



November/December 2018
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

Don't forget to RSVP for the December 7 Membership Luncheon at Ashton Place, P 6

President's Message

Fall....This season has significant meaning to most educators. It was a time when we geared up for another academic year. After a summer of respite, preparing for the next school year, or for some of us working a second job that helped augment our income, we returned to work/school. Our minds turned to preparation for new classes, schedules, and of course, meeting the students who would become a huge part of that academic year.

For me, this is the beginning of my eighth year of retirement. Some days it does not seem that long ago that I was in school, and on others it seems a lifetime ago. I have learned to fill my retirement with a variety of activities since the fall of 2011. I have a lot more choices on how I spend my time and talents. One of the choices I made was to invest some of my energies in IRTA/WLSU. During my first years of retirement our pensions were under the microscope of Illinois politicians who were looking to repair the state's economic situation on the backs of public employees. Fortunately, the state constitution was written to protect our benefits and that was upheld in the Illinois Supreme Court, thanks to the law suit brought forward by IRTA.

I have breathed easier since that decision, and I have IRTA/WLSU to thank for that. My way of showing both my appreciation, and my continued concern about public pensions is, in part, to be involved in IRTA. While I have served less than a year as president of WLSU, I feel the added responsibility this position places on my life. I am serving now to thank those who have served before me, in the hopes that there will be people who will step up to serve after me. I hope all of you who are reading this give some thought to what you can do to keep WLSU viable into the future.

Perhaps, some of you will make a concerted effort to attend functions, such as luncheons and membership meetings. Some may contribute by helping to provide school supplies for our school partnership program. My hope is that some of you will even be willing to take on a leadership role in WLSU by volunteering for the Board in some capacity.

Fall, a time for a change of pace, a reassessment of how we utilize our time and talents. Please reflect on your current obligations and try to make time to use your talents to become a more active member. A review of your life schedule just may show that you have the time to contribute in a new way. Please know that your contribution is both needed and desired.

The November midterm elections are quickly approaching. No doubt, like me, you are being inundated with campaign literature. Consider the IRTAPAC endorsements and vote your conscience. Participating in elections is a right and a duty in democratic societies. Please remember to vote and encourage others to do so.

Hope to see many of you at the WLSU December luncheon on Friday, December 7th at Ashton Place.

Julie Jeter, President

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 web-

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 Onofria Perricone or Louise Sterett.

WLSU Contact Information --- **Website: www.wlsu.weebly.com**

Presidents	Membership	Membership	Treasurer	Foundation
Julie Jeter /Vince LaPaglia	Onofria Perricone	Barbara Lucente	Louise Sterett	Frances Pettersen
708-352-7115/708-476-8400	630-985-5861	708-207-4890	630-325-6470	630-985-7508
jj149@aol.com/vlapalia@yahoo.com	operri@sbcglobal.net	bbluecente@aol.com	louisesterett@att.net	narfp@sbcglobal.net

Membership Report

Schools are back in session. The mild shock of starting another year has now passed. However, these are not the happiest of times for active teachers and retirees. The *NY Times* reported in an article this past May that teacher pay is so low in some school districts that they're recruiting overseas. The September 24th *Newsweek* lead article was "The Life of the American Teacher-High Demands, Low Pay and a Long Fight Ahead." Add to this the recent U.S. Supreme Court Janus decision stripping away the right of fair share from public unions. There isn't much to cheer about other than returning to school.

Retirees don't have the pressures of teaching any longer, but we have other concerns. Or do we? During the summer, the *Wall Street Journal* featured two articles of interest to those retired or close to retirement. The headlines said, "Time Bomb Looms for Aging America" and "State & Local Pension Woes are Starting to Bite." The articles detailed the dire straits ahead for retirees. As long as you can count on your TRS defined benefit pension and your COLA, that time bomb should remain dormant. However, as the other article notes, not all is well with public pensions. As we all know, the state has shorted its contribution to TRS for years. Rather than find the funds to cover the huge deficit, its tactic is to blame the TRS annuitant for the massive shortfalls. Illinois politicians and corporate interests bemoan the pension deficit to the public in an attempt to align them with their cause, and unfortunately, they seem to be succeeding. Despite their failure to alter the pension protection clause before the Illinois Supreme Court, they have not given up. Tier II has been added for new workers post 2011, and Tier III is in the works for possibly July 2019. The eventual outcome will be a 401(k) style savings plan along with a smaller defined benefit pension portion. A new hire under Tier III will work for a full pension until age 67, and the defined benefit plan's COLA will be greatly reduced. This is their hybrid plan.

