



November/December 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](http://www.wlsu.weebly.com)

## **President's Message**



**"Fight for the things you care about but do it in a way that will lead others to join you."**

**Ruth Bader Ginsburg**

Sometimes I think my vote this election is really a wish to return to the America of my youth. Although the past is gone, full of mistakes and missed opportunities, the future is threatened by our present state of non-thinking behavior. In a pandemic world where it seems easier to shout insults than debate issues, where physical abuse is substituted for compromise or compassion, I remember a better civility.

In the 50's my politically minded parents entertained our suburban neighborhood during election season by marking a white chalk line down the middle of our front lawn. On either side, my father, a staunch Republican, placed an Eisenhower sign; my mother, a Democratic precinct captain, proudly displayed a Stevenson placard. No words or insults were leveled at the neighbors. No insults were traded in the house in front of my brother and me. They worked in tandem to support the election, even though they were on opposite sides of the issues. They worked tirelessly until the first Tuesday in November, canvassing, making phone calls, and attending meetings. I grew up believing this was the decorum you were supposed to exhibit while debating and disagreeing. Even my conservative father would have agreed with Justice Ginsburg when she said, **"You can disagree without being disagreeable."** or **"Reacting in anger or annoyance will not advance one's ability to persuade."**

I believe we should VOTE this election for a return to compassion, civility, compromise, respect, dignity, and cooperation. We all know that exercising our right to VOTE is our greatest constitutional right. I have included a VOTING GUIDE in this issue to help you with all questions you may have about casting your ballot. Please give it a read. **VOTE BY MAIL, VOTE EARLY, VOTE ABSENTEE, VOTE ON NOVEMBER 3.** Use any method you choose. But make no excuses—just VOTE!

So even if my vote will be one of nostalgia this November 3, it will still speak to my hope for a future direction in America politics of compassion, compromise, and accord.

Respectfully,

Kate Singletary



The General Election is Tuesday, November 3, 2020. Here's what you need to know to cast your ballot and make sure it's counted. **Click on the link to go to the website information.**

## Voting & Covid-19

Due to the COVID-19 pandemic, there are daily changes to voting information. Please check this site for the latest updates.

[https://www.vote.org/covid-19/?link\\_id=4&can\\_id=c9019d7b57dd200d700a3928487c3960&source=email-reminder-idaho-votes-on-nov-3-2020&email\\_referrer=email\\_941810&email\\_subject=election-information](https://www.vote.org/covid-19/?link_id=4&can_id=c9019d7b57dd200d700a3928487c3960&source=email-reminder-idaho-votes-on-nov-3-2020&email_referrer=email_941810&email_subject=election-information)

## Register to Vote here:

[https://www.vote.org/register-to-vote/illinois/?link\\_id=5&can\\_id=c9019d7b57dd200d700a3928487c3960&source=email-reminder-idaho-votes-on-nov-3-2020&email\\_referrer=email\\_941810&email\\_subject=election-information](https://www.vote.org/register-to-vote/illinois/?link_id=5&can_id=c9019d7b57dd200d700a3928487c3960&source=email-reminder-idaho-votes-on-nov-3-2020&email_referrer=email_941810&email_subject=election-information)

## Vote Early

Illinois voters have the option to vote early in person. Look up more information about early voting here:

[https://www.vote.org/early-voting-calendar/#illinois?link\\_id=6&can\\_id=c9019d7b57dd200d700a3928487c3960&source=email-reminder-idaho-votes-on-nov-3-2020&email\\_referrer=email\\_941810&email\\_subject=election-information](https://www.vote.org/early-voting-calendar/#illinois?link_id=6&can_id=c9019d7b57dd200d700a3928487c3960&source=email-reminder-idaho-votes-on-nov-3-2020&email_referrer=email_941810&email_subject=election-information)

## Vote by Mail:

All registered Illinois voters may request a mail-in ballot and vote by mail. You can request a mail-in ballot

