

CLINTON COUNTY RETIRED TEACHERS

JUNE MEETING AT TRENTON HOUSE



FROM CCRTA PRESIDENT, DON OSTROM

Website: www.weebly.ccrta.com

August 5, 2023

Volume 8, Issue 3

CCRTA's next meeting: Thursday, September 7, 2023



Teachers' Retirement System
of the State of Illinois
2815 W. Washington Street
Springfield, IL 62702
www.trsil.org

September Meeting at Trenton House in Trenton, IL

This will be our third meeting of the year. Please encourage other retirees to attend and be part of CCRTA. If you have questions, comments or have an idea for a program please contact Donnie Ostrom.

If you are going to attend, please text or call Mary Ann Kauling at 618-973-4373 and let her know you will be attend the meeting. This provides the restaurant the ability to bring in enough staff and set up the meeting room. Please call by September 5, 2023.

CCRTA Officers for 2023

President:

Donnie Ostrom

Vice President:

Pat Bringaze

Secretary:

Kay Ostrom

Treasurer:

Pehg Zeller

Membership Chair:

Mary Ann Kauling

Legislative Chair:

Kelley Kesterson

Foundation Chair:

TBD

Members Benefit Chair:

TBD

BASKET FOR IRTA CONVENTION

At each of the past six biennial conventions the CCRTA has contributed an auction basket to help raise funds for the IRTA PAC. We are asking for contributions from CCRTA members for the basket to be auctioned off at the October convention. Please bring your contribution to the September 7th meeting or you can call me and I will pick it up.

The theme of the basket is "Items Made In Clinton County". The items can not be perishable because of the time between our September meeting and the October convention.

In the past members have contributed the following items wine, soda, honey, coffee gift cards, glasses, and beer. If you have any "local" contributions, they would be appreciated. The money raised from the silent auction goes to the IRTA Political Action Committee fund.

SAVE THE DATES

2023 Meeting Dates

1. March 2, 2023 at Trenton House
2. June 1, 2023
Bretz's Winery, Carlyle
3. **Sept. 7, 2023 at Trenton House**
4. Dec. 7, 2023 at
Bretz's Winery, Carlyle

All Meetings Begin at 11:30 am

2023 PROGRAMS

MARCH 2 2023
TRS BOARD MEMBER
LARRY PFEIFFER

JUNE 1 2023
CARLYLE POLICE DEPT..
ON PERSONAL SAFETY &
STUDENT SAFETY

SEPT. 7, 2023
ELECTION OF OFFICERS &
LIFE-TIME EDUCATOR
AWARD

DEC. 7, 2023

CCRTA AND IRTA DUES FOR 2023, Please send to the Treasurer

CCRTA is accepting 2023 dues. The cost for a one year membership to CCRTA is \$10.00. The cost of a lifetime membership to CCRTA is \$100.00. Dues are payable at a meeting or you can send a check to our Treasurer, Pehg Zeller. Pehg's address is as follows:

Pehg Zeller
432 North Maple
Trenton, IL 62293

Please make checks payable to the CCRTA.

I recommend that you also join the Illinois Retired Teachers Association in Springfield. You may go on-line for information at www.irtaonline.org. The cost is

\$2.50 a month and is deducted from your pension check. You can become a lifetime member with a one-time payment of \$400.00. Members who joined IRTA prior to 2018 can write a \$40 check each year to maintain membership. Since 2019, all new members are required to use **Dues Deduct** from their monthly pension check. Your membership in IRTA has many benefits. It is the State Association that protects your pension and benefits. A member has access to group plans that sell dental and vision insurance, life insurance, and discounts on travel and hotels. These are only a few of the benefits offered by IRTA to its members.



IRTA INFORMATION FROM SPRINGFIELD:

IRTA LAWSUIT AGAINST CMS:

The State of Illinois and the Illinois Retired Teachers Association have negotiated an end to the lawsuit. The Attorney General's Office has agreed to provide a letter stating that Illinois Retired Teachers have a constitutional right to obtain their health care through the State of Illinois. This agreement protects our pension and benefits. The agreement also provides for notification to retirees before any changes are made to the health insurance coverage.