These plans weaken your pension because there is less money going into the TRS system from current employees. There is also talk of a future referendum to open the pension protection clause in the constitution.

The IRTA will always be your pension protector. We need more than 38,000 members to have a strong voice in Springfield since there are currently 120,000 TRS annuitants. We need IRTA members like you to add more members. Your spouse can be an associate member. Life membership is only \$125. Use the application in this newsletter and mail it to the IRTA office today. Also, recruit your teacher friends who are non-members. Press them into joining. Any active teacher within 4 years of retirement can join IRTA/WLSU for no charge until retirement. Pipeline members may easily join online, or you may request a pipeline application from any board member. We'll happily send it to the prospective retiree. Your pension is your economic lifeline. It diffuses that time bomb mentioned in the *Wall Street Journal*. We can't fight this fight alone. We need your help.

The first week of October all members who owe dues to WLSU 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. You only received a renewal for WLSU since IRTA will bill you in November if you owe them dues. Please refer any dues questions to Barbara Lucente or Louise Sterett. See the WLSU Contact Information box in this issue for phone numbers and email addresses. I have mentioned this before, but it bears repeating: any payment of dues to 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. Please help us by renewing quickly and for more than one year. Also, this will be the last newsletter for anyone who has not renewed his/her dues for 2019 by press time for the February-March issue.

WLSU/IRTA Membership Committee –Tom Szot Membership *emeritus*

IRTAPAC Endorsed Candidates

The following candidates have received endorsements from the IRTAPAC Committee and the PAC Board. Many of these candidates overlap with IRTA members in DuPage and West Lake Shore counties.

District	Party	Candidate	Tier
H-41	D	Val Montgomery	2
H-48	D	Terra Costa Howard	2
H-49	D	Karina Villa	3
S-22	R	Michael Connelly	1
S-39	D	Don Harmon	3
S-41	R	John Curran	2



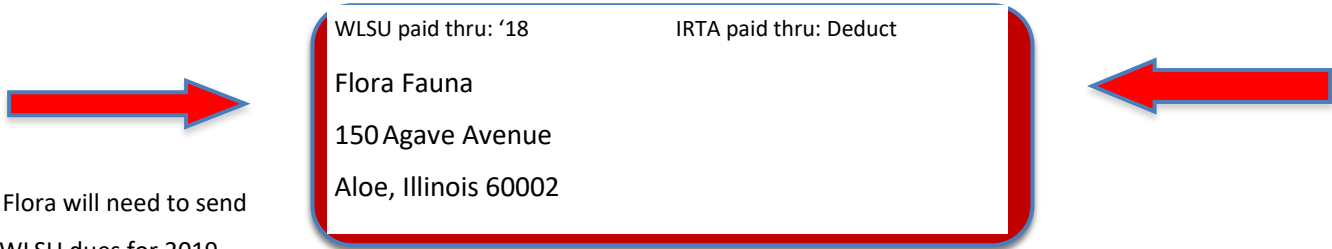
Candidates who did not submit a completed questionnaire were ineligible to obtain our endorsement.

The tier represents the level of financial support the IRTA PAC Board assigns the candidate. Tier 1 races are the most competitive; Tier 2 races are less competitive; and Tier 3 races the least competitive. Tier 1 candidates are eligible for our financial support. Tier 2 candidates could receive as much as \$1000 for their campaign. Tier 3 involves no financial support; typically these candidates are running unopposed.

The PAC Committee encourages the members to support the endorsed candidates by working for them—manning phones, stuffing envelopes, etc.—placing a candidate sign on their lawn, encouraging neighbors to support candidates. Keep in mind that these candidates have been helpful and supportive of our pensions and health insurance. **Mike Wierzbick, Region 4 IRTAPAC Rep**

Read Your Label

Check the label on your newsletter to see your dues status.



