

WCRTA Winter, 2015



Dear Fellow Retiree,

The holiday season is over and I trust that all of you had a pleasant interlude with family and friends. WCRTA business usually slows during this season but that means we need to get back to business quickly after the new year starts. Retired teachers are still waiting for the other shoe to drop with a new governor and some changes in the makeup of the legislature. The Illinois Supreme Court will review the lawsuit that was ruled on—favorably to us—by Circuit Judge John Belz in Sangamon County in the fall. Illinois Attorney General Lisa Madigan asked that the court review the suit in an expedited manner, meaning they will likely take action in the next 3 or 4 months, probably before the General Assembly adjourns for the summer. We will relay pertinent information as it is received from IRTA and others.

The uncertain future demands that we remain involved and keep ourselves informed of actions affecting the future of our pensions by all three branches of state government. One of the best ways to do so is to join IRTA. Membership is available by payroll deduction at the rate of only \$2.50 per month. There are other membership payment options available at www.IRTAonline.org. **IRTA is the only organization devoted exclusively to issues pertinent to education retirees and needs the support of every TRS annuitant.** You need to be a member of BOTH our local Williamson County Retired Teachers Association and also the Illinois Retired Teachers Association! Please consider joining IRTA now! *(There are more than 350 members of WCRTA but over 50 of them (that is 1 of 7) have not yet joined IRTA.*

A second item we all need to do is to provide financial support to IRTA in the fight for our constitutionally guaranteed pension benefits. We should support the legal actions being undertaken on our behalf through a contribution to the Legal Defense Fund of the IRTA. **No dues money is being spent for the legal challenge to the state's actions.** All expenses are paid by contributions to the Legal Defense Fund. Thus far individual donors have contributed nearly \$400,000 to the effort—but our legal expenses have already exceeded \$300,000 with the biggest challenge yet to come. IRTA President Bob Pinkerton has a letter detailing this issue on the IRTA website. I urge you to read it and then send your contribution to IRTA at 620 N. Walnut, Springfield, IL 62702. Designate Legal Defense Fund in the memo line of your check.

Finally, we need to be a part of the solution to prevent similar legislative actions in the future by getting involved in the political process through joining the IRTAPAC. Again, it is a nearly painless system of providing \$1.00 per month through payroll deduction to support the election of those representatives who are in accord with our agenda. Go to the IRTA website and make your commitment today.

You should receive this newsletter in time to attend the winter **WCRTA meeting at Crab Orchard Golf Club at 9:00 AM on Friday, February 13.** Our local legislators have been invited to speak to our membership at that meeting. Come and listen and do not hesitate to ask them the hard questions.

Finally, I reiterate my usual plea to remain vigilant; become better informed; let our legislators know how we feel; join and support IRTA; sign up for and use IRTA's Voter Voice; join IRTAPAC and, most importantly, **send a personal check to IRTA for the Legal Defense Fund.**

Bob Campbell
WCRTA President & IRTA
Region 18 Legislative Liaison

IRTA Office Move Delayed

IRTA is moving to new office facilities only a few blocks from the Capitol. The current location is up for sale and realtors suggest that it should be an easy sell. Remodeling the 4 story building is taking a bit longer than anticipated and the physical move will not take place until all is ready. 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 ample parking will be available for visitors and may even offer another opportunity for revenue.

Current estimates are that the move will take place near the end of February. Watch your mail and email to see exactly when that move will happen. If you prefer, watch for an announcement on the website at www.irtaonline.org. Be sure to change the IRTA address when the move is made.

SILVER SNEAKERS BENEFIT AT THE "HUB"

The HUB in Marion is excited to announce that it is a certified Silver Sneaker facility. Your Silver Sneakers benefit includes:

--Free membership to the HUB (you must have a minimum of 10 visit's a month. If you are unable to meet that you will pay \$3.00 for each day you are short.)

--Free Silver Sneaker "Classic" Class twice a week.

All members receive the following:

--Aqua Aerobics and Arthritis Classes

--Zumba Classes

--Les Mills Classes

--Yoga and Cycling Classes

You may put your membership on hold for up to 4 months if leaving town.

If you have questions call Nathan at 618-997-2HUB ext. 1503

Support the Legal Defense Fund

As the state legislature begins its 2015 deliberations WCRTA and IRTA members throughout Illinois need to continue to be involved in the process. President Bob Pinkerton's letter to members (go to www.irtaonline.net to read the letter) details the need for local members to be involved. Specifically, he calls for continued contributions to the Legal Defense Fund by the IRTA membership.

You have just received your February check reflecting the 3% compounded increase that is your constitutionally guaranteed annual increase divided by 12. Compare the amount of that February check with that of the check you received in January. That is the amount that would have been reduced significantly by the actions of the legislature, had not IRTA and others filed legal action to fight the reduction. IRTA could do this only because of financial contributions by the membership and others to the Legal Defense Fund.

