



# November-December 2015

# 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](http://www.wlsu.weebly.com)

**December Luncheon—December 4, Ashton Place**

### President's Message

If you did not attend the WLSU September luncheon, you missed an informative meeting with guests, 4<sup>th</sup> District Senator and Assistant Majority Leader Kimberly Lightford, and speaker Ralph Martire from The Center for Tax and Budget Accountability.

Mr. Martire presented data that has been vetted and peer-reviewed rather than the smoke and mirrors of those organizations and legislators who quote statistics with no basis.



He began by saying that neither the governor's budget nor the legislators' budget will fix the

fiscal condition of the state. In fact, both worsen the state of the fiscal condition by about the same amount.

Illinois' real problem is lack of revenue. We are constantly hearing about the waste and fraud in the Illinois budget, but in fact, waste and fraud make up about 1% of the budget. The rest of the budget should not be held up to "eliminate the waste."

No data supports the argument that overspending is the cause of the state's problems. There has been no ramp up in spending on services between 2009 and 2015. What has grown are the hard costs—debt service, changes in statutory transfers (Medicaid), and the change in pension contributions which is not caused by benefits but rather by the state's failure to fund the pensions adequately throughout the years, thus incurring debt.

Taxpayers in Illinois have never paid the full cost of services they received over the years. The pensions have paid it.

The phase down of the temporary tax, has benefited the wealthy rather than the lower income individuals. To effectively stimulate the economy, taxes for the low and middle-income people must be cut. Tax relief to them puts more money in their wallets which they spend on necessities. Tax relief to the wealthy puts more money in their savings since they already have enough to cover necessities. In Illinois 60% or more of the tax payers had

incomes of \$35,000 or less; they did not experience tax relief. All the tax relief went to the highest 11% of earners. Low income people didn't get a tax cut but are paying for it in a reduction of services.

We are disinvesting in the people of Illinois with the cuts in services.

In 2012 we were the state with the:

5<sup>th</sup> largest population and Gross Domestic Product of any state, but we ranked 28<sup>th</sup> in General Fund spending on services.

We had the 5<sup>th</sup> highest economy, but we were 36<sup>th</sup> in general fund spending on services though our GSP equaled \$720 billion annual economy. Illinois ranked 5<sup>th</sup> nationally in GSP and we are the 20<sup>th</sup> largest economy in the entire world. So when legislators tell us we are a high spending state, that is not true.

Illinois' tax burden was the second lowest tax burden in the U.S. and yet we did not prosper economically. The states that did the best job in education and building of infrastructure also did the best job in growing their economy.

Property tax is an unfair way to tax people and fund schools. Most children in Illinois do not get an adequate investment in their education. Minorities get ever more poorly funded education because funding depends on property tax.

Some solutions to the state's fiscal problems include:

Get rid of the unrealistic pension repayment ramp by re-amortizing the unfunded liability. If that was done, by 2045 the fund would be 70% funded. This can be done by law.

Illinois needs to change its tax plan:

1. Expand state sales tax base to include services—only consumer services—not health care and business to business.
2. Tax some retirement income, possibly taxing adjusted income over \$50,000.
3. Raise the income tax rate to 5%.

The fair tax is not in the near future but maybe 6 years down the road.

For complete information, check out [ctbaonline.org](http://ctbaonline.org). **Marge Sucansky**

**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**

We all celebrated the unanimous decision of the Illinois Supreme Court in ruling that Senate Bill 1 is unconstitutional. The court said it violated the pension protection clause of the Illinois Constitution. This ruling does not mean that your TRS pension is now safe and secure. It simply means that it will proceed in its current form for now. Only a pie-in-the-sky optimist would believe we're home free with no more worries. The realist will recognize signs that we need to be vigilant and pro-active in protecting our pensions and benefits. As we all should recognize, Governor Rauner is no friend of public employees and retirees. His turnaround agenda, which he is attempting to force on the state by holding the current budget hostage, is his plan to destroy public employee unions and collective bargaining. He wishes to do here what Scott Walker did to unions in Wisconsin. Also, the Governor has made reference to the need to amend the Illinois Constitution by eliminating the pension protection clause. Another referendum battle may be shaping up.