Note: Flora will need to send
In her WLSU dues for 2019.

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 Barb Lucente with any questions. See the WLSU Contact Information Box.

My Membership/My Benefits

Insurance Plans

Medical Air Services Association (MASA)—Endorsed Benefit



This is coverage that protects members against catastrophic financial loss when emergencies arise. Benefits include: Emergency Air Transportation, Ground Ambulance Transportation, Recuperation/Repatriation, Mortal Remains. Contact AMBA at: 1-800-258-7041.

Term-Life Express—Informative Benefit

This program, having simplified underwriting and a non-lengthy health inquiry, offers insurance amounts of \$25,000 to \$300,000. Insurance plans are available in 10-30-year terms. Contact AMBA at 1-800-258-7041.

Senior Discounts (Information provided by Marge Sucansky, who has too much time on her hands.)

ADT offers seniors an \$850 + discount on a home security system.

Eateries:

McDonald's—discount on coffee and beverages

Wendy's—free beverage with a purchase

IHOP—10% discount (55+) and a special menu

Krispy Kreme—10% discount (50+)

Perkins Restaurants—special menu offers (55+)



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: kotchlog@sbcglobal.net. The question for this issue is from Annabelle Bilek from District 87 in Berkeley. What is the nickname of this famous American bridge, the longest suspension bridge in the world when first built? **Gus Jackson, Member Benefits Chair**

Answer on P. 5

Mark Your Calendar—Tentative 2019 Dates

January 15, Tuesday	Executive Board Meeting	Plymouth Place	9:30 a.m.
March 10, Tuesday	Membership Meeting	Ashton Place	10:00 a.m.
March	Executive Board Meeting	Plymouth Place	9:30 a.m.
April	Area 3 Conference	Bradley, Illinois	
May 9, Thursday	Membership Luncheon	Ashton Place	11:15 a.m.
May 21, Tuesday	Executive Board Meeting	Plymouth Place	9:30 a.m.
August 20, Tuesday	Executive Board Meeting	Plymouth Place	9:30 a.m.
September 10, Tuesday	Membership Meeting	Ashton Place	10:00 a.m.
October 8, Tuesday	Executive Board Meeting	Plymouth Place	9:30 a.m.
October	IRTA Convention	Springfield	
December 6, Friday	Membership Luncheon	Ashton Place	11:15 a.m.



WLSU/IRTA WELCOMES THESE NEW MEMBERS

		Jeanne Kennedy	Marvin Walker	Donna Byrne	Patricia Malarski
Diane Kubiniec	Joann Pyritz	Joanne Garrick	Robert Maxson	Corliss Ann Hinton	Elizabeth Palacios
Hope Durkin	Jane Bagus	Renee Wilson	Aureen Chavez	Karen Boozell	Lois Fronczke
Susan Scaggs	Maria Garvy	Dawn Schabacker	Laurie Burda	Mary Orłowski	Linda Brennan
Patricia Arnold	Mary-Scherer=Emunds	Judith Sayre	Patricia Cooley	Marie Gillespie	Loretta Mole
Henryka Wojewoda		Joan Bludeau	Tamara O'Reilly	Eugene O'Reilly	Nancy Cwik



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

George Radcliffe

Foundation News

The IRTA Foundation has announced the 2017-2018 scholarship winners. Each year the Foundation awards six \$1500 scholarships, one in each of the six IRTA Areas. Anna Denault of Gibson City, IL is the Area 3 recipient of the Foundation Scholarship.

The IRTA Foundation is currently assisting ten retired teachers with monthly checks that range from \$200 to \$650 per month for a total annual payment of \$47,000. Medical expenses are being paid for one member and real estate taxes are being paid for two annuitants. The application for financial assistance can be found on the IRTA FOUNDATION link on the IRTA website.

