

WCRTA

Winter, 2013



LETTER FROM THE PRESIDENT

Well, our pension system is still under attack by the legislators. They are determined to make some sort of reform bill whether it is constitutional or not. Then, the courts can rule on the constitutionality of their action. Keep those messages and phone calls to the legislators in Springfield. Join Voter Voice and e-mail the legislators every opportunity that is sent your way.

Hope everyone has a very Happy and Prosperous New Year in 2013. Where did 2012 go? It seems as only yesterday we began 2012. Well I guess time flies when you are having fun. I do hope you are enjoying your retirement. Come to our next meeting and say hello to your friends in education. We will be meeting on Friday, Feb. 1, 2013. Our meeting will be held at the Crab Orchard Golf Club restaurant in Carterville for a breakfast meeting at 9 AM. As usual, any last minute changes in the meeting place will be sent to you by e-mail, regular mail, or by a phone call. We hope to have our legislators on hand for our program. See you there.

Dee Ozment, President WCRTA

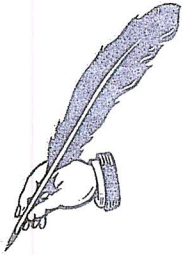
WCRTA MEMBERSHIP REPORT January 2013

WCRTA has 301 members on the membership list as of January 9, 2013. 297 of those on the list have IRTA memberships and 4 are guests. 251 of the 297 had 2012 or prior WCRTA memberships. WCRTA has 59 active members who have paid their 2013 membership dues as of January 9, 2013. The active list will no doubt increase as members continue to pay their \$5.00 annual WCRTA dues. There have been a few e-mail, address, and phone # changes during the prior month.

WCRTA Website Activity on the website continues to increase. The 2013 Meeting Schedule and the BOD minutes from the 12/12/12 meeting are now on the website. The home page has been cleaned up and the Officers page will be changed to reflect any 2013 WCRTA Officers. Feel free to log on to the website at:

<http://williamsoncountyrta.weebly.com/>. Roam around; send photos, feedback, and/or suggestions.

Steve Maxwell



Mark Your Calendar!

Feb. 1
9:00 a.m.
COGC,
Carterville

May 7
12 noon
Mackie's
Pizza,
Marion

Re: Legislative Update
Fr: Anna Morris

A hollow victory. . . . At least, that's what it feels like at this point in time. Our united voices played a large role in averting major assaults on retiree pensions during the recently completed lame-duck session of the Illinois General Assembly. Thank you for all your calls, e-mails, and other contacts to/with our elected representatives. Several members of the GA stated that the hundreds of phone calls made the difference in the way they voted.

The bad news is that the huge deficit in public pension systems is now \$96 billion and grows at about \$17 million per day, according to the governor. The issue must be addressed, in whole or in parts, immediately. And the new General Assembly vows to do just that. For example, a pension reform bill (SB 1), sponsored by Senate President John Cullerton (D-Chicago), is the first bill to be introduced this session. SB 35, sponsored by Daniel Biss (D-Evanston), also deals with pension reform.

Some of the approaches proposed in various bills include:

- Making retirees choose whether to retain their annual 3% cost-of-living adjustment (COLA) and losing access to all state-sponsored health insurance, or accepting a greatly reduced COLA based on a national formula and keeping state health insurance.
- Basing COLAs on only the first \$25,000 of retiree benefits (or \$20,000 for those getting social security). In other words, COLAs would be \$750 or \$600 per year.
- Freezing all COLAs for six years.
- Gradually shifting the cost of employee pensions to local school districts, universities, and colleges.
- Exempting the Judges' Pension System from all pension reforms.
- Capping salaries for pension purposes and increasing employee pension contributions, along with reducing the COLA.

It should be noted that teachers' and other public unions pleaded to be included in pension negotiations, but were excluded, as were their recommendations for additional funding sources. Most of these suggestions would require that current employees pay an additional two percent toward their pensions.

Also of note: Any proposed solution that would diminish our pensions would face a **strong constitutional challenge** from all the unions.

We now await the next proposal coming out of Springfield.

The following is an example of what would happen if our pensions were frozen for six years.

Based on a \$50,000 pension for a retired person who is over age 61

Year 1	\$50,000	\$51,500.00
Year 2	\$50,000	\$53,045.00
Year 3	\$50,000	\$54,636.35
Year 4	\$50,000	\$56,275.44
Year 5	\$50,000	\$57,963.70
Year 6	\$50,000	\$59,702.61

Total \$300,000 \$333,123.11

A pause in the pension COLA for 6 years will cost this person \$33,123.11.