We should also be concerned by the mid-October filing for reorganization or bankruptcy by the Central States Pension Fund. According to the *New York Times*, the fund sent letters to 407,000 workers and retirees who are mainly employed by hundreds of trucking related companies in the Midwest, South, and East. Each letter told in detail how much their promised pension would be cut. The average loss for participants will be 22.6 percent. The cuts in monthly payments range from nothing (for about one-third of the group) to more than 60 percent for others. This catastrophe results from trucking industry deregulation, declining union membership, recession, 2014 Congressional legislation allowing for the reorganization of certain pension funds, and businesses closing, going bankrupt or not paying into the pension fund what had been required. Even though this is not a public employee pension fund, it should make us uneasy that a way was found to circumvent the guaranteed pensions of thousands of employees and retirees. Don't think the forces in this state that wish to reduce your pension are not aware of what has occurred and are not figuring ways to use this to help their cause. Talk again has resurfaced in Springfield of legislation to allow governmental bodies to declare bankruptcy. If this were to occur, would public-sector pensions be safe?

The IRTA's "One Bring One" recruitment campaign continues until the end of this year. Hopefully, there will be a surge of new members to get close to the 40,000-member goal. Please give strong consideration to enrolling your significant other as an associate member. Use the application enclosed in the newsletter, call/email Darlene Mc Namara or Tom Szot for a mailed copy, or access an application at our WLSU website. A strong membership body increases our might in Springfield and helps safeguard our pensions and benefits.

The IRTA has made a major change in recruiting still active teachers. This is called the "pipeline" policy. Any active teacher, who is within 4 years of retirement and has notified their district of such date, may join the IRTA as a free member. The only stipulation is that the new member signs up for dues deduction, which is currently \$2.50 monthly. This means dues will be collected from the TRS pension once the teacher retires. The WLSU board has also adopted this "pipeline" policy. If you know an active teacher in the pipeline to retire, please tell him/her of this policy. Pipeline applications may be obtained by contacting one of us or going to our website. Go to [www.wlsu.weebly.com](http://www.wlsu.weebly.com) and scroll down the "Join" tab to "Future Retired Illinois Educators."

If you owe 2016 dues, you have been contacted by mail at the beginning of October. There are no changes 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. Your newsletter label will alert you also to your current dues status. Please refer any dues questions, including dues status if you get your newsletter via email, to Darlene McNamara, Tom Szot, or Louise Sterett. See the WLSU Contact Information box in this issue for phone numbers and email addresses. Each year we receive questions asking why WLSU dues are owed if the member pays dues via dues deduction. Dues deduction only applies to dues owed to the IRTA. Our local unit, WLSU, must collect its own dues and isn't allowed to use dues deduction because of TRS rules.

**Darlene McNamara & Tom Szot, WLSU Membership Co-Chair**

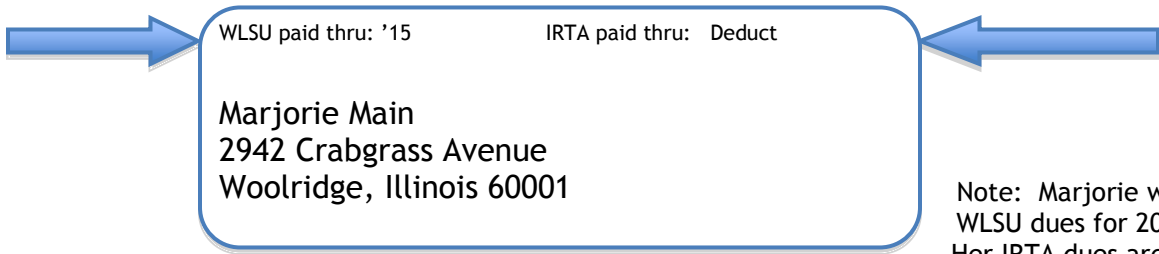
**WLSU/IRTA Welcomes These New Members**

Kazimiera Dewese	Stephen Michael	Wendy Musselman	Patricia Phelan
Steven Galligan	Mary Flood	Rose Gronko	Nancy Guzauskas
Patricia Boland	Alice Belmont	Therese Brennock	Karen Miller
Mary Beth Niziol	Joann Parma	Jane Coughlin	Kevin McOlgan
Mary Vacek	Gene Salecker	Michael Sheridan	Margaret Sipla
Rosann Nicholson	Joanna Drexler	Karen Provan	Elizabeth Stickman
	Constance		Mercedes De
Sandra Campbell	Malinowski	Gale Teune	Lapaz-Buck
David Kuhr	Douglas Belpedio	Carol Villa	Kristi Parks
Mary Bullock	John Gusswein	Sheila Chale	William Zakavec
Guy Hawkins			

**All New Members are invited to attend the December Luncheon. Reservation form on page 7.**

**Read Your Label**

Dues notices were sent the first week in October. Please check your newsletter label. Your current dues status is indicated .