This year, the IRTA Foundation is also awarding \$36,000 in grant money to 76 teachers across the state of Illinois. Eight of the award winners are from Area 3. The grant money allows these educators the opportunity to enrich their instruction with materials not otherwise available to them. A description of each recipient’s project can be found on the IRTA FOUNDATION link under Programs. **Fran Pettersen, Foundation Chair**

Trivia Quiz answer: Mighty Mac—Mackinac Bridge

WLSU December Luncheon

Friday, December 7, 2018

Ashton Place, 341 75th Street, Willowbrook (west of Route 83 and across from Hinsdale South High School)

630-798-3337

Return this form and a check for \$25 members and \$30 guests to Louise Sterett, 770 57th St., Unit 2, Clarendon Hills, Illinois 60514. Reservations must be received by November 26, 2018. No telephone reservations. Make checks payable to West Lake Shore Unit.

Member Name(s) _____

Guest Name(s) _____

Email address _____

Phone _____ Total \$ _____

Entrée Choices

Filet of Chicken Breast with Lemon Herb Sauce

Herb Crusted Tilapia

Peppercorn Crusted Sirloin

NO ENTRÉE SUBSTITUTIONS AT THE LUNCHEON

CONFIRMATION OF RECEIPT OF YOUR RESERVATION WILL BE DONE BY EMAIL ONLY



WLSU December Luncheon

Friday, December 7, 2018 11:15-2:15

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

Program:

Questions: Call Louise Sterett at 630-325-6470

Ashton Place is located at the SW Corner of 75th and Clarendon Hills Road



Harry and Bess

Harry Truman was a different kind of President. He probably made as many, or more important decisions regarding our nation's history as any of the other 42 Presidents preceding him. However, a measure of his greatness may rest on what he did after he left the White House.

The only asset he had when he died was the house he lived in, which was in Independence, Missouri. His wife had inherited the house from her mother and father and other than their years in the White House, they lived their entire lives there.

When he retired from office in 1952 his income was a U.S. Army pension reported to have been \$13,507.72 a year. Congress, noting that he was paying for his stamps and personally licking them, granted him an "allowance" and, later, a retroactive pension of \$25,000 a year.

After President Eisenhower was inaugurated, Harry and Bess drove home to Missouri by themselves. There was no Secret Service following them.

When offered corporate positions at large salaries, he declined, stating, "You don't want me. You want the office of the President, and that doesn't belong to me. It belongs to the American people and it's not for sale."

Even later, on May 6, 1971, when Congress was preparing to award him the Medal of Honor on his 87th birthday, he refused to accept it, writing, "I don't consider that I have done anything which should be the reason for any award, Congressional or otherwise."

As President he paid for all of his own travel expenses and food.

Modern politicians have found a new level of success in cashing in on the Presidency, resulting in untold wealth. Today, many in Congress also have found a way to become quite wealthy while enjoying the fruits of their offices. Political offices are not for sale.

Good old Harry Truman was correct when he observed, "My choices in life were either to be a piano player in a whore house or a politician. And to tell the truth, there's hardly any difference."

I say dig him up and clone him! Matthew Algeo, author of *Harry Truman's Excellent Adventure*



Many of us are between 65 and Death, I was sent an excellent list for aging...and I have to agree it's good advice to follow.

Don't stress over the little tings. You've already overcome so much in your life. You have good memories and bad ones, but the important thing is the present. Don't let the past drag you down and don't let the future frighten you. Feel good in the now. Small issues will soon be forgotten.

Propaganda Techniques 2

Distort—If you don't like the facts, invent your own "alternative facts."

Panic Mongering—The idea is to terrorize the audience constantly.

Character Assassination—Go after the person's credibility, motives, intelligence, character, sanity.

Glittering Generalities—Using slogans or simple catchphrases, involving ideas of love, honor, glory, peace, family values, freedom, patriotism to inspire pride. These statements say very little so cannot be proved or disproved.



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

Please mail to IRTA.

Your Vote Matters!

If it didn't, you wouldn't have people trying to suppress it.

If it didn't, you wouldn't have billionaires trying to buy it.

If it didn't, you wouldn't have Russia trying to hack it.



Your Vote Matters!

Use it in November!

QMIlerPollMon



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DIRECT LINE

“Investing in the FUTURE of retired teachers”

December 7 Luncheon at Ashton Place—Reservation Form on P. 6