

WCIRTA

Fall, 2016



Dear Fellow Retired Educator,

The leaves are beginning to fall and the air is noticeably cooler; signs that the calendar pages are turning quickly on 2016. Our Fall Membership Meeting will be held on Monday, October 17 at 1:30 PM at St. Paul's Catholic Church Community Center on Washington Street in Johnston City. That meeting also serves as our Annual Meeting, at which we will be electing officers for the new year beginning in January. More information is elsewhere in this issue.

The program for the meeting will be presented by IRTA's Chair of the Legislative Committee, Ed Wollet. I served with Ed on that committee in recent years and am pleased that he has agreed to take on the responsibility of leading the legislative efforts of our organization into the future. You may recall that we hosted his predecessor at a previous "pie" meeting. I am sure that Ed will provide us with important and timely information as we prepare for November's voting. Go to <https://www.youtube.com/watch?v=SJiqpzctMaM&feature=youtu.be> for a brief presentation by Ed.

I am sure that Ed will address the IRTA's endorsement process so that you will know something of the efforts that go into that process. Summarized briefly, those candidates desiring an endorsement by IRTA respond to a 4 or 5 item questionnaire that is modified with each election cycle. Their responses are then reviewed by the Legislative Committee, which serves as the Political Action Committee for IRTA, and a recommendation pro or con is presented to the IRTA Board of Directors. The Board then approves or rejects the individual endorsement requests and the information is shared with the membership. The IRTA members are encouraged to take that endorsement or lack of same into consideration as they cast their votes next month.

Endorsements must be requested by the candidates. Williamson County IRTA members should know that Gary Forby, the Democratic candidate for the 59th Senate District and John Bradley, the Democratic candidate for the 117th Representative District both requested endorsement and submitted responses to the questionnaire. The IRTA PAC and the Board of Directors reviewed those responses and voted to offer the IRTA's endorsement only to Gary Forby in the region that Williamson County is in. (They also endorsed Democratic candidate Brandon Phelps in the 118th Representative District.) Legislative chair Ed Wollet said the following in an email to Unit Presidents:

"In the past, IRTAPAC has received a significant number of questionnaires returned from Republican incumbents and challengers. This year, we received significantly fewer. That left the PAC committee with little choice in which candidates to support. I hope you will take the time to question your senator and representative about why they chose not to participate in the IRTA endorsement process."

Please remember that it is both a privilege and a responsibility for retired educators—and everyone else—to vote in every election. It is the obligation of every American and Illinoisan of voting age. If you are not registered, please get the job done NOW. Then, go to the polls and vote on November 8, 2016. This election just may be the most important one in which you will ever have the opportunity to help shape the future of our state and nation. Do your duty!

Since this will be the last time I write a newsletter communication to the membership as WCIRTA President, I am compelled to once again sing the praises of the current officers and members of the Board of Directors. They have served you well and continue to do so. Many have indicated an interest in serving on the new board and several others have expressed a willingness to step up and assume a role on the board. Please continue to support them and their efforts on behalf of all of the retired educators in Williamson County. I wish them and WCIRTA much success..

Finally, remember that October's meeting is the last of the 2016 calendar year and as such serves as our Annual Meeting. The most important business to be conducted will be the election of officers to lead us for the next term and approval of the list of board members who will guide our organization during that term. At that meeting, the Nominating Committee will report on their deliberations for members to serve in the offices of President, Vice-President, Secretary and Treasurer beginning January 1, 2017. Prospective Board Members names will also be presented but members will have the opportunity to nominate themselves or others from the floor before the election begins. Please be there!

Bob Campbell, WCRTA President

Re: Legislative Update

Fr: Anna Morris

A Major Concern: As I told you in the last newsletter, retirees must be ever vigilant in protecting our pensions and health insurance benefits. This info, affecting retirees, comes from IRTA Director of Government Affairs, Mary Shaw: “Some of the proposals that will be looked at after the election include changes to the health insurance offered under TRIP and taxing retirement income. Changes to health insurance would not be immediate; currently under state statute the premiums on insurance are only allowed to be increased by 5% a year. One of the proposals being floated by CMS would be to change that statute to allow for higher increases every year, 8-10% has been what has been talked about. However, these changes will not be proposed until after the November 8, 2016 Election. Another proposal that has been considered to balance the budget is taxing retirement income for all pensioners in the state. There has been nothing filed in bill form yet; we are anticipating this to happen after Election day. There has been talk that this could be proposed as a flat tax on all pensions regardless of the amount collected or it could be introduced as a sliding scale and only tax pensions over a certain amount. The latter seems to be the most palatable version of the scenario.”

