



August/September 2019  
**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)

**Mark your calendar for the September 10 Membership Meeting**

## **Presidents' Messages**

Happy Summer! I hope all of you are enjoying this special season.

I would like to begin by thanking each and every one of you who took the time to cast a ballot for Doug Strand who will be taking a seat on the Teachers Retirement System board as an annuitant trustee. Doug was endorsed by IRTA, and his win was a significant one for IRTA and WLSU.

For any of you who have been reading my column for the last year and a half, you know that one of my themes has been member participation. While our membership has remained constant, and even grown somewhat, attendance at functions, such as membership meetings and luncheons, is declining. I have learned that this trend is part of a statewide issue for other locals and IRTA, in general. Last month some of our board members and I attended an Area 3 Legislative Training session. One of the breakout sessions dealt with the topic of building active membership. Our membership spans many age groups: the Silent Generation or Traditionalists, born 1925-1945; Baby Boomers, 1946-1964; to Generation X, 1965-1979. It is challenging as a board to meet the needs of these varied groups, as they have different interests and approach membership in different ways. It is clear that if WLSU is to remain an active, vibrant organization into the future, we are going to have to look at some changes and be open to embracing them. A subcommittee of the WLSU board met recently to brainstorm how to promote active membership in our organization. We understand that this will not happen overnight, but it is a process that must begin if we are to assure a viable WLSU into the future. We will be bringing back ideas and suggestions for discussion to the board, and we hope that these changes will bring about a more actively engaged membership. Hopefully, all will be ready to try something new with WLSU as we conclude 2019 and begin 2020.

Volunteerism was mentioned at the Area 3 conference as something that can be a unifying role in an organization such as ours. However, we must be cognizant that different generations are motivated differently to engage in this activity. As you know, WLSU has developed a partnership with schools within our geographical area for a number of years. This has not only benefited active teachers by providing needed supplies, but has gotten WLSU into buildings and districts, establishing name recognition for our organization. Our members have responded with great generosity and have actively embraced these projects. For the 2019-2020 school term we will be working with Wharton Fifth Grade Center in Summit. You can find a listing of requested supplies on the WLSU website. Feel free to bring donations to any WLSU function or drop your contributions at my house, 427 N. Waiola, La Grange Park.

## **Julie Jeter**

Just a call out to the educators in the 31 grade schools and 8 high schools in the WLSU area: Have a safe, enjoyable summer. Remember that IRTA serves as a watchdog on issues that directly affect retired teachers. If you know anyone recently retired, give him/her a call, and extend an invitation to join us.

## **Vince LaPaglia**

**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

**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.

**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

**IMPORTANT REMINDER**

If you haven't recently gone to the TRS website or have never done so, do so now and update your information or create a profile with TRS. Write down your TRS number for future use. There is a wealth of information plus an opportunity to specify the spousal beneficiary of your pension.

**WLSU Contact Information** — Website: [wlsu.weebly.com](http://wlsu.weebly.com)

Presidents	Membership	Membership	Treasurer	Foundation
Julie Jeter /Vince LaPaglia	Onofria Perricone	Carol Villa	Louise Sterett	Frances Pettersen
708-352-7115/708-476-8400	630-985-5861	708-246-4033	630-325-6470	630-985-7508
<a href="mailto:jj149@aol.com">jj149@aol.com</a> / <a href="mailto:vlapalia@yahoo.com">vlapalia@yahoo.com</a>	<a href="mailto:operri@sbcglobal.net">operri@sbcglobal.net</a>	<a href="mailto:ceevee43@gmail.com">ceevee43@gmail.com</a>	<a href="mailto:louisesterett@att.net">louisesterett@att.net</a>	<a href="mailto:narfp@sbcglobal.net">narfp@sbcglobal.net</a>

**Membership Report**

When you receive this newsletter, a new school year will be beginning in many districts, but you need not concern yourself since you are now retired. Main concerns of most retirees is preservation of health and making retirement funds last throughout their “golden” years. An interesting article in the June 14, 2019, issue of the *Chicago Tribune* posed a dire warning for retirees. The headline read, “Retirees may run out of money 10 years before they die.” The World Economic Forum, which gathered research for the article, calculated that 65-year-olds have enough savings to cover 9.7 years of retirement. American men, who normally die sooner, only have a dollars gap of 8.3 years, but longer-living women face a 10.9-year gap. In Japan it's worse. Japanese women have a life expectancy of 87.1 years and face a dollars gap of 20 years. For Japanese men, it's “only” a 15-year gap.

