

# WCRTA Fall 2015

Dear Fellow Retired Educator,

I have been privileged to head this fine organization for more than two and one-half years, ever since the death of Dee Ozment in December of 2012. A review of the messages I have penned to you in this space since that time show that I have concentrated on urging you to become more involved in WCRTA and IRTA, imploring you to contribute to the Legal Defense Fund and IRTAPAC and encouraging you to ask other retirees to join us in all of these efforts. If you keep past newsletters you can refresh your memory by re-reading these “Johnny One Note” ramblings.

Since there is already an ample supply of these thoughts, you will be pleased to note that I do not plan to reiterate them in this issue. Instead, what I want to focus on in this issue is all of the help I have received—and continue to receive—from an outstanding Board of Directors. The board is a mix of experienced members and newer recruits, all dedicated to serving you, the members of WCRTA.

Past President John Harland and his considerable experience in this role has been invaluable to me. He offers time-tested ideas and makes a solid contribution in so many ways. Until we secured a Vice President he filled that role along with his other duties, while continuing to serve in various post-retirement roles for the Marion schools. Now he has taken over as Region 18 Director and brings the same energy to that role as he does to whatever he tackles.

Secretary Marge Mangan and Treasurer Don Kragness are both long-time board members and are extremely competent at doing their jobs. Their promptness in keeping our records updated is critical to the operation of the unit. Other long-tenured board members include Mary Lou Gander and Tom Oates, both of whom have served the organization in a variety of roles with skill and dedication. I appreciate their years of service and the continuation of those efforts.

Perhaps the longest serving board members are Anna Morris, our Legislative chair, and Tisha Koontz, the one responsible for composing the quarterly newsletter. Both provide exemplary service in critically important venues of service to the general membership. You would not want to see an organization without the services of either of these two individuals. Anna has studied more legislation than most of the elected representatives we send to Springfield and probably has a better handle on it than most of them! Tisha is the link between the board and the membership via her great work on the newsletter.

One of our newer board additions is Steve Maxwell, our Membership chair, who has filled a difficult job and achieved superb results. Working closely with Treasurer Don Kragness, he has made the membership roster the most complete it has been in years and has put us on the internet with his considerable computer expertise, a skill that has enabled us to distribute the bulk of our newsletters via electronic means. He joined the board about a year ago, along with Information Services chair, Loren Taylor. Loren has taken on a somewhat confusing task and has gained the expertise to share information with the membership regularly in the newsletter. He also makes thoughtful additions to board meetings and urges the consideration of new and different approaches.

Our two newest board members are Kent Carrell and Bert Gordon, both of whom bring the promise of great things for WCRTA as they continue to grow and learn. Kent has been tapped by the board to fill the Vice President’s role and work on new and interesting programs for our membership meetings. Since he has also been tapped (again) to coach volleyball for Marion High School, his impact will be felt even more as that season winds down. Bert has already jumped in and plans to attend the IRTA convention in October. His knowledge will be enhanced by that experience and I am confident that he will become an invaluable board member.

WCRTA will be represented at the IRTA convention by board members, Bob, Marge, Don, Anna, Mary Lou, Tom, Bert and Foundation Board Member Judi Harland as the eight delegates allotted to Williamson County Unit 86. (John cannot serve as a delegate in his role as Regional Director but will also attend.)

I hope to see many of you on Monday, October 19, at the general membership meeting at St. Paul’s Community Center in Johnston City. Our speaker will be Area 6 Director, Bill Funkhouser.

Bob Campbell, WCRTA President

### Williamson County Illinois Retired Teachers Association Membership Report:

President Bob Campbell reminded the BOD that the official name of our organization includes the word Illinois. So I have changed the website wording to reflect we are in fact Williamson County Illinois Retired Teachers Association or WCIRTA. I will try and see that all of my future emails, etc. include the Illinois. I have already changed our website to reflect the change.