Note: Marjorie will need to send in her WLSU dues for 2016.

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 dues or need to reapply annually.

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

**IRTA** **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 # \_\_\_\_\_  
 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.

**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

**State Membership Representative Member Resignation**

Thanks to Darlene McNamara who has served as the Region 4 representative to the IRTA Membership Committee. Darlene has represented us for 3 years and brought many valuable ideas to the committee about increasing membership and has shared with us the plans made in Springfield. She will now devote her time to maintaining and increasing WLSU membership. We appreciate her service to all of us.

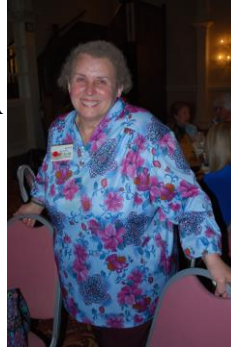
**WLSU WANTS YOU!**

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. 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.

## **WLSU 2015 IRTA Convention Unit**

### **Honoree**

Louise Sterett has been a member of WLSU/IRTA for 13 years and has served as treasurer for 11. She brings integrity, honesty, and diligence to the office. Always looking for ways to make IRTA/WLSU membership grow, she exhibits leadership and enthusiasm.



### **Adopt a School Success**

A carload of school supplies was delivered to Walker School in Bedford Park in late August shortly before the opening of school. Additional items were collected at the September luncheon and delivered. Thanks to Julie Jeter for organizing, collecting, storing, and delivering the supplies with her husband Jeff. And thanks to WLSU members for their generosity.

#### **In Memoriam**

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

**Maxine Lichterman**

**Byron Shinn**

**Judy Solomon**

## **LEGAL DEFENSE FUND**

The main reason IRTA exists is to protect your benefits, and IRTA will continue to do so.

The leaders in the lawsuit against SB1 were our attorneys. DeVito is an advisor to the Supreme Court.

The Legal Defense Fund was started in 2012; as of April 2014 IRTA has collected \$584,683; it has spent \$523,506, leaving a balance of \$61,177.

Realistically there will be further challenges to our benefits. Please send a check to help build up the fund.

Here is the address for sending donations to the Legal Defense Fund:

IRTA, 824 S. Second St., 4<sup>th</sup> Floor, Springfield, IL 62704. *Please make your check payable to IRTA and write "Legal Defense Fund" on the check memo line.* Or Donate on the IRTA website: [www.irtaonline.org](http://www.irtaonline.org).

## **Reminder to Members**

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

## WLSU Contact Information

<b>President</b> Marjorie Sucansky 630-985-2620 <a href="mailto:sucansky@comcast.net">sucansky@comcast.net</a>	<b>Membership</b> Tom Szot 630-852-3138 <a href="mailto:jtszot@comcast.net">jtszot@comcast.net</a>	<b>Membership</b> Darlene McNamara 773-429-1779 <a href="mailto:darcarmac@aol.com">darcarmac@aol.com</a>	<b>Treasurer</b> Louise Sterett 630-325-6470 <a href="mailto:Lsterett@joimail.com">Lsterett@joimail.com</a>	<b>Foundation</b> Frances Pettersen 630-985-7508 <a href="mailto:narfp@sbcglobal.net">narfp@sbcglobal.net</a>
Website: <a href="http://www.wlsu.weebly.com">www.wlsu.weebly.com</a>				

## Mark Your Calendars 2016

January 13, Wed.	Executive Board Meeting	Plymouth Place	9:30 a.m.
March 10, Th.	Membership Meeting	Plymouth Place	10:00 a.m.
March 16, Wed.	Executive Board Meeting	Plymouth Place	9:30 a.m.
March 29	Special Event Legislative Forum	Plymouth Place	10:00 a.m.
April	Area 3 Conference	Bradley, Illinois	
May 5, Th.	Membership Luncheon		11:15 a.m.
May 12, Th.	Executive Board Meeting	Plymouth Place	9:30 a.m.
August 4, Th.	Executive Board Meeting	Plymouth Place	9:30 a.m.
September 14, W.	Membership Luncheon		11:15 a.m.
October 13, Th.	Special Event—	Plymouth Place	10:00 a.m.
October 20, Th.	Executive Board Meeting	Plymouth Place	9:30 p.m.
December 2, F.	Membership Luncheon		11:15 a.m.