[https://www.vote.org/absentee-ballot/illinois/?link\\_id=7&can\\_id=c9019d7b57dd200d700a3928487c3960&source=email-reminder-idaho-votes-on-nov-3-2020&email\\_referrer=email\\_941810&email\\_subject=election-information](https://www.vote.org/absentee-ballot/illinois/?link_id=7&can_id=c9019d7b57dd200d700a3928487c3960&source=email-reminder-idaho-votes-on-nov-3-2020&email_referrer=email_941810&email_subject=election-information)

**We recommend requesting your mail-in ballot as soon as possible.**

## Vote on November 3:

If you will be voting in person, please review the CDC's recommendations for voters.

[https://www.cdc.gov/coronavirus/2019-ncov/community/election-polling-locations.html#VoterRecommendations?link\\_id=8&can\\_id=c9019d7b57dd200d700a3928487c3960&source=email-reminder-idaho-votes-on-nov-3-2020&email\\_referrer=email\\_941810&email\\_subject=election-information](https://www.cdc.gov/coronavirus/2019-ncov/community/election-polling-locations.html#VoterRecommendations?link_id=8&can_id=c9019d7b57dd200d700a3928487c3960&source=email-reminder-idaho-votes-on-nov-3-2020&email_referrer=email_941810&email_subject=election-information)

You can look up your polling place location here:

[https://ova.elections.il.gov/PollingPlaceLookup.aspx?link\\_id=9&can\\_id=c9019d7b57dd200d700a3928487c3960&source=email-reminder-idaho-votes-on-nov-3-2020&email\\_referrer=email\\_941810&email\\_subject=election-information](https://ova.elections.il.gov/PollingPlaceLookup.aspx?link_id=9&can_id=c9019d7b57dd200d700a3928487c3960&source=email-reminder-idaho-votes-on-nov-3-2020&email_referrer=email_941810&email_subject=election-information)

## Find Out What's on Your Ballot:

[https://ballotpedia.org/Sample\\_Ballot\\_Lookup?link\\_id=10&can\\_id=c9019d7b57dd200d700a3928487c3960&source=email-reminder-idaho-votes-on-nov-3-2020&email\\_referrer=email\\_941810&email\\_subject=election-information](https://ballotpedia.org/Sample_Ballot_Lookup?link_id=10&can_id=c9019d7b57dd200d700a3928487c3960&source=email-reminder-idaho-votes-on-nov-3-2020&email_referrer=email_941810&email_subject=election-information)

## Voter ID Requirements:

If you're a first-time Illinois voter who registered by mail and you didn't provide ID when you registered, you'll need to provide a photocopy of one form of ID along with your voted mail ballot.

If you've voted in Illinois before or provided ID at the time of mail-in registration, you don't need to show ID to vote in person. If you're voting in Illinois for the first time, registered to vote by mail, and didn't provide certain forms of identification, you'll need to provide one form of ID when you vote in person during early voting or on Election Day.

[https://www.vote.org/voter-id-laws/?link\\_id=11&can\\_id=c9019d7b57dd200d700a3928487c3960&source=email-reminder-idaho-votes-on-nov-3-2020&email\\_referrer=email\\_941810&email\\_subject=election-information](https://www.vote.org/voter-id-laws/?link_id=11&can_id=c9019d7b57dd200d700a3928487c3960&source=email-reminder-idaho-votes-on-nov-3-2020&email_referrer=email_941810&email_subject=election-information)

## You Have the Right to Vote. If You Have Any Problems Voting:

Call the nonpartisan Election Protection hotline at 866-OUR-VOTE (1-866-687-8683). The hotline is administered by the Lawyers' Committee for Civil Rights Under the Law.