Thank you to those members who replied with updated emails, addresses, and phone #s in the past few months. I now only need a small number of email addresses. One is Karen Seavers whose email address [kseavers@gmail.com](mailto:kseavers@gmail.com) continues to get rejected.

I continue to work on updating the website and the email list. Our current officers can be viewed at: <http://williamsoncountyrta.weebly.com/officers--committees.html> and now include Kent Carrell as Vice President. Many of our retirees have spouses that are also members. I recently took our membership list and put all members on a single line and am able to get pretty accurate counts for membership reports. I apologize if some retirees get multiple emails, etc. If you are getting duplicate emails, or if you know of a member who is not getting any updates, send me a note. My current count has 366 retirees on our rolls. 133 of those got the dreaded **Red X** from Treasurer Don Kragness. If you are not sure of your WCIRTA dues status send Don or I a note.

Thanks to all members who came to our last membership meeting held at Ryan’s Steakhouse in Marion. You missed an excellent presentation by attorney Ella York from Lisa Madagan’s Illinois Attorney General’s Office regarding Identify Theft. I hope to have her handout scanned on put on the website soon.

Our next general membership meeting is planned for October 19, 2015 at St. Paul’s Catholic Church in Johnston City. The meeting will be at 1:30 and will involve eating PIE! Expect an email reminder in the week before the meeting.

Steve Maxwell, WCIRTA Membership Chair

## **IRTA Membership Drive Update**

Donna Sargent, IRTA Membership Committee Chair, updated the IRTA Board on progress in meeting the proposal to increase membership in IRTA at a recent meeting of the state committee. The One-Bring-One Membership Drive is designed to help increase the membership from about 36,000 to 40,000 by December 31 of 2015.

Donna reported that the drive is behind schedule. The IRTA Convention will be the last push to meet the goal of 40,000. She urged Units to make the IRTA brochures available for the taking at all meetings since it is the tool to recruiting.

Donna also inquired how units used the TRS lists that were obtained by IRTA through the Freedom of Information Act. The WCRTA has obtained the lists from IRTA but has not yet taken board action on the best way to use them to enhance Unit membership

It was recommended by Donna that units also distribute IRTA Pipeline Applications at the TRS meetings for prospective retirees to be held in October. This is a program to provide Associate Membership to those who plan to retire in the near future and get them acclimated to the IRTA and the local Units. The form is being revised and has been submitted to the Units.

IRTA Membership Director Charlie Chrisman proposed that IRTA consider giving married educators a “family discount” for IRTA membership. No action on that idea was taken by the state committee.

Are you a member of IRTA as well as a member of WCRTA? If not, it is an easy task to join. The simplest thing is to pick up one of the IRTA brochures on display at the October 19 membership meeting, complete the form inside and send it to the IRTA office. Although Steve Maxwell is the WCRTA membership chair, any officer can help you with the form to authorize the \$2.50 monthly deduct from your TRS check. That way, annual dues are almost painless. There are other options to pay for your dues, all outlined in the IRTA brochure that you can find at the October 19 meeting in Johnston City.

If you are a member of WCRTA but not IRTA, why not join now? There is strength in numbers and we need all the strength we can muster for the difficult times ahead. By the way, why not follow Donna’s game plan and talk to your best retiree friend about joining IRTA with you? Neither of you will regret the decision!

## **IRTA Office Moved to New Location**

IRTA’s long anticipated move to new office facilities only a few blocks from the Capitol is now complete. The former location is up for sale but the “soft” market for real estate in Springfield is impacting interest in a sale.

Remodeling the 4 story building is now complete with IRTA offices on the top floor. All interior walls are glass, making for a light and airy environment. There is a large conference room that can be adapted to a variety of configurations and also a smaller meeting area for committee gatherings. There is also a wall separating the staff work area from the meeting rooms but it is easily accessible. This new facility will enhance the IRTA operation for the membership and also provide rental income from those areas of the building not used by IRTA and the IRTA Foundation. An added benefit is that a 96 vehicle off-street parking lot is available for both staff and visitors and may even offer another opportunity for revenue via long-term rentals. The new IRTA address is 828 South Second Street, Springfield, IL 62704.