Across the Western world, as in Illinois, government bodies, corporate interests and employers constantly push more retirement savings responsibility onto individuals and away from them. These forces like to label this as pension reform, free choice, or other options. What it really means is less for you and more for them. They try to accomplish this by shifting away from traditional defined benefit pensions to defined contribution plans most often known as 401(k)'s. Your TRS pension is a defined benefit pension and remains the same throughout your life and is annually supplemented by a 3% COLA. You currently don't have to worry about dollar gaps or outliving your funds. You can concentrate on doing whatever you can to stay healthy and enjoy your retirement.

As with most things, there is some work involved to keep what you have since your TRS pension is always targeted by corporate interests, some members of the public, and certain Illinois legislators as being extravagant, wasteful, and budget-busting. You don't hear complaints that politicians have shorted the pension for decades, thereby causing the crisis. Approximately 70% of what the state is to contribute goes to pay off what is previously owed and interest. Be very wary of plans to switch TRS annuitants to a 401(k) plan or some hybrid plan. They all involve less money going into the TRS pool—that means less money available for distribution to retirees and less money to invest for future distribution. You always need to defend your TRS pension as your rightful entitlement since you always paid into it with each paycheck. As always, you can count on IRTA to defend your pension and health benefits. On the other hand, speak up if anybody representing teachers is willing to “negotiate” away or diminish any of your current pension rights, such as subsidized health insurance and the COLA. Do your part by asking colleagues to join IRTA, remaining a member, and making calls or sending emails to legislators when asked.

What is the purpose of WLSU in all of this? We are one of the 93 locals of IRTA across the state. We are an important dispenser of information about your pension and health benefits. Look to both IRTA and WLSU for direction and leadership. Locals are the backbone of IRTA and do much of the recruiting, record keeping, and organizing. Plus, the locals provide the leadership of the IRTA. From the IRTA president to state committee members, all come from the locals. Without the locals, it's hard to imagine how IRTA could survive and be effective. Your continued membership in both IRTA and WLSU is very important for protecting your pension and health benefits.

**Tom Szot, membership emeritus**





WLSU/IRTA WELCOMES THESE NEW MEMBERS

- |                |                 |                       |                 |                       |              |
|----------------|-----------------|-----------------------|-----------------|-----------------------|--------------|
| James McCarthy | Timothy Moore   | Patricia Russow       | Kim Hoag        | Jaclyn Sanko          | Carolyn Berg |
| Brian Shannon  | Cory Enright    | Kristine Costopoulos  | Ida Lee         | Mary Frances Schmider | Betty Green  |
| Barbara Lappe  | Steve Blindauer | Philip Urbanski       | Patricia Wesley | Sheila Schliem        | Camille Koch |
| Susan Hyndman  | Melitta Deptner | Jose Manuel Manriquez | Karyl DiPaolo   |                       |              |



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

- David Briggs   Charlie Schliem   Maren Karras   Sanlee Radigan   Susan Gervais



**Foundation News**

The IRTA established the Illinois retired teachers Foundation in 1985 when IRTA became aware of a growing number of retired educators who were experiencing financial difficulties. Since then the mission of the Foundation has been expanded to providing scholarships to prospective teachers and providing grant money to active teachers.

A major source of funding for these programs comes from the mail campaign. This year, instead of return labels, the item is a magnetic calendar with important dates and phone numbers. The members of WLSU are encouraged to support this campaign as well as continue to donate to the Foundation.

**The Annuitant Assistance Program** is currently assisting 8 retirees on a monthly basis. One time needs such as real estate tax payments, medical and dental bills have also been met. The total spent was \$44,050. The application for financial assistance can be found on the IRTA website at [www.irtaonline.org](http://www.irtaonline.org) or by calling the IRTA office at 1-800-728-4782. One need not be a member of IRTA to qualify for assistance.