## If You Have Other Questions About Voting:

The best source of information is always your local election office. Look up contact information here:

[https://www.overseasvotefoundation.org/vote/eod.htm?  
link\\_id=12&can\\_id=c9019d7b57dd200d700a3928487c3960&source=email-reminder-idaho-votes-on-nov-3-  
2020&email\\_referrer=email\\_941810&email\\_subject=election-information](https://www.overseasvotefoundation.org/vote/eod.htm?link_id=12&can_id=c9019d7b57dd200d700a3928487c3960&source=email-reminder-idaho-votes-on-nov-3-2020&email_referrer=email_941810&email_subject=election-information)



Charles Dickens' great masterpiece, *A Tale of Two Cities*, begins: "It was the best of times, it was the worst of times, it was the age of wisdom, it was the age of foolishness, it was the epoch of belief, it was the epoch of incredulity, it was the season of light, it was the season of darkness, it was the spring of hope, it was the winter of despair." I believe Dickens' theme can be applied to the here and now. We can each interpret the statement differently, but we must all agree that these are far from normal times.

As retirees, "normal" includes concerns we face on a daily basis. As we age, according to Fidelity Viewpoints from 9/29/20, we face more health challenges. According to the Fidelity Retiree Health Care Estimate, an average couple age 65 in 2020 may need approximately \$ 295,000 saved (after tax) to cover health care expenses in retirement. These expenses do not include long-term-care (LTC) costs. The U.S. Dept. of Health and Human Services states that about 70% of those aged 65 and older will require some type of LTC. These services are not cheap. It seems prudent to have LTC insurance or money set aside to cover the possibility of needed care. If you are part of the state's TRIP or TRAIL programs, you have manageable health care, but this doesn't cover LTC, nor does Medicare.

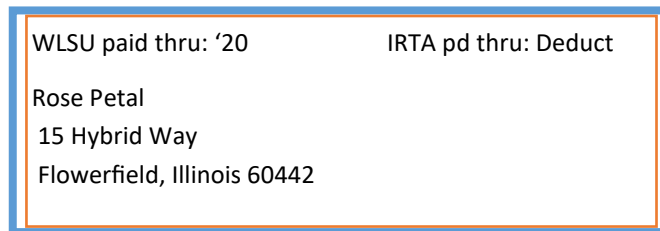
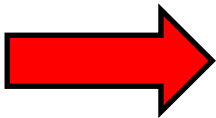
On the plus side, expect to live longer. Today's healthy 65-year-olds will live well into their 80's or possibly 90's. Your TRS pension is a defined benefit plan that means that the amount is not reduced as it is paid out to you. Plus, you have a 3% COLA built in that gives you a compounded annual increase. Compare your TRS pension to the average Social Security benefit, which is just around \$1514 per month according to the U.S. Social Security Administration for October 2019.

Health and economic well-being are always the top listed retiree concerns. Having Medicare, TRAIL or TRIP and a secure pension should help ease your mind somewhat despite the current political unrest and pandemic. Your continued membership in IRTA and WLSU gives you the benefit of people who are continuously looking out for your well-being. Please make sure you renew your membership in these groups if you need to do so.

**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 2021. WLSU dues are \$12 annually, 3 years for \$30, 5 years for \$45, and \$125 for Life. **Those owing IRTA dues will receive a separate invoice from the IRTA in early November.** Please refer any dues questions to Tom Szot, 630-852-3138 / [jtszot@comcast.net](mailto:jtszot@comcast.net) or Louise Sterett, 630-325-6470/ [lasterett@yahoo.com](mailto:lasterett@yahoo.com). **Please take note: 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 2021 by press time for the February-March issue. **Tom Szot, Membership Emeritus**

## 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 2021.

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.



### WLSU/IRTA WELCOMES THESE NEW MEMBERS

David Sibley Ann Baikie Margaret Wachter Joyce Hodan Robin Bruebach  
Cristen Vincent Liane Rigitano Clare McDivit Barbara Bocka Jonathan Ellwanger  
Debra Hendle-Kinnunen Jennifer Griffin Donald Kinnunen Astrid Schuler  
Janice Brooks Diane Connelly Patricia Esposito Pat Gavac



May they rest in peace, and may their memory be a blessing.