## **REVIEW OF SOME CURRENT BENEFITS FROM IRTA MEMBER BENEFITS COMMITTEE**

**VACATIONS BY RAIL: 31 IRTA CONTACTS TO INQUIRE ABOUT PRODUCTS & IRTA BENEFITS**

**AMBA BENEFITS: 2015 SAW 1,776 INSURANCE BENEFITS PURCHASED BY IRTA MEMBERS**

**DENTAL AND VISION SAW THE BIGGEST INCREASE OF BENEFITS PURCHASED BY IRTA MEMBERS**

**LIBERTY MUTUAL IS HAPPY WITH IRTA. MEMBER EXPERIENCE IS POSITIVE. MEMBERS ARE SEEING SIGNIFICANT SAVINGS IN AUTO AND HOME PREMIUMS. CUSTOMER SERVICE---GOOD EXPERIENCE.**

**HEAR IN AMERICA: SOME COMPLAINTS--HEAR IN AMERICA REFERS TO AUDIOLOGISTS IN NETWORK, HOWEVER ONCE APPOINTMENT IS MADE THERE ARE DISCREPANCIES IN COMMUNICATIONS OF BENEFITS.**

**FLOWER DISCOUNTS: HARRY AND DAVID ADDED.**

**NEWEST AMBA PROGRAMS:**

**CANCER TREATMENT PROGRAM**

**ILLINOIS RTA DENTAL AND VISION PROGRAM**

**VETERINARY PET INSURANCE THROUGH NATIONWIDE AS AN INFORMATIONAL BENEFIT.**

**AS MORE SPECIFIC INFORMATION CONCERNING THE ABOVE BENEFITS BECOMES AVAILABLE, I WILL PASS IT ON.**

**MARY LOU GANDER, BENEFITS CHAIRPERSON**

**Re: Legislative Update**  
**Fr: Anna Morris**

On Insurance: TRS and TRIP will receive their FY 16 appropriations. Everything will be covered as usual for teachers. [However, benefits for 158,000 state and university employees and their dependents abruptly took a turn for the worse recently when Governor Rauner's officials stopped paying their health claims. These claims are covered under the state's self-insurance plan which, allegedly, can't be paid due to a lack of a state budget. Officials of the plans have agreed to continue processing claims. Employee unions have filed suit to reverse this action. It should be noted that the state is paying over \$100 million per year in interest to vendors in the state group insurance plans due to late claims payments.] On prescriptions: By now you should be using your new prescription card issued by CVS/Caremark. We were unaware that there would be a change to CVS and this did cause problems for some of us. Note: Most drugstores will accept this card—not just CVS.

A brief history of our insurance plan: The Teachers' Retirement Insurance Program (TRIP) officially began on July 1, 1995, after the federal government notified the Teachers' Retirement System that TRS could no longer use pension money to subsidize health insurance for retired teachers. [It was at this time that teachers came very close to not having an insurance plan operated by the State. It took some intense lobbying to salvage the plan. I recall my recently retired friends and I "stormed" the Capitol and spent the day talking with legislators, arguing our case.] TRS had been authorized to operate the health insurance program since 1980. Prior to that time, health insurance for retired teachers was totally at the discretion of the teacher's local school district. The 1995 legislation created several funding sources for the new health insurance program – active teachers, school districts and the state of Illinois as well as premiums paid by TRIP participants. Participant's premiums were subsidized by the plan from 50% to 75%. In general, the benefits of this new program, operated by the Illinois Department of Central Management Services (CMS), were similar to the benefits for retired state employees since the state retiree plan already had in place a system of physicians, hospitals and other medical providers as well as PPO/HMO companies. A Medicare Advantage (MA) plan was added a couple of years ago for those retired teachers who qualified for Medicare. Once again this new MA plan was based on a similar plan that AFSCME, the state's largest employee union, negotiated with the State for retired state employees. Finally, further legislation created a TRIP Advisory Task Force, composed of the plan's stakeholders (IRTA, IEA, IFT, school administrators and school boards), to oversee the program and to make recommendations to the Director of CMS for benefit changes. Additional legislation limited the amount of increase in retired teachers' health insurance premiums to 5% from year to year. Jim Bachman, Executive Director of IRTA, is a member of the Task Force. (Info provided by Rich Frankenfeld, TRS)