IRTA FOUNDATION

Each member of IRTA should have received a letter from the IRTA Foundation requesting a donation to support the work of the IRTA Foundation. The Foundation supports retired teachers who are unable to support themselves or are in a financial bind. Please support the Foundation with your financial support.

IRTA AREA CONFERENCE AND BIENNIAL CONVENTION:

All Area conferences are held via ZOOM and open to any member. All any member needs to do is register online. Area 6 is Sept. 6th. You can register for any or all of the conferences.

This is the biennial year, therefore IRTA will hold an in person convention on October 16th and 17th in Springfield, IL at the Crown Plaza Hotel. CCRTA (Unit 71) has a total of 3 votes at the convention and these are based on the number of members in CCRTA. Three individual (CCRTA Officers) will be attending the convention and will apply these votes. Attending the IRTA Convention are Pat Bingaze, Pehg Zeller and Kay Ostrom. Others from CCRTA may attend, but will not be able to vote on items placed before the convention. As an officer of IRTA, I have a vote separate from CCRTA. I have mentioned that one of the items before the convention is a constitutional change that would provide that every member would get the opportunity to vote on all items before the Board, prior to the convention. They would be able to vote on-line or receive a paper ballot if requested. There will also be an item to increase monthly fee from \$2.50 to \$3.50. If this organization is to move into the future, it will cost members a dollar more per month. Please feel free to ask questions at our September meeting.

2023 CCRTA MEETING SCHEDULE

CLINTON COUNTY RETIRED TEACHERS ASSOCIATION MEETINGS 2023

	<u>DATES</u>	<u>LOCATION</u>	<u>CITY</u>	<u>SPEAKER</u>
1.	March 2, 2023	Trenton House	Trenton, IL	Larry Pfeiffer
2.	June 1, 2023	Bretz's Winery	Carlyle, IL	Carlyle Police
3.	Sept. 7, 2023	Trenton House	Trenton, IL	Election of Officers
4.	Dec. 7, 2023	Bretz's Winery	Carlyle, IL	TBA

These dates and locations are subject to change by the CCRTA Membership.

Please Support The IRTA Foundation by Giving in 2023:

In 1985, after identifying a large number of former educators who were experiencing financial difficulties because of low pensions and rising inflation, the Illinois Retired Teachers Association established the **Illinois Retired Teachers Association Foundation, Inc.** The initial purpose of the Foundation was to build an endowment to provide assistance to retired educators. It now provides scholarships and grants to Teachers as well as assistance to retired teachers.

HELP THIS GROW	2023	2022	2021	2020
Fund Raising Donations	\$114,627.00	\$228,940.00	\$231,612.00	\$261,124.00
Total Donation From All Sources	\$154,983.00	\$754,571.00	\$327,397.00	\$292,758.00

SEPTEMBER MEETING PROGRAMS:

LIFETIME EDUCATOR AWARDS

CCRTA will be recognizing two of its members with the "LIFETIME EDUCATOR AWARD". Those being recognized are Janice Kauling and Milton Luginbuhl. Both have been officers in CCRTA and have contributed to their communities and education.

I have asked two members who taught with the recipients to introduce them and provide some insights about them. Please feel free to invite other educators who know these recipients and who appreciate their work as educators and in their communities.

We will also open the floor for members to provide their comments about our two award winners.

ELECTION OF CCRTA OFFICERS FOR 2024 –2025:

This is a reminder that we will also elect officers for the 2024 –2025 years. We are still looking for a person to be Vice-President of CCRTA.

Minutes of the Clinton County Retired Teachers Association

June 1, 2023 at Bretz Winery, Carlyle, IL

The meeting was called to order by President Don Ostrom at 11:33 am. Tom Ritzheimer led the prayer. After the Pledge of Allegiance, guests were introduced. It was announced that Leon Luber is now residing at Cerdarhust, Highland, and Pat Bagby fell and broke her ankle. We welcomed Vicki Moylan as a new member. We welcomed Officer Breckhorst from the Carlyle Police Department.