**Scholarship Grants** support aspiring teachers by providing \$1500 in scholarship money. Carly Ford of Grant Park, Il, is the 2019 Area 3 recipient of this award. Carly is an incoming junior at Hope College in Holland, MI, and is majoring in elementary education with an emphasis in English and language arts.

**Excellence in Education Grants** are offered statewide to active teachers. Grant money of \$36,500 helps fund special projects and is available to educators from pre-k through grade 12.

If you have questions about these grants, please contact Fran Pettersen at [narfp@sbcglobal.net](mailto:narfp@sbcglobal.net). Or 630-985-7508.

**Fran Pettersen, Foundation Chair**

## 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.



WLSU paid thru: '19	IRTA paid thru: Deduct
Rose Petal	
15 Hybrid Way	
Flowerfield, Illinois 60442	



Note: Rose will need to send  
In her WLSU dues for 2020.

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.**



### **My Membership/My Benefits —West Lake Shore Unit & IRTA (The Strength of Numbers)**

Your membership, whether active or not, gives our individual unit and the state organization the power to ensure that our state legislators do not repeal or weaken our insurance and pension benefits. Through the IRTA, our voices are heard by the legislators. Each of us can increase the strength of our West Lake Shore Unit by becoming advocates, convincing retired friends to join West Lake Shore Unit and IRTA as well as reap some of the benefits listed below.

**Auto & Home Insurance Benefits**—Association members might want to check on the special group discounts offered on auto and home insurance through MetLife Auto & Home. With MetLife insurance, you might enjoy savings of possibly hundreds of dollars a year. Additionally, discounts are available on condo or renter's insurance. To take advantage of this benefit, go to [irtaonline.org](http://irtaonline.org). Click into "Members Only" on the menu bar (Be sure you have created a profile), and look for "Membership Benefits."

**Medical Air Services Association (MASA)**—Whether at home or on vacation, MASA provides life-saving emergency assistance to its members, thereby protecting them against catastrophic financial loss when emergencies arise. Defend against the unexpected devastating incident: a life-threatening medical emergency, a dreadful fall, a fatal occurrence. MASA provides many benefits, some of which are: Ground Ambulance, Emergency Air Transportation, Organ Retrieval, Recuperation/Repatriation, Minor Children/Grandchildren Return, Mortal Remains. For questions and possible enrollment, go to [irtaonline.org](http://irtaonline.org).

**Like to Travel**—If you are thinking about your travel calendar for the next few years, you might want to consider IRTA sponsored trips that are planned:—2020 Cruise to the Caribbean with a stop in Cuba; 2020 land trip to England; 2021 Cruise to Alaska; 2021 land trip to Italy. Watch for more information in IRTA



*ACTION and WLSU DIRECT LINE*

**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](mailto:kotchlog@sbcglobal.net). The question for this issue is from Trudy O'Reilly, Niles West (Spanish), District 219. **Isabella and Ferdinand's youngest daughter became queen of which European country and what was her name? Answer on Page 5**

**Gus Jackson, Member Benefits Chair**

## Legislative Update

Legislatively, this has been a good year so far. The governor has agreed to fund pensions as requested by TRS, and he will also fund TRIP. IRTA's initiative HB2700, which allows that anyone who has overpaid into TRIP premiums over the last seven years can get a refund, has passed both chambers and is waiting for the governor's signature.

You may also know that legislation was passed to allow anyone who dropped out of TRIP/TRAIL to return. IRTA is the only retiree group that let their members know that legislation passed. About 250 came back last year, probably all IRTA members, as they are the only ones who were informed about the change.

The fair tax amendment will appear on the ballot in 2020. Pensions will not be affected by the tax as they will still not be taxed.

This year 6112 bills were introduced in the legislature. Andrew Bodewes and Jim Bachman go through all of them to determine if there are any that will affect retirees.

The Legal Defense Fund currently is \$147,000.

## IRTAPAC



The IRTAPAC is a way to protect our benefits. It provides financial support to legislators who support us. If you plan to go to a fundraiser for your legislator, contact Julie Jeter to get donations that can be presented to the legislator.

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. About 76% of the people we endorsed at the last election were elected. There is currently \$107,000 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 your pension check. Many of you may make a yearly contribution to the PAC; however, through deduct, our legislative committee knows exactly what to expect as far as funds are concerned. It is a more reliable measure of what funds can be disbursed for lobbying.

Look for the form on the website [www.irtaonline.org](http://www.irtaonline.org).

The November election brought many new faces to the General Assembly. It is our responsibility to contact our legislators and help educate them regarding the history of the pension system, why there is a deficit, and how it could be alleviated without diminishing or impairing what retired teachers have paid for and earned.

As John Flaherty says: It is better to prevent bad legislation from happening than have to fight it in court after it has passed.

## Contact Your Legislators

Many of the new legislators in Springfield know little about the history of the Illinois state pension system. Do you need some talking points to respond to people who claim that Illinois' fiscal woes are caused by teacher pensions?

Click on the video or on the URL below to see a brief video which you can then share with others, even with your state legislators who may need this information. The video is also on the IRTA and WLSU websites. You can also type in the URL to get the YouTube video:

<https://youtu.be/Ki2-As1YyK0>

Unsure about visiting a legislator for the first time, Co-President Vince LaPaglia will be happy to go with you.

To contact him about a visit, see his information in the contact box on Page 2.

Answer to Trivia Question: England—Catherine of Aragon ( Wife of Henry VIII)



## Confused About the Acronyms?



Sometimes the smorgasbord of letters that is thrown at us is confusing. Hope this helps:

**IRTA=Illinois Retired Teachers Association** is the state organization to which you may belong. It is the only state organization that is totally committed to RETIRED teacher issues. IRTA monitors retirement issues in Springfield, provides information to members,

lobbies the legislature, and takes legal action on behalf of its membership. All Illinois retirees should join.

**WLSU=West Lake Shore Unit** is our local unit of Illinois Retired Teachers Association. The local acts on members' behalf regarding retirement issues such as pension and health care. It provides informational and entertainment programs, social opportunities, and an informative quarterly newsletter, the *Direct Line*. It is your voice in Springfield.

**IEA=Illinois Education Association** is the "union" you may have belonged to as an active teacher, depending upon your school district. It also has a retiree branch, but its primary interest is active teachers.

**IFT=Illinois Federation of Teachers** is the union you may have belonged to as an active teacher, depending upon your school district. Again, it has a retiree branch but has as its primary interest active teachers.

**TRS=Teacher's Retirement System** oversees the state's (exclusive of Chicago) pension program. It is the 37th largest pension system in North America and is currently 40% funded. Its Board of Directors oversees and directs investments to the System. Members are encouraged to create a personal profile and make note of their TRS number.

**TRIP=Teachers' Retirement Insurance Program** provides health insurance for TRS members who are under 65 or do not have Medicare.

**TRAIL=Total Retiree Advantage Illinois** provides health insurance through United Healthcare for retirees who are 65 and have Medicare.

**CMS=Central Management System (Illinois Department of Central Management)** manages TRIP and TRAIL

### **Barbara Grabowski, For Your Information Chair**

#### **Be Green**

If you would like to receive your next *Direct Line* via email rather than by snail mail, please contact Marge Sucansky at [Sucansky@comcast.net](mailto:Sucansky@comcast.net) or 630-985-2620. Going **GREEN** will save postage and paper. It will also ensure that you receive your newsletter wherever you are as long as you have internet access. Snow bunnies, this may be the way for you to know what is going on in Illinois when you are away from home.

#### **September is Retiree Volunteer Celebration Month**

IRTA will highlight the many acts of volunteerism performed by IRTA members. When you volunteer, wear this badge (see picture), and take a picture. Volunteer photos can be uploaded on the IRTA website. Go to Trips and Activities on the Members Only part of the site. Or email your photos to Marge Sucansky ([Sucansky@comcast.net](mailto:Sucansky@comcast.net)), and they will be posted on the site.



## Mark Your Calendar for September 10 Membership Meeting

The speaker will be Justin Witte, curator of the Cleve Carney Art Gallery at the College of DuPage. His topic is Frida Kahlo. College of DuPage will be hosting a comprehensive exhibit of the life and works of the artist and will feature 26 original pieces. Her work cannot be understood or appreciated without insight into her life and the times which Mr. Witte will provide. This exhibit will be exclusive to COD. Ashton Place, 341 75th Street, Willowbrook, Il. Meeting begins at 10 a.m.



We hope to see you there.

## Mark Your Calendar— 2019 Dates

September 10, Tuesday	Membership Meeting	Ashton Place	10:00 a.m.
October 8, Tuesday	Executive Board Meeting	Plymouth Place	10:00 a.m.
October 13-15	IRTA Convention	Springfield	
December 6, Friday	Membership Luncheon	Ashton Place	11:15 a.m.

**Don't forget to mark your calendar for the IRTA 2019 Convention on October 14 & 15 at the Crowne Plaza Hotel in Springfield, Illinois. We usually are allowed 35+ delegates, and we would like to have a full contingent.**

## Please Notice: Membership Renewal

This issue of *Direct Line* begins our renewal process for 2020. Only members who owe WLSU dues and pay on an annual basis will receive a renewal letter the first week of October. This letter will contain a form explaining exactly what is owed and how to proceed. The mailing label on this newsletter will show your current dues status. A '19 behind IRTA and/or WLSU indicates that dues are owed for next year. If you wish to prepay WLSU dues before the Oct. mailing, send a check made out to WLSU to Louise Sterett, 770 57th St., #2, Clarendon Hills, Il 60514. Make the check out for \$30 for 3 years, \$45 for 5 years, or \$125 for life. Those owing IRTA dues will receive a separate letter from IRTA in late October. Any questions about membership, renewals, or dues status, if you received an emailed newsletter, should be directed to Onofira Perricone, 630-985-5861, operri@sbcglobal.net or Louise Sterett 630-325-6470, louisesterett@att.net. Please do your part by renewing quickly and for multiple years. Your immediate attention to this matter helps a lot since we don't have to contact you more than once. You save both the IRTA & WLSU time and money. Don't help those who oppose your TRS pension by not renewing in both IRTA and WLSU.

## Be a Delegate

The IRTA Biennial Convention will be held on October 14-15 in Springfield, Illinois. WLSU is allowed 38 delegates. We would like to have as many members as possible fill those delegate slots. The event promises to be most interesting. Governor Pritzker will be giving a welcome address, and the keynote speaker will be Chief Justice of the Illinis Supreme Court, Lloyd Karmeir, who wrote the decision regarding the unconstitutionality of SB1.

WLSU will pay your registration fee as well as your meals. You must make your own hotel reservation. **If you would like to attend as a delegate, please contact Julie Jeter (See information box on Page 2.)** WLSU will pay for Monday lunch buffet, Monday banquet, Tuesday breakfast, and Tuesday lunch. Associate members and spouses may also attend, but you must send a check for their meals. No registration fee is required for them. To make a hotel reservation, go to the IRTA website, [www.irtaonline.org](http://www.irtaonline.org)., click on the Association tab in the menu bar. The last item in the drop down menu is Convention 2019. Click on that, and you will find the option to make your hotel reservation. Be sure to get the special rate by mentioning IRTA. Checks for non-delegates ,should be sent to Julie. **DO NOT REGISTER FOR MEALS AND CONVENTION ON LINE.**



**IRTA:**  
**OUR LIGHT, OUR HOUSE, OUR SHIELD**  
*Biennial Convention*  
**OCTOBER 14-15, 2019**  
**SPRINGFIELD, ILLINOIS**



### 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.

### **Patriotism is the last refuge of a scoundrel. *Boswell: Life, Samuel Johnson***

“They were careless people, Tom and Daisy—they smashed up things and creatures, and then retreated back into their money or their vast carelessness or whatever it was that kept them together, and let other people clean up the mess they had made.” *The Great Gatsby*, F. Scott Fitzgerald



**West Lake Shore Unit**  
**Direct Line Newsletter**  
Marjorie Sucansky, Newsletter Publisher  
2942 Crabtree Avenue  
Woodridge, Illinois 60517  
Direct Line Mailer: Simonette Urbain

#### DIRECT LINE

“Investing in the **FUTURE** of retired teachers”

September 10 Membership Meeting—no *rsvp* required—10 a.m. Ashton Place