Our president says IRTA is grateful for each and every contribution regardless of the amount and urges all to respond to his plea. He also suggests that a good rule of thumb to follow for making your contribution to the Legal Defense Fund is to send in the equivalent of that one month's increase, or the difference between what the check was that you received in January and the one you received in February. I for one plan to do that, although I have already sent in two checks previously. Will you join me and make a contribution to the Legal Defense Fund? You and all retired teachers throughout Illinois will be the beneficiaries.

Thanks in advance for your cooperation in this matter.

Re: Legislative Update

Fr: Anna Morris

When the founders of our State Constitution were writing it, they went to great debate and lengths to be precise in its language. Specifically, they sought to assure teachers and other public employees that their pension benefits would not be terminated or eroded with the language that this membership "shall be an enforceable contractual relationship, the benefits of which shall not be diminished or impaired."

Still, Illinois lawmakers through Public Act 98-0599, formerly SB1, said these constitutional words could be refuted. Further, retired teachers and other public employee organizations have been forced to spend millions of dollars defending these words.

In a late November ruling declaring PA 98-0599 unconstitutional, Judge Belz wrote in his opinion, "The State of Illinois made a constitutionally protected promise to its employees concerning their pension benefits. Under established and uncontroverted Illinois law, the State of Illinois cannot break its promise." He declared the law "void in its entirety." Further, he noted that the State's defense of the law as unconstitutional under its police powers was "no legally valid defense." **Attorney General Madigan appealed** the ruling to the Illinois Supreme Court who agreed to consider it in their March 2015 session. **[Schedule: appellants' brief—Jan. 12/appellees' brief—Feb. 16/appellants' reply—Feb. 27/oral argument scheduled for the March 2015 term of court. Note: After typing this info, I learned today that our lawyers have requested an extra month to file arguments. John Fitzgerald, one of our lawyers, stated there are new arguments that need to be evaluated.]**

While Judge Belz' opinion stands a good chance of being upheld by the Supreme Court, other assaults on our pensions seem likely. Some pundits are advocating taxing retirement income. **Governor Rauner has stated that** he does not support such a tax or constitutional amendment. He has previously suggested a separate defined contribution plan for future employees.

Governor Rauner was sworn into office on January 12. Members of the upcoming legislative session took their oaths the following day. **Phone numbers and email addresses for elected officials are included in this newsletter** (as found in [The Southern](#)).

At the end of fiscal year 2014 last June, TRS assets were 45.8 billion up from 39.9 billion. The funded ratio stays at 40.6 percent. TRS remains among the worst funded pension systems in the nation.

\$1500 IRTA Foundation Scholarship in our Area

Applications are available at irtaonline.org An application must be postmarked no later than March 7, prior to the applicant's **junior or senior year in college**. The student must be accepted into a Teacher Certification Program and be a resident of our area, Area 6. Applicants must have and maintain at least a 3.0 GPA on a 4.0 scale. Inquiries or questions, please contact Susan Goetz at 1-800-728-4782 or email susan@irtaonline.org

WCRTA Treasurer's Report

Beginning Balance 9/9/14 \$2677.95

Income Dues \$200

Ad back on Deposit o Lions's Hall \$50

Expenses IRTA Foundation \$10

Membership Meeting J.C. \$213.95

Sound System \$248.98

Ending Balance 12/8/14 \$2455.02

It is time to pay your 2015 Local and State Dues! Please make your \$5.00 check to WCRTA and mail to Don Kragness 14802 Poor Farm Road Johnston City, IL 82951

Starting off a new year. What a great adventure awaits! If you are not presently a member, make plans now to join our local Williamson County Retired Teachers Association and the Illinois Retired Teachers Association. You will be rewarded greatly.

Since retired educator's insurance and pension benefits are seriously being threatened all retired educators are strongly encouraged to join.. This will enable us to present to the legislators a huge block of extremely motivated voters.

Listed are a few of the serious concerns that we can positively impact by being a strong and well informed association:

- Litigation on making void retired educator's constitutional rights by reducing our state sponsored pension benefits.
- \$43 billion unfunded liabilities in our Teachers' Retirement System (TRS).
- Legislators that have avoided over several decades to fund TRS properly according to law
- Continued in action on the federal level to repeal WEP/GPO Social Security penalties that affect Illinois retired teachers (double dipping).

Joining is easy. Once you join IRTA and WCRTA, you will have access to IRTA members only website where you will be able to find the latest news on retired educator pension and health insurance issues and about our local WCRTA unit. Plus you can register with Votervoice (IRTA's only online advocacy tool). Plus! Plus! A few of the endorsed and informative benefits include AAA, Annuity Policy, Government Employee Travel Opportunities (GETO), Dental and Vision Insurance, Life Line Screening, Medical Air Services Association, Apple Products, AT & T Discounts, Collette Vacations, Rental Car Discounts, Sam's Club Benefit, supporting and making stronger our local Williamson County Retired Teachers Association, renewing acquaintances and visiting with other retirees at meetings/conferences/events. staying abreast of current issues and information through our local newsletter, and more.

START THE YEAR OFF RIGHT, JOIN TODAY!