Cause and Effect: When does an extremely small number morph into an extremely large one, piquing the attention of political leaders, retired and active teachers, investment and actuarial advisers, rating services, and taxpayers alike?

It happened August 26 when the Teachers' Retirement Board lowered the assumed rate of return on its investments by one-half of one percent, from 7.5% to 7.0%. Governor Rauner's office warned that the change could cost the state treasury as much as \$400 million in additional payments to the system next year and “have a devastating impact on the state's ability to provide adequate resources to social service programs and education.” Further, it compounds efforts by the governor and legislative leaders to reduce the \$111 billion in unfunded liability to the overall pension systems.

The TRS Board's vote follows similar action by other nationwide pension systems which have experienced lackluster investment returns. It is based on 20- to 30-year projections provided by actuarial advisers. For the 2015 fiscal year, the TRS investment return was 4.6 percent. A similar reduction in 2014 (from 8% to 7.5%) cost the state an additional \$200 million.

The Beat Goes On: For those retirees impacted by the state's master labor contract, a final agreement which will likely affect insurance costs and other matters has yet to be determined. On September 2, an administrative law judge issued a 250-page report finding that the state and AFSCME (the public employees' negotiating union) have reached an impasse, recommending that more negotiations be held. The Illinois Labor Relations Board will consider the report and send both parties back to the negotiating table or rule that the impasse is final. Both the governor's office and AFSCME are studying the report. If the impasse is ruled final, the state can impose its final contract proposal in full. State employees would then be faced with the option of accepting the proposal or striking. If the latter should happen, retirees will be asked to rally to their support.

The Future of Redistricting: On a 4-3 party-line vote, the Illinois Supreme Court has blocked a proposed Nov. 8 referendum on a constitutional change to how legislative boundary lines are drawn each decade. Current boundaries are drawn by the General Assembly. A reform group, Independent Maps, had secured enough petition signatures (over a million) which would have created an independent commission to draw the lines. The court ruled that proposed constitutional amendment placed on the ballot by petition are limited to “structural and procedural” changes. The governor is vowing to continue pressuring lawmakers to vote on a redistricting amendment.

New News in Town: Some members are receiving the politically motivated weekly, “Southwest Illinois News,” in the mail. Although most of the feature articles are partisan, it contains some interesting statistics. It also lists the names and total compensation for dozens of teachers, university employees, and state workers. It implies that recipients have contributed to an average \$45,500 debt for the Illinois taxpayer. It is not known if the paper will continue after the Nov. 8 election.

A Special Thanks: For several years, retirees were fortunate to have two very outstanding representatives on the TRS Board of Trustees. Cynthia O'Neill has retired, and now Bob Lyons is ready to hang up the mantle. Bob was an observer on the board when the FBI investigated a “pay-for-play” scheme that resulted in Stuart Levine, Tony Rezko, Gov. Blagojevich, and others going to jail. The observer reports written by Bob were turned over to the FBI as evidence; he was also one of many who were interviewed. More safeguards are now in place to prevent that kind of illegal activity from occurring. Bob currently chairs the investment committee, a very important committee that requires much diligence and hard work. Cynthia previously chaired this committee. To quote Bob, “I thank

all of you that have supported me and shown your confidence in my stewardship. I have enjoyed being on the board; the board and staff are some of the best people I have ever known and they are doing an outstanding job for all of us.” And we all thank you, Bob, for all your hard work in our behalf.

State Rep. John Bradley: 618-997-9697 217-782-1051 repjohnbradley@mychoice.net **Sen. Gary Forby:** 618-439-2504 217-782-5509 senatorforby@yahoo.com

WCIRTA Election Will Be On October 17

The October “pie” meeting also will see the presentation of a slate of officers by the Nominating Committee and the subsequent vote by the membership in attendance. Although the committee—composed of the past three presidents—has not yet met, the board has voted to present them with the following names as having expressed a willingness to serve as officers for the next two years.

Current Vice-President Kent Carrell has agreed to have his name put in nomination to be elected as WCIRTA President. Member at Large Bert Gordon is willing to be elected as Vice-President. Betsy Murphy has agreed to become Secretary for WCIRTA. Don Kragness has agreed to continue for a second term as Treasurer. These four positions are the only ones required by the By-Laws to be elected by the membership. However, the thinking of the board is that those willing to serve as Chairs of Standing Committees and At Large Members should also be presented to the membership by the Nominating Committee.

