care over the age of 70 were denied coverage.* You may not need long term care, but it is crucial to make that decision early while you are still eligible. Ask yourself these three questions to determine if you might need help with long term care.

1. In case you and/or your partner need living assistance, will a family member provide it?

Think about your close family members. Are they able to provide care if you should need it? A few factors to consider are how much space they have, your future medical needs, and your own budget. Will you be able to help out with living costs and handle your own medical costs? It's important to discuss this with family members so that everyone is on the same page and knows what to expect.

2. If care at home or in assisted living is needed, how will it be paid for?

Think about your current assets. Are they enough to handle the cost of long term care? The average cost for long term care can be as high as \$83,580/year. **How much of your retirement budget can be allotted to long term care? Are there any other potential large expenses that may come up in retirement?

3. Is a long term care insurance policy necessary for your future plan?

After discussing budget and other factors, are you still unsure about your ability to handle future expenses? Long term care policies can be designed with the right combination of benefits to provide protection while still meeting your budget needs.

*Data from the American Association for Long-Term Care Insurance, 2015 LTCi Sourcebook

** Cost based on 2010 estimate for a private room in a nursing home, according to Longtermcare.gov.

To find out more about long term care options through your association, call 800-258-7041

Prep Your Home Before You Pack Your Bag--A message from Liberty Mutual Insurance

Vacations were invented to help you leave your worries behind. Here are a few tips designed to help ensure that your trip isn't interrupted with problems from the home front.

Tell the Good Guys You're Going Away...

Ask a neighbor to watch your house, or have a friend drive by to keep an eye on things - it will be well worth the added peace of mind. You can even bribe them with treats or a souvenir from your trip. The U.S. State Department also recommends that you have a friend or neighbor hold onto your spare key and, if possible, ask them to park their car in your driveway to make it look like someone is home. Be sure to notify the Post Office and have your mail delivery stopped, suspend your newspaper deliveries, and for longer trips, notify the police department.

...Not the Bad Guys

While it's hard to resist sharing selfies taken on the beach, be careful about what you post to social media. AARP.org cautions against broadcasting that your home is empty. Make sure your settings allow only family and friends to view your feed. An un-mowed lawn can also be a tip-off, so be sure to hire someone to keep it trimmed while you're away.

Put Lights on Timers

A house that is dark all evening is a sure sign that nobody's home. Same thing with a house where the lights are on all night. A timer will not only create the illusion that someone is flipping the switch, it will help you use energy efficiently. If you normally keep your curtains open, don't close them while you are away.

Lock Up More Than Your Home

If you have a safe, throw in important documents, computers and valuables. If you need to hide money, don't put it in your sock drawer...thieves know most people hide cash in their dresser. Place it out of sight in a very high or very low place, outside of the bedroom. Just don't make your hiding place so good that you can't find it later or you forget where it is.

Install an Alarm

They're a great deterrent. Plus, they can also help you save money on your insurance. Be sure to ask your insurance agent about Liberty Mutual's Protective Device Discount.

Don't Let a Burst Pipe Burst Your Bubble on Vacation

If you live in a cold climate, be sure to keep your heat at a temperature warm enough to ensure that your pipes don't freeze. That will also ensure a warmer welcome when you return from your trip.

The best way to put your mind at ease? Make sure your home is protected with good insurance, year round.

SOURCES:

<http://www.state.gov/m/ds/rls/rpt/19773.htm>

<http://travel.aarp.org/articles-tips/articles/info-2015/home-safety-travel-tips-photo.html#slide5>

Readers Live Longer!

You wouldn't think that there would need to be scientific studies to prove this, but that is just the case. A recent newspaper article stated that reading, along with other mental activities, attribute to longer life.

With that in mind, here are a few book titles that are stimulating as well as enjoyable. They are all available in paperback or at your local library. If you need a good read, give one of them a try:

A Man Called Ove by Fredrik Backman. A curmudgeon's life changes when a young family moves into his housing complex. Published in Sweden in 2014.

The Girls of Atomic City by Denise Kienan. What really was happening in Oak Ridge, Tennessee, up to and during WWII.

The Boys in the Boat by Daniel James Brown. If you are still in withdrawal from the summer Olympics, here is the story of U.S. Rowing team in the 1936 Olympics in Berlin.

The Nightingale by Kristin Hannah. Historical fiction novel about two French sisters in WWII.

All of these have been or still are on major best seller lists. **Barbara Grabowski—FYI Committee**

WLSU Winter Luncheon

Friday, December 2, 2016, at Ashton Place

341 75th St, Willowbrook, IL 60527

Return this form and a check for **\$25** members and **\$30** for guests to **Marie Trankina, 10 Algonquin Drive, Unit 2, Indian Head Park, Illinois 60525**. Reservations must be received by November 23, 2016. No telephone reservations. Make Checks payable to **West Lake Shore Unit**.

Member Name (s) _____

Guest Name (s) _____

email address _____

Phone _____ Total \$ _____

Entree Choices:

Filet of Chicken Breast with Lemon Herb Sauce

Herb Crusted Tilapia

Peppercorn Crusted Sirloin

NO ENTRÉE SUBSTITUTIONS AT THE LUNCHEON!!!

If you want confirmation of receipt of your reservation, please include your email.



WLSU Winter Luncheon

Friday, December 2, 2016, 11:15-2:15

Socializing, cash bar, short business meeting,
door prizes and plated lunch

Program:

Gayle Pierson, an experienced vocalist, entertainer, song writer and guitarist with 36 years of diverse musical background will entertain us with her strong mellow voice. Plan to enjoy music to please everyone.

Questions:, call Marie Trankina at (708) 246-6709.

Ashton Place is located on SW corner of 75th St and Clarendon Hills Rd. Enter from Clarendon Hills Rd.

IRTAPAC

The Illinois Retired Teachers Association (IRTA) is an organization of over 37,000 retired educators. 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. That questionnaire has been sent out to legislators, asking them to fill it out and return it by July 5 if they would like to be considered for endorsement by IRTA. If you are interested in viewing the questionnaire, please contact IRTA legislative member for WLSU, Vic Corder at 773-857-2161 or vcorder@rcn.com. There is currently \$110,000 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 the pension check. Look for the form on the website www.irtaonline.org.

Emissions Test Reminders—The Secretary of State has reinstated the mailing of reminders for drivers to get emission tests on their vehicles.

License Plate Renewal Reminders to Resume

Due to the budget impasse, the Secretary of State's (SOS) office stopped license plate renewal reminders to residents last October. After the 6 month stop gap budget was passed and a review by Secretary White's office, they will resume mailing reminder notices beginning this month. Our office received many emails and calls to request that this service be reinstated, which we passed along to the SOS. I encourage everyone to sign up for email reminders at www.cyberdriveillinois.com. From Representative Sente's newsletter



West Lake Shore Unit *Direct Line* Newsletter

Marjorie Sucansky, President
2942 Crabtree Avenue
Woodridge, Illinois 60517

Direct Line mailer: Moira Dowell

December 2 Luncheon Coupon on P. 7

DIRECT LINE

"Investing in the FUTURE of retired teachers"