Other Developments: [A] Republican lawmakers are pitching a new plan aimed at reducing the state's pension debt. The plan is called an "exchange option" and would be voluntary to the retiring employee. It would offer a smaller up-front payment rather than a traditional annuity. While it does not propose to eliminate the entire pension debt, it notes that any reduction is a positive step. Its sponsors are requesting hearings to discuss it in the near future. [B] The current state master contract has been extended to Sept. 30. Major sticking points include raises, overtime, and health insurance. [C] Former lieutenant governor Sheila Simon has announced that she will seek the Democratic nomination to succeed retiring Republican State Senator David Leuchtefeld. [D] The absence of a state budget is increasingly affecting the execution of a broad variety of programs. Williamson County Board of Commissioners is considering suing the state to secure its funding. [E] Illinois Policy Institute is not our friend. They are registered as a 501-C-3 nonprofit, making all contributions tax deductible. They favor limited taxes and businesses. Too, the Chicago Tribune speaks against teachers' benefits/unions and is very pro-business. Add also Reboot Illinois and Illinois for Growth and Opportunity. We teachers are certainly not anti-business; we should not be criticized by these groups because we receive our pensions and health insurance through the state of Illinois.

WILLIAMSON COUNTY RETIRED TEACHERS ASSOCIATION TREASURER'S REPORT

	12/31/2013	DATE 9/5/2015		6/24/25015		\$3,141.02
BEGINNING BALANCE					.....	
INCOME	Dues		\$90.00			
EXPENSES						
	IRTA Foundation	\$20.00				
	IRTA Convention Registration		\$770.00		\$790.00	
ENDING BALANCE	9/5/2015			.....		\$2,441.02

DON KRAGNESS, TREASURER

IT'S TIME TO PAU YOUR 2015 LOCAL AND STATE DUES  
Red "X" by your name means your dues for 2015 are not yet paid.  
Please make your \$5.00 check to: WCRTA  
Mail TO: DON KRAGNESS,Treas., 14802 Poor Farm Road, Johnston City, IL 62951

donjank1@gmail.com

IT'S IMPORTANT

DO IT TODAY

We now have 384 WCRTA members with 315 being sent the newsletter by e-mail. Be sure to keep your e-mail updated if there are any changes.

There are still 138 members who have not paid their membership dues of five dollars for 2015. This being such a small amount is very easy to overlook. You can pay more to cover future years. Five dollars is not very much but when multiplied by 138 this amounts to \$690.00. This money goes to our local county retired teachers association to support activities and functions related to retired teachers.

Recently brought to our attention is the fact that WCRTA (Williamson County Retired Teachers Association) is officially the WCIRTA (Williamson County Illinois Retired Teachers Association). Since there are many other Williamson Counties in other states, this definitely defines us as the retired teachers in Williamson County in Illinois.