Thus, the following members will be presented to the Nominating Committee for consideration. Bob Campbell will become Past President and John Harland will continue as Regional Director, both positions also serving on the board. Steve Maxwell will continue as Membership Chair, Loren Taylor will continue as Information Services Chair, Judi Harland will continue as Foundation Chair, Patricia Koontz will continue as Newsletter Chair.

Tom Oates will continue as Finance Chair (but is open to leaving the board if another member will assume his position,) Anna Morris would prefer to step down from the board (but will serve if no interest is shown in the Legislative Chair position,) Marge Mangan would prefer to move to Benefits Chair—a position being vacated by Mary Lou Gander after years of dedicated service, Cindy McDaniel is willing to serve as an At Large Member of the board.

As you can see, we have a good blend of experienced and newer board members willing to serve beginning on January 1, 2017. If there are other members who are willing to serve on the board they are encouraged to present themselves at the time the Nominating Committee recommendations are presented at the meeting on October 17.

Bumper Stickers Will Be Available On October 17

The Board of Directors voted to purchase 25 bumper stickers from the Saline-Gallatin Unit and make them available to the WCIRTA membership. The magnetic bumper stickers fasten to anything metal and leave no sticky residue once removed. They say simply “RETIRED TEACHERS VOTE.”

The board agreed to make these available to members for the low cost of \$5.00 each. One of the board members agreed to pay for 5 of them and offer them as attendance prizes at the meeting on October 17. These 5 will be distributed at the meeting and the remaining bumper stickers will be available for sale to WCIRTA members. Some have already been purchased by board members who have them on their vehicles.

This is a great way to let the community know of your interest in the electoral process without revealing your party affiliation.

Treasurer's Report

STARTING BALANCE	\$2642.62
INCOME	483.00
EXPENSES	727.52
ENDING BALANCE	\$2398.10

Don Kragness, Treasurer

The next **Membership meeting** is Monday, October 17, 2016, at St. Paul Catholic Church Center in Johnston City, at 1:30 P.M.

FREE BENEFIT!!! MASA MED-FLASH:

MED-FLASH (PERSONAL HEALTH MANGER) FREE WITH 5 YR OR LIFETIME MASA PROGRAM.

THE MED-FLASH PHM PROVIDES VALUABLE MEMBER BENEFITS INCLUDING INSTANT ACCESS TO YOUR EMERGENCY MEDICAL PROFILE AND PERSONAL HEALTH RECORD IN THE EVENT OF AN ACCIDENT OR A MEDICAL EMERGENCY, WHETHER TRAVELING, AT WORK, OR AT HOME.

MED-FLASH IS FOR EVERYONE:

YOU DON'T HAVE TO HAVE A HEALTH CONDITION TO TAKE ADVANTAGE OF BEING A MED-FLASH MEMBER. IN AN EMERGENCY SITUATION, EMTS WOULD LIKELY TREAT YOU MORE AGGRESSIVELY IF THEY KNEW THAT YOU DON'T TAKE MEDICATIONS, OR ARE NOT ALLERGIC TO PENICILLIN, RATHER THAN KNOWING NOTHING ABOUT YOUR HEALTH AT ALL.

MASA MED-FLASH KEEPS ALL OF YOUR HEALTH INFORMATION IN ONE PLACE:

MED-FLASH IS A COMPREHENSIVE RECORD-KEEPING PORTAL FOR ALL OF YOUR PERSONAL MEDICAL INFORMATION. IT'S THE PERFECT REPLACEMENT FOR UNRELIABLE PAPER RECORDS OR VARIOUS ELECTRONIC SYSTEMS THAT HOLD BITS AND PIECES OF YOUR MEDICAL HISTORY. WITH MED-FLASH, ANY AND ALL INFORMATION THAT IS IMPORTANT TO YOU IS KEPT TOGETHER IN ONE PLACE AND INSTANTLY ACCESSIBLE WHEN IT'S NEEDED MOST.

MED-FLASH IS YOURS FREE WHEN SIGNING UP FOR THE MASA 5 YEAR OR LIFE TIME PLAN (\$400 VALUE).