Thanks for all your help. I hope that 2013 will be a good year for you and yours.

To contact IRTA:

Illinois Retired Teachers Association
620 N. Walnut St.
Springfield, IL 62702
Phone: (217) 523-8488 [1.800.728.4782]
Fax: (217) 523-8493
Email: irta@irtaonline.org

Legislators' Phone Numbers & Email Addresses

Rep. Brandon Phelps (618) 253-4189, (217) 782-5131 repphelps@gmail.com

Rep. John Bradley (618) 997-9697, (217) 782-1051 repjohnbradley@mychoice.net

Rep. Mike Bost (618) 457-5787, (217) 782-0387 rep.bost@hotmail.com

Rep John Cavaletto (618) 548-9080, (217) 782-0066 john@johncavaletto.com

Rep Jerry Costello, II (618) 443-5757, (217) 782-1018 staterepcostello@gmail.com

Rep. Mike Madigan (773) 581-8000, (217) 782-5350 mmadigan@hds.ilga.gov

Rep. Tom Cross (815) 254-0000, (217) 782-1331 tom@tomcross.com

Sen. Gary Forby (618) 439-2504, (217) 782-5509 senatorforby@senatedem.ilga.gov

Sen. Dave Luechtefeld (618) 243-9014, (217) 782-8137 sendavel@midwest.net

Sen. Christine Radogno (630) 243-0800, (217) 782-9407 christine@senatorradogno.com

Sen. John Cullerton (773) 883-0770, (217) 782-2728 john@senatorcullerton.com

Sen. John O. Jones (618) 242-9511, (217) 782-0471 JohnOJones@sbcglobal.net

Gov. Pat Quinn (217) 782-6830, (312) 814-2121 governor@illinois.gov

If you have not yet signed up for VoterVoice, would you please consider doing so. It's easy. Just follow the instructions below. Then you will be notified about impending legislation that affects retirees, and you will be able to contact your legislator immediately.

IRTA Voter Voice

VoterVOICE is an online advocacy tool that allows you to easily communicate with your legislators.

Instructions to Access voterVOICE

Step One:

Using the internet, go to the IRTA's website at www.irtaonline.org.

Step Two:

Log in to the **'Members' Only'** section of the website. This requires a username and password. If you have forgotten this username and password, please contact the staff at the IRTA for assistance at 1.800.728.4782. You may also create a username and password if you do not previously have one by 'left clicking' on the section **'Create a Profile'**.

Step Three:

Upon logging in to the members' only section, 'left click' on the web link titled **'Grassroots Action Center - voterVOICE'** located under the Government Relations heading.

Step Four:

Left click on the web link titled **'Click Here to go to voterVOICE'**. This will direct you to the log in page for voterVOICE.

User Profile

Email	<input type="text"/>
Zip Code	<input type="text"/>
	<input type="button" value="Login"/>

Step Five:

Last step. **For those who have not previously registered to use voterVOICE, please go to the user profile and enter your email address and zip code.** This will prompt the new user to voterVOICE to provide a minimal amount of information for purposes of matching you to your correct public officials. Upon registering with voterVOICE (and voterVOICE is a free service provided by the IRTA), you are free to use the online advocacy tool anytime. When you return, you may use the user profile as also seen above in the image for future visits.

Dates to Remember!

WCRTA Meeting:

February 1, Friday, 9 am, breakfast meeting at Crab Orchard Golf Club Restaurant in Carterville

Next meeting:

May 7, Tuesday, 12 Noon, Lunch meeting at Mackies Pizza in Marion

NEW BENEFIT!

Liberty Mutual is offering our members a discounted rate of up to 10% off auto insurance. Because this is a group benefit program, you could save hundreds of dollars on quality, comprehensive auto/home insurance. Here's how:

- 1) eligible to receive exclusive group savings on already competitive rates.
- 2) save even more on your home insurance when you insure both your car and home.
- 3) get additional discounts based on your driving experiences, car/home safety features and more.

In addition to auto/home you are being offered life, motorcycle, condo, renters and personal liability insurance.

With this insurance you are offered flexible, convenient service and support as well as a 12 month guarantee.

For more information or a free, no obligation, quote call Mark Bernhagen at 1-800-524-9400 ext 56414 or Mark.Bernhagen@LibertyMutual.com.

Mary Lou Gander
Services/Benefits

Williamson County Retired Teachers Association
Board of Directors Meeting January 9, 2013
Good Shepherd Lutheran Church Marion, IL

I. Roll Call. There being a quorum, President Dee Ozment called the meeting to order at 1:30 P.M.

II. Approval of Minutes and Treasurer's Report. The Treasurer's report

Shown: Beginning Balance	7/1/2012	\$3,227.99
Income		230.00
Expenses		175.00
Ending Balance	12/31/2012	\$3,282.99

Motion was made, seconded and approved to accept the Treasurer's Report. Minutes of the December 12, 2012, Board of Directors Meeting were moved, seconded and approved.