Report from IRTA Treasurer Donnie Ostrom: IRTA Convention is October 16 and 17 in Springfield. Convention delegates are determined by the number of people in the local. CCRTA can send 3 delegates. CCRTA officers will attend as delegates: Pat Bringaze, Pehg Zeller, and Kay Ostrom. All members are encouraged to attend, but only 3 people will get to vote at the assembly. CCRTA President Ostrom is running for the office of IRTA Treasurer. There are several important Constitution changes that will be voted on at the convention. IRTA Virtual Area 6 Conference is September 6 at 10:30 am. All members are encouraged to participate via Zoom.

Old Business: Minutes from the March 2, 2023 meeting as printed in the newsletter were approved. Treasurer's report as printed in the newsletter was accepted.

Guest Speaker: Officer Breckhorst from the Carlyle Police Department spoke to the members concerning "How to remain safe in your home and when you're out and about". When introducing himself, Office Breckhorst thanked all the teachers in the room for the years of service to educating children. He has family members who are teachers and he commented on how hard they work.

Home safety: He asked how many people had security cameras. Only a few people responded as "yes". He explained that cameras really help the police department when there is an issue. Cameras can be easily installed around the outside of your home. "Blink" cameras have a recording device with audio as well as video.

Situational awareness: "Take a look around, or take a hot lap around the area (drive around)" before you get out of your car. Keep your cell phone close. If you have any issue, call 911. Even if your phone is "dead" or you are in an accident, it will connect to a tower. There is an app, "Life360", that allows your family to locate you. A GPS smart watch can be used as a Life Alert, and that can be shared with family.

Phone calls: Don't answer unknown callers. Watch for text messages from a delivery service such as FedEx asking for "more information" so they can deliver a package. Don't respond to persons claiming to be a family member in trouble. Hang up and call the family member they claimed to be. Many emails look very convincing, don't give passwords to any one and change your password periodically. Tax return scams and identity thefts are on the rise. Contact Federal Trade Commission and they will contact all financial institutions. Go to Identitytheft.gov.

In Clinton County there have been a number of reports of a Lottery Scam, asking you to send money so that you can collect as a lottery winner. Report this to the Police Department.

There are credit card holders that protect your credit card from being scanned by a passerby. There are sleeves for your car fobs to keep scammers from reading the radio frequency that will allow them to start your car.

Officer Breckhorst's best advice: Don't respond to anyone that is unknown to you and report any suspicious people or calls.

CCRTA Constitutional Changes: Members received a copy of the By-Laws of CCRTA with changes recommended by the current officers. Changes to Article 3 and Article 6 were presented by Secretary Kay Ostrom. Changes were approved.

New Business: Mary Ann Kauling, membership chair, reported that she and Rosemary Huelsman had contacted all members to update membership list. She contacted all new retirees and invited them to our meeting. Several said they would not be able to attend, but hope to come in September. There was discussion concerning printing a Clinton County Teachers Association Directory with names of CCRTA members including phone numbers and email addresses. Kelley Kesterson, Legislative Chair, handed out a report that highlighted bills from the Illinois Legislature concerning schools. IRTA has a full time and part-time lobbyist. The TRIP/TRAIL insurance changes were a major part of this year's IRTA initiative. Anyone with questions can reach out to Kelley. Foundation Report: President Ostrom explained that the IRTA supports retired teachers who have specific needs. They also give grants to classroom teachers and they give scholarships to college juniors and seniors majoring in education. One recipient was Megan Cronk, granddaughter of Margo Schaefer. Margo thanked all who support the Foundation, because the scholarship made a huge difference for her granddaughter.

Close of meeting: President Ostrom encouraged all members to contact other retired teachers and invite them to the next meeting. With no other business, Meeting was adjourned at 1:30pm. The next meeting will be September 7, 2023 at 11:30pm at Trenton House, Trenton, IL. Respectfully submitted, Kay Ostrom, Secretary

Quilt Raffle tickets will be on sale at the Thursday, Sept 7 meeting. Proceeds go to IRTA Foundation

- Get 1 for just \$5 – Pick 3 for only \$10 – Go for 7 at a steal for \$15 (Save \$15!)
- The IRTA Foundation is dedicated to: Providing financial aid to retired teachers experiencing financial hardships.– Administering the 'Excellence in Education' grant program, giving away \$42,000 in funds to Illinois public school teachers from Pre-K through 12.– Awarding scholarships to promising college students who are pursuing their teacher certification.