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

Gale Holmlund Gloria Zachari Bette Wilson Evelyn Vocelka

## WLSU Contact Information

--- Website: [www.wlsu.weebly.com](http://www.wlsu.weebly.com)

President

Kate Singletary

508-737-1336

[singletarykate@gmail.com](mailto:singletarykate@gmail.com)

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Onofria Perricone

630-985-6861

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Treasurer

Louise Sterett

630-325-6470

[lasterett@yahoo.com](mailto:lasterett@yahoo.com)

Foundation

Fran Pettersen

630-985-7508

[narfp@sbcglobal.net](mailto:narfp@sbcglobal.net)



**As retired Illinois educators, we are fortunate to be members of the Illinois Retired Teachers Association. An important mission of the IRTA is to maintain and improve benefits of annuitants. However, the concerns of the IRTA go beyond that important goal. The Foundation of the IRTA looks to the future by offering six \$1500**

**scholarships, one in each of the six IRTA areas, to juniors or seniors in college who are enrolled in an accredited teacher preparation program. The IRTA Foundation is also concerned about current classroom teachers and has established the Excellence in Education Grants which provide a \$36,000 statewide fund to public school educators (PreK to 12) so that their students will be able to participate in special classroom projects. In 1985, the Foundation established an endowment for retired educators who are experiencing difficulties meeting financial obligations. IRTA takes care of future educators, present educators, and retired educators. Educators in Illinois are in good hands.**

**Fran Pettersen, Foundation Chair**

## CANCELLATION NOTICE

**Due to COVID-19 concerns, WLSU is canceling the December 4, 2020, Holiday Luncheon. We hope to be able to resume programs and meetings in 2021.**

**Please keep well and stay safe.**

## IRTPAC — We Need You

The IRTPAC 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. There is currently a little over \$196,183.59 in the PAC fund.

Illinois Retired Teachers Association Political Action Committee is a statewide, nonpartisan Political Action Committee (PAC) organized by members of the Illinois Retired Teachers Association to benefit the entire retired educator community through political contributions to state candidates. To make a contribution, fill out the form on our website or send a check to: Illinois Retired Teachers Association PAC, 828 S. Second St., 4th Floor, Springfield, IL 62704.



Heel is the truth seen too late. Thomas Hobbes

## Go Green

We all like to save time and money. Help WLSU do that by agreeing to receive the *Direct Line* by email rather than by snail mail. Choosing email would save about \$2830 a year, not to mention the time it takes to pick up, stamp, label, seal, and deliver the newsletter to the post office. This option is particularly useful for snowbirds since you can access the latest WLSU news wherever you are if you have access to WiFi and a computer or mobile phone. **Just a reminder: You don't have to print the luncheon coupon to send it in. If you don't have a printer, just write the information requested on a plain sheet of paper and mail it with your check.** If you have an email address but have not provided it to us, please do so. We do not divulge your personal information to anyone. If you agree to email delivery, please contact Marge Sucansky at 630-985-2620 or [sucansky@comcast.net](mailto:sucansky@comcast.net).



## LEGISLATIVE UPDATE

The Legislative Committee Goals for 2020-2021 are:

1. Coordinate in-district meetings of local IRTA members with their legislators to educate and inform their legislators on IRTA issues.
2. Oppose any legislation that would change the funding law that adversely affects the financial health of TRS.
3. Support legislation that maintains the current funding law's formula for the continuing appropriation for the Teachers Retirement Insurance Program (TRIP).
4. Oppose any taxing of retirement income.
5. Work to repeal WEP/GPO.



## IDES cracks down on fraud



### Barbara Grabowski, FYI Chair

The Illinois Department of Employment Security has announced they are taking steps to crack down on fraud schemes involving the state's federal Pandemic Unemployment Assistance (PUA) programs.