III. Next Regular Meeting. The next regular meeting is set for Friday, February 1, 2012. The tentative meeting place is the Crab Orchard Golf Course in Carterville. An alternative meeting place is Grumpy's Bar B Q near the Williamson County Airport. Hopefully, our legislators will attend this meeting. They are: Gary Forby and John Bradley; also Sheila Simon.

IV. Report of Committee Chairs. Reports from the Committee Chairs were done collectively. There was much discussion on current issues; e.g. pension, legislation, etc. Steve Maxwell reported on Membership and the WCRTA Website. His report shows WCRTA having 301 members, with 297 having IRTA memberships. The WCRTA Website continues to increase in activity. The names of the Officers and Committee Chairs would be kept current. (After discussion, it was decided that the Minutes of this meeting be posted on the website with the notation that they have, as yet, not been approved by the Board of Directors.)

V. Program Speaker Request. Several speakers have been approached to speak to our group and they will be contacted to confirm certain dates.

They are: Larry Newman, AMBA; the Stryker Health Care: Dr. Rerri; and the Insurance House. Dr. Bernard Rerri, Mt. Vernon, IL., will be confirmed to speak at the May 7th meeting. He would speak on hip, knee and shoulder replacements; also on activities that would extend joints. The Insurance House spokesman would speak on Medicare supplements.

VI. Meeting Schedule (2013). Dee distributed the meeting schedule for

2013, pointing out that the IRTA Convention dates are included.

VII. Newsletter Deadline. The deadline for the Newsletter is:

January 11, 2013 -- get information to Trisha

January 18, 2013 -- get paper to Destiny

January 21, 2013 -- sent to John

Received by members before February 1, 2013.

VII. Adjourn. There being no further business, motion was made, seconded, and approved that the meeting be adjourned at 2:35 P.M.

Submitted by

Marge Mangan, Secretary

WCRTA Board of Directors Meeting
December 12, 2012
1:30 P. M.

I. Roll Call There being a quorum, President Dee Ozment called the meeting to order.

II. Approval of minutes and treasurer's report

The Minutes of the September 12, 2012, having been received by e-mail, the motion was made, seconded and approved to not read the Minutes.

As of December 12, 2012, the Treasurer's Report shows:

Beginning Balance	\$3,227.99
Income	\$ 200.00
Expenses	\$ 175.00
Ending Balance	\$3,272.99

III. Next regular meeting

The next regular meeting is set for Friday, February 1, 2013, at the Crab Orchard Golf Course. The place is tentative at this time.

Bob Campbell has received two requests to present at our meetings: The Stryker Health Care to discuss various healthy living programs; also Rick Frankenfeld is available to meet with our group.

IV. Report of Committee Chairs

Anna Morris reported as legislative chair. She spoke on the Pension issue, COLA, and asked the question: "Should ASCME and IRTA join together?"

Mary Lou Gander reported on her Services/Benefits Committee. When writing about insurance, specific names of long-term insurance companies cannot be mentioned. She can report generic names. Mary Lou will continue reporting benefits, since members read and read again and there are times when the information clicks and they react.

Bob suggested we work out an analysis of what is available; e.g., AMBA and others. Report in the Newsletter; also, to include an interest survey -- perhaps a checklist, definitely a short survey on long-care insurance.

V. Web Site

Steve Maxwell reported. He said the web site is still out there; it is still going. He also said that he can scan something and put it on the web site if we want him to.

VI. Meeting Schedule (2013)

The Board of Directors will continue meeting at the Good Shepherd Lutheran Church. After speaking with the secretary at St. Paul Church in Johnston City, it was suggested that our group meet on the second Monday in October.

VII. Newsletter Deadline

Dateline for Newsletter:

January 9, 2013 -- Board of Directors Meeting

January 11, 2013 -- get information to Trisha

January 18, 2013 -- get paper to Destiny

January 21, 2013 -- sent to John

Received by members before February 1, 2013

Officers:

Dee Ozment -- President

Bob Campbell -- Vice-President

Don Kragness -- Treasurer

Marge Mangan -- Secretary

Finance -- Appointed by Board

The vote will take place in January and be installed at the August meeting.

VII. Adjourn -- There being no further business and motion made, seconded, and carried, the meeting adjourned at 2:30 P.M.

Marge Mangan,
Secretary