CCRTA Financial Report: 10/01/2023

CLINTON COUNTY RETIRED TEACHERS' ASSOCIATION
Treasurer's Report
Checking Account

August 1, 2023 Current Balance \$1053.58

CLINTON COUNTY RETIRED TEACHERS' ASSOCIATION
Treasurer's Report
Savings Account

August 1, 2023 Current Balance \$3402.70

CCRTA PROGRAMS:

If you have an idea or would like to provide a program at CCRTA, please let one of the CCRTA Officers know or whom to contact. Programs are an integral part of the CCRTA meeting and can provide the members with a wide variety of information and entertainment. Your suggestions and information makes our meetings worth attending.

It is imperative that the meetings have some substance and also provide individuals with the time to visit with friends. We are not a political organization. The foundations of IRTA and CCRTA are to provide protection and information about pensions and benefits. The CCRTA is here to provide information that will make decisions easier for its members.

I believe it is important to hear from our representatives in political office and those who control our pension and benefits. These are people who have the knowledge and capability to answer our questions. The IRTA Executive Director sits on the CMS insurance Board. So, if there are insurance questions, he can provide the answers to your questions. Never be afraid to call the IRTA office for assistance or help with health insurance issues. **The best thing you can do with insurance questions is to call the number on the back of your insurance card.**

SUGGESTED IRTA CONSTITUTIONAL CHANGES:

IRTA President Bill Funkhouser appointed a committee to review and suggest necessary changes to the IRTA Constitution to streamline the organization and make it more effective. The Executive Board has received the recommendations and I will present their findings at our September meeting. These changes can be found on the IRTA website. These Constitutional changes are also located at the end of this newsletter.

EDUCATIONAL WEBINARS PROVIDED BY AMBA:

The AMBA is providing webinars on multiple topics. Several have been presented already this year. The topics range from finances, healthcare, insurance and many other topics. Please look through your e-mails from IRTA on upcoming webinars.

COFFEE WITH JIM:

Each MONTH IRTA Executive Director Jim Bachman has a question and answer ZOOM call with IRTA members. If you have your e-mail address on file with IRTA, you should receive an e-mail with the dates and times. The next ZOOM meeting is August 17th at 9:30 a.m.

3% COST OF LIVING ADJUSTMENT ON FEBRUARY CHECK:

Each TRS annuitant should have received their annual cost of living of 3% on their February check. You can thank the IRTA for preserving this cost of living benefit. This annual benefit was protected when IRTA sued the State of Illinois almost 10 years ago. You should have received an e-mail from IRTA with a video made by Membership Chair Mike Schmidt.

If your February check does not show an increase, you must call TRS and seek an answer to the problem. At this time, I have not heard of anyone not receiving the increase on their February check.

PROPOSED IRTA CONSTITUTIONAL CHANGES

President Bill Funkhouser appointed a Constitution Committee to review the IRTA Constitution and make changes that will streamline the organization and make it more efficient. The Executive Board several years ago hired a consultant to review the IRTA procedures and processes to make it a long-term sustainable organization that meets the needs of its members.

The Committee brought forth the following recommendations for changes:

- 1. Remove Article III, Section 4, and place the procedure for changing how dues are increased from passage at the convention to being part of the “Standing Rules”.** The Constitution contains the fundamental operating principles that govern its operation. The “Standing Rules” establish specific rules by which the group is to function.
- 2. Change Article VI, Section 1., A. Prior to Convention, active members shall have the ability to elect officers; elect Area Representatives; and Amend the Constitution.** Prior to this proposal, Officers and Area Representatives are elected at the Convention by less than 1% of the members. Under this proposal all annuitant members of IRTA, (in-state and Out-of-State), will vote for officers and Area Representatives and Constitutional changes.
- 3. Change to Article VII. Presently the Board of Directors consists of Officers, Area Directors and Regional Directors. That is 33 people.** The proposal suggests that the Board be made up of elected officers and Area Directors. This would be a Board of 10 people. This proposal would do away with the position of Regional Director. This would make the Executive Board the governing body of IRTA.
- 4. Changes to Article VIII. This would change the divisions of the Association to read