BENEFITS CHAIRPERSON, MARY LOU GANDER

Membership Report: Thanks to your support, the Williamson County Illinois Retired Teachers Association (WCIRTA) continues to grow. Thanks to the 199 retirees who paid their \$5.00 WCIRTA dues. That includes 40 paid thru 2017 and 12 that have paid thru 2018. We have a few that have even paid to 2025. 138 retirees are IRTA members who have selected the popular and convenient monthly dues deduction plan. If you are unsure of your local WCIRTA status send me a msg to emax_1@mchsi.com, call or text me to 618-923-3629. You can also call or text treasurer Don Kragness at 618-983-5546. His email is donjank@gmail.com

Throughout the past 9 months we have had 3 membership meetings. On February 19th we met at the Crab Orchard Golf Course. That is typically a meeting where our local legislators are invited to attend. Conversations can become lively. There were not enough new 2016 retirees to have the traditional new retirees dinner at Mackie's Pizza and invited those that did retire to come to the August meeting we had at Dotty's Event Center in Herrin. We had more than 35 attend that meeting. We continue to try and have our general membership meetings throughout Williamson County and continue to look for locations in Herrin. If you have any ideas contact me or one of the directors. Our next meeting will be October 17 at St Paul Catholic Church in Johnston City. This meeting is one of our more popular meetings of the year and is known as the "Pie" meeting. You're invited to come to the October meeting, gather with friends and fellow retirees and enjoy a slice of pie.

Newsletter and emails: I am happy to say that we continue to expand the email list and we now email over 300 of the quarterly newsletters to retirees, legislators, and others. If you are reading this and have not been getting the newsletters by email or know of others who would like to receive it, just send me a note. I try an update the list monthly. The printed newsletters are printed thru Matt Donkin's regional office. John and Judy Harland do a tremendous job of getting those assembled and mailed after Patricia Koonce publishes it.

Website: The WCIRTA website is a Weebly website at: <http://williamsoncountyrta.weebly.com/> I use the free version so we have no costs there. You are encouraged to visit the website. I maintain our meeting dates, list our Board of Directors, post our membership meeting notes and post photos. There is a "Gone But Not Forgotten" tab there under the More.. tab. This year we have lost 5 retirees.

Mark your calendar for our next membership meeting at 1:30 pm on October 17, 2016 at St Paul's Catholic Church in Johnston City...Go ahead and do it now! Come join us for pie.

Steve Maxwell, WCIRTA membership

The Illinois Retired Teachers Association most important objective is fighting for the rights of its members. This is being done by electing legislators in Springfield that will keep the best interests of Illinois retired teachers foremost in their mind when voting. Also, as a local association we need to make sure that our own legislators are doing the same. We must be very cognizant of the legislators we choose to vote for in this upcoming election.

We must vote for the candidates who support and want to protect our retired benefits. Especially those that relate to our pension and to our Teachers Retirement Insurance Program (TRIP). We need to let our legislators and our governor know how important these are to us. The number one determination of who to vote for by us and our IRTA organization is "which legislators have supported and will continue to support issues important to Illinois retired teachers."

All members are encouraged to support IRTAPAC (Illinois Retired Teachers Association Political Action Committee). IRTAPAC 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 send a check to: IRTAPAC, 828 S. Second St., 4th Floor, Springfield, IL 62704 or complete the form on the IRTA website that grants TRS permission to deduct \$1.00 per month from the member's monthly retirement benefits. More members makes us stronger and more influential with our legislators.

Loren Taylor, Information Services

The Williamson County Illinois Retired Teachers Association (WCIRTA) met for a combined membership/retirees meeting on Thursday, August 18, 2016, at Dotty's Event Center in Herrin at 1:00 P.M. with about 35 people present.

President Bob Campbell welcomed everyone present and said the blessing over the food. The Annex provided a box lunch consisting of a sandwich, chips, cookie, and soda. The cost per person was \$12.00.

The Board members present were: Bob Campbell, Don Kragness, Loren Taylor, Steve Maxwell, Mary Lou Gander, Tom Oates, Kent Carrell, Bert Gordon, and Marge Mangan.

There were 20 retirees this year from schools in Williamson County. Three of whom were present at this meeting. **Sharon Helleny**, a Special Education teacher who served the entire county of Williamson; **Mary Thomason** from Marion Unit 2, ended her teaching career as High School girls golf coach for the Marion Unit 2 High School; and **Mary Yerk**, a foreign language teacher at Marion Unit 2 High School.

President Campbell then introduced our speaker for the afternoon: **Leo Lauzen**, Benefits Representative of AMBA (Association Member Benefits Advisors). Using the brochure he distributed, Leo gave further information on various types of insurance. He pointed out that AMBA is available to everyone. Following his presentation, there was a Question/Answer session.

Bob Campbell thanked Leo Lauzen for an excellent presentation. The meeting adjourned at 2:30 P.M.

The next **Membership meeting** is Monday, October 17, 2016, at St. Paul Catholic Church Center in Johnston City, at 1:30 P.M. The next **Board meeting** is Wednesday, September 14, 2016, at 1:30 P.M.

Marge Mangan, Secretary