Loren Taylor, Chairman of Information Services

Highlights of Board of Directors Meeting

Next meeting is February 13 at Crab Orchard Golf Course. Breakfast cost will be \$6.25 for buffet; \$1.50 for coffee or tea; \$1.95 for juice or other drinks; plus tax and tip.

Steve Maxwell has updated the new website and calendar of about 357 members, there are only 89 hard copies of the newsletter that have to be mailed. There have been three deaths among membership; Margaret Jones, Brenda Preston, and Helen Cast.

John reported that Senate President John Cullerton and Governor Bruce Rauner "want nothing to do with Retirees." Attorneys are expected to file briefs in February. There is no new legislation.

Executive Board adopted the motion to name Kent Carrell as Vice-President. he Board will go to the membership to move him into that position.

Discussed increasing membership to WCRTA and a possible increase in dues. This would be brought to the membership. Area 6 meeting in Carbondale will be held on May 7 instead of May 1.

John reported that IRTA should be moved into their new office by the end of February. There is optimism about selling the old building. A read estate agent feels that it could be sold for over \$400,000.

The next Board meeting will be help on April 8, 2015.

WCRTA and IRTA Membership

This is to clarify how the membership in Williamson County Retired Teachers Association (WCRTA) and Illinois Retired Teachers Association (IRTA) work. WCRTA dues are only \$5.00 per year and if you are a member of WCRTA it does not make you a member of IRTA. The dues for IRTA are \$40.00 per year or \$2.50 per month if you have the dues deducted from your retirement check which equals \$30.00 per year. Being a member of IRTA does not make you a member of WCRTA. Both organizations are worthwhile and have benefits of membership. WCRTA allows you to keep in touch with teachers after retirement and keeps you informed of many subjects that impact retired teachers. IRTA is a strong voice for retired teachers in the legislature and most recently in the courts. They also work in many other areas to benefit the retired teachers in Illinois.

REMINDER OF BENEFITS AVAILABLE TO IRTA MEMBERS

ENDORSED BENEFITS

- | | |
|--|--|
| AUTO/HOME INSURANCE
AAA AT GROUP RATE
LONG TERM HEALTH CARE INSURANCE
FIRST DIAGNOSIS CANCER INSURANCE
FINAL EXPENSE WHOLE LIFE INSURANCE
DENTAL/VISION INSURANCE | LIFE LINE SCREENING
TAX DEFERRED ANNUITY
MEDICAL AIR TRANSPORTATION SERVICES
GOV.EMPLOYEE TRAVEL OPPORTUNITIES
IDENTITY THEFT SOLUTIONS
IRTA VISA CREDIT CARD |
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INFORMATIVE BENEFITS

- | | |
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| COMPUTER DISCOUNT(APPLE/DELL)
VERIZON DISCOUNTS
RENTAL CAR DISCOUNTS
1-800FLOWERS.COM(AMBA)
HEARING PLAN DISCOUNT
WELLS FARGO ADVISORS NETWORK | AIR EVAC LIFE TEAM
COLLETTE VACATIONS
MEDIPENDANT (PERSONAL EMERG.)
SAM'S CLUB BENEFIT
MyAMBADining.com
LAQUINTA INN & SUITES DISCOUNT |
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FOR INFORMATION-CALL AMBA@1-800-258-7041
MARY LOU GANDER, WCRTA BENEFITS & SERVICES

Upcoming Meetings

WCRTA Meeting	February 13	Crab Orchard Golf Club	9:00 am
* Breakfast Buffet is \$6.25 ; Coffee or Tea is \$1.50 ; Juice or other drinks \$1.95			
*** Plus Tax and Tip ***			
Board of Directors Meeting	April 8	Good Shepherd Lutheran	1:30 pm
New Retirees Meeting	April 23	Mackies Pizza – Marion	6:00 pm
Area 6 Annual Conference	May 7	Carbondale City Hall	8:30 am – 12:30 pm
WCRTA Meeting	May 6	Mackies Pizza – Marion	12:00 pm
Board of Directors Meeting	June 24	Good Shepherd Lutheran	1:30 pm
WCRTA Meeting	August 13	TBD	1:00 pm
Board of Directors Meeting	Sept 9	Good Shepherd Lutheran	1:30 pm



IRTA State & Local Unit Membership Form

620 North Walnut Street • Springfield, IL 62702 • 1-800-728-4782
e-mail: irta@irtaonline.org • webpage: 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 \$2.00 or as subsequently established by the Delegate Assembly.

Association Dues are Not Tax Deductible

State Dues

- Dues Deduct - \$24 a year (see left side of form)
- Annual - \$35
- 5 Years - \$150
- Life - \$400
- Membership Free for the Calendar Year of Retirement

State Associate Dues

- (non-certified)
- Annual - \$25
 - Life - \$125

Local Unit Dues

- Annual - \$5

(Signature required for Dues Deduction)

Social Security # _____

(Only required for Dues Deduction)

Please print or use your return address label.

NAME LAST	FIRST	MI	DOB
ADDRESS	CITY	STATE	ZIP
PHONE ()	E-MAIL	UNIT Williamson	SCHOOL DISTRICT
			RETIRED FROM

Please mail to IRTA.