## WLSU State Legislative Committee Member Resigns

On December 31, 2015 Vic Corder will resign his position on the State Legislative Committee. Vic has provided information to DuPage Unit and WLSU, regarding what is happening in Springfield at the Capitol and with our IRTA representatives there. He has served WLSU and DuPage with distinction as Region 4 Director and continues to serve WLSU members as Database Manager and Phone Tree Coordinator. WLSU thanks Vic for his continued service.

## Highlights from October 14—Meet Your IRTA—Jim Bachman and Bob Pinkerton

IRTA has increased its presence in the Capitol with the addition of Mary Shaw, Director of Government Services. “IRTA will do whatever we have to do to defend benefits.” For that reason Legal Defense Fund must remain viable. Our attorneys did most of the work on defeating SB1. Please continue to donate. IRTAPAC has grown and has given us some clout in the legislature. Jim supported the need for grass roots lobbying, saying we should work in behalf of candidates who have worked for us. There will be many open seats at the next election as some legislators have decided not to run. We must work for those who will defend us. We will start hearing pension talk again soon among legislators. It is hoped that they will listen to Ralph Martire. With regard to health insurance, IRTA has introduced legislation for two years to allow those who opted out of TRAIL or TRIP to come back. Passed Senate unanimously. Held up in House Rules. Open enrollment in TRAIL ends November 16. TRIP will not stop paying vendors despite what you may have heard. If you have any difficulty with TRIP or TRAIL, call Jim Bachman at AIRT (1-800-728-4782).



## WLSU Winter Luncheon

Friday, December 4, 2015

At Ashton Place

341 75<sup>th</sup> St. Willowbrook, IL, 630-789-3337

Return this form and a check for **\$24** members and **\$29** for guests to **Marie Trankina, 10 Algonquin Drive, Unit 2, Indian Head Park, Illinois 60525**. Reservations must be received by November 30. No telephone reservations. Make Checks payable to **West Lake Shore Unit**.

Member Name (s) \_\_\_\_\_

email address \_\_\_\_\_

Phone \_\_\_\_\_

**BRING A GUEST OR TWO TO JOIN IRTA/WLSU & GET A \$10 COUPON TOWARD A FUTURE EVENT!**

Guest Name (s) \_\_\_\_\_

Total \$ \_\_\_\_\_

Member Entree Choices:

Filet of Chicken Breast with Lemon Herb Sauce

Herb Crusted Tilapia

Guest Entrée Choices:

Filet of Chicken Breast with Lemon Herb Sauce

Herb Crusted Tilapia

### NO ENTREE' SUBSTITUTIONS AT THE LUNCHEON

Return this portion of the coupon or a reasonable facsimile and keep the bottom half as a reminder

WLSU Winter Luncheon

ASHTON PLACE

341 75<sup>th</sup> St., Willowbrook

SW Corner of 75<sup>th</sup> Street and Clarendon Hills Road

Enter from Clarendon Hills Road, 630-789-3337

Friday, December 4, 2015 11:15-2:15

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

### Program:

**PC and Burke, musicians who play multiple instruments, will entertain us with the "Golden Oldies" through the 70's. They encourage dancing and accept requests. So plan to get in the holiday spirit.**

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

Ashton Place is located at the SW Corner of 75<sup>th</sup> and Clarendon Hills Road.

### Know Someone Who Will Retire Within the Next Four Years?

If you know someone who has signed his/her letter of intent to retire, that person is eligible for free Illinois Retired Teachers Association (IRTA) membership from now until he/she retires. That person just has to sign up for IRTA dues deduct membership. Membership will be free until he/she retires. Upon retirement, \$2.50 will automatically be deducted monthly from his/her TRS pension. Along with free IRTA membership, he/she will also receive free WLSU membership until he/she retires. Pass on the application below.



#### IRTA State & Local Unit Membership Form

828 S. 2nd 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
  - Pipeline

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

(Signature required for Dues Deduction)

Social Security # XXX-XX-

(Only last 4 digits required for Dues Deduction)

Please print or use your return address label.

- Local Unit Dues**
- Annual - \$ \_\_\_\_\_
  - Life - \$ \_\_\_\_\_

NAME LAST	FIRST	MI	DOB
ADDRESS	CITY	STATE	ZIP
PHONE ( )	E-MAIL	SCHOOL DISTRICT	IRTA UNIT
		RETIREMENT YEAR	WLSU

Please mail to IRTA.

## West Lake Shore Unit Direct Line Newsletter

Marjorie Sucansky, President  
2942 Crabtree Avenue  
Woodridge, Illinois 60517

Direct Line mailer: Moira Dowell

### DIRECT LINE

"Investing in the FUTURE of retired teachers"

Coupon for Winter Luncheon is on P. 7