At a recent meeting our guest presenter, Ellen York, who is with the Illinois Attorney General Consumer Fraud Division at the Carbondale office, presented information on scams, identity theft, credit card fraud, etc. A few of her suggestions follow:

- \* Scams - If you have a complaint with a local business or contractor have a consumer advocate to mediate by calling her office in Carbondale (see listing at end)
  - \* Identity theft - if anyone calls asking for personal information hang-up - a smart phone app can give a fake telephone number even one from your local bank or even a relative or friend
  - \* A golden ticket for scams is getting your social security number - never give this out - your Medicare Card number is your social security number - make a copy of your Medicare Card if you need it for insurance purposes and place it in your wallet but block out the last four digits - when asked by a health provider then give the last four digits
  - \* Credit card - I have had this to happen three times - scam artists will get your credit card number and will make a new card with your number - our card company will automatically block or contact us to make sure this is a proper charge - if not they will block future transactions, will not charge for any fraudulent transactions on the card, and will issue a new card within two days with a new number at no cost
- BE CAREFUL!**

The Illinois Attorney General Office has Consumer Fraud Hotlines. The local office is: Carbondale Main Office, 601 South University Avenue, Carbondale, IL 62901, (618)529-6400/6401, TTY (877)675-9339

Loren Taylor, Chairman of Information Services

The Williamson County Retired Teachers Association held its Board meeting on Wednesday, September 9, 2015, at 1:30 P.M. At Good Shepherd Lutheran Church in Marion, IL.

The Minutes of the August 13th Membership meeting were corrected to show that Loren Taylor was also in attendance. Tom Oates made a motion to accept Minutes with the correction. Mary Lou Gander seconded. All in favor; motion passed. Roll Call showed the following Board members present: Bob Campbell, Anna Morris, Steve Maxwell, Mary Lou Gander, Loren Taylor, Tom Oates, Kent Carrell, Bert Gordon, and Marge Mangan. Treasurer's Report showed a beginning balance of \$3,141.02 and an ending balance of \$2,441.02. Kent made a motion and Anna seconded to file the report for audit. Motion passed. Reports: Anna Morris gave several updates from Springfield. She also reported that AFSCME is the "bulwark" for the rest of us. She reported further that Sheila Simon is running for Dave Luechtefeld's Senate seat. Steve Maxwell's report showed that there are several updates on the membership list. There are 384 members on the list and of those there are 315 e-mails. He reported further that two of our members have died: Eardle Morgan and Harlean Kay "Tiki" Miller. Mary Lou Gander reported that Horace Mann Insurance has been dropped. There are no new benefits. Loren Taylor has noticed that there is some duplicating of information in the Newsletter. Should it continue being reported? Yes, repetition of information is good. Marge Mangan asked about ways to store files, such as Minutes and Treasurer's reports. Steve suggested the possibility of scanning some records.

Other Reports: Bob Campbell will be resigning as Legislative Liaison Region 18 Area 6, at the end of December. John Harland and Bob Campbell will distribute IRTA brochures and WCRTA brochures at the Marion High School on October 19.

IRTA Convention Tom Oates made the motion and Loren Taylor seconded that the WCRTA will donate \$100 as a part of the Silent Auction of the IRTAPAC. All in favor. Motion carried.

Article III of the WCRTA Constitution states that "In no way shall the WCRTA Constitution conflict with the IRTA Constitution." Article VI WCRTA constitution states "The fiscal year of the WCRTA shall correspond with that of the IRTA and shall begin July 1 of each year. "Steve made a motion for the WCRTA Constitution to be in compliance with the IRTA Constitution. In Article V of the IRTA Constitution, it reads "The fiscal year of the Association shall be from January 1 to December 31. Anna seconded. All in favor. Motion passed.

Membership cards: There was discussion on this topic. These cards would be distributed by Don Kragness.

Newsletter deadlines for Fall issue:

September 25 --articles to Tish Koontz

October 2 ---typed copy to ROE

October 7-- to e-mail and USPS mail to members

Other Business: Bill Funkhauser will be the speaker at our membership meeting on October 19, 2015, at 1:30 P.M. At the Parish Center of St. Paul's Catholic Church in Johnston City. This is our "pie" meeting.

Meeting Adjourned Tom made a motion to adjourn; Steve seconded. Motion passed. Meeting adjourned at 3:15 P.M.

Next Board meeting will be on December 9, 2015; Next Membership meeting will be October 19.

Marge Mangan, Secretary