IDES has recently seen an increase in fraudulent unemployment claims involving the PUA program, which provides federally-funded unemployment benefits for individuals who were not traditionally covered by the state's regular unemployment insurance program. IDES noted that under the PUA program, one of the biggest vulnerabilities they are seeing is the absence of an employer to contest fraudulent claims.

IDES has announced that they are working with local and federal authorities to investigate and prosecute those perpetrating unemployment fraud.

Any individual who has not filed an unemployment claim but has erroneously received an unemployment debit card or unemployment insurance (UI) finding letter should take the following steps:

Immediately call IDES at 800.814.0513 and when prompted:

Select the English or Spanish language option

Select option 1 for claimants

Select option 5 to report identity theft

Do not activate the debit card that was mailed to you.

Have your credit report checked for possible suspicious activity and post a fraud alert.

Visit the Federal Trade Commission **From John F. Curran, Illinois State Senator, 41st District**

## Drivers' License Deadlines Further Extended; No Extension for Vehicle License Plates

Due to challenges Illinois drivers are having with renewing expired driver's licenses, the Secretary of State has announced a further extension to the renewal deadline. Expired drivers' licenses and non-driver personal ID cards will now remain valid [until February 1, 2021](#). **Remember that drivers over the age of 75 have a full year beyond their license expiration date to renew their license.**

The small decal stickers that Illinois drivers attach to their motor vehicle license plates to show that the car has been licensed are separate from drivers' licenses. These car license plates and decal stickers were only extended until [November 1, 2020](#). Since most of these transactions are already done online or by mail, COVID-19 is not changing the way these stickers are purchased and delivered.



© Can Stock Photo

**Barbara Grabowski, FYI Chair**

## Secretary of State and IL Treasurer Announce Extended Waiver of E-Check Payment Processor Fee

The Illinois Secretary of State and IL Treasurer have partnered with National Cash Register (NCR) to remove the e-check payment processing fee through the remainder of 2020. Since the payment processor fees were first waived on May 5, the number of transactions conducted online and paid with e-checks have nearly tripled compared to the same period in 2019. The e-check payment processor fee will be waived for the following online services:

- renewing a vehicle registration
- obtaining a duplicate driver's license or ID card
- renewing a driver's license with the Safe Driver Renewal program.

Paying with an e-check is simple. Customers visit [www.cyberdriveillinois.com](http://www.cyberdriveillinois.com) to begin the transaction. Then you'll be automatically connected to NCR where they provide their routing number and bank account number on the secure payment page. After the transaction is completed and the e-check is verified, the Secretary of State's office will begin the process of mailing the vehicle registration sticker or DL/ID card. Payment by credit card (with a small service fee) is also accepted for online transactions.

### From State Representative Greg Wehri

**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](http://irtaonline.org).

Other helpful numbers:

**Teachers' Retirement System** 1-877-927-5877, email— [members@trsil.org](mailto:members@trsil.org) website:

<http://www.trsil.org>

Central Management Services 1-800-442-1300 or 1-217-524-3438

**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 Louise Sterett.



### My Membership/My Benefits

Members are encouraged to review the IRTA website to locate member benefits.

“Most of us, I think, know that whenever bigotry runs free, we're likely to be among its victims.” Paul Krugman of the *New York Times*



### IRTA State & Local Unit Membership Form

828 S. Second St., 4th Floor • Springfield, IL 62704 • 1-800-728-4782  
e-mail: [irta@irtaonline.org](mailto:irta@irtaonline.org) • webpage: [www.irtaonline.org](http://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.

**These are the times that try men's souls; the summer soldier and the sunshine patriot will, in this crisis, shrink from the service of his country; but he that stands it now, deserves the love and thanks of man and woman.**

**Thomas Paine**



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Direct Line Mailer: Simonette Urbain

DIRECT LINE

"Investing in the FUTURE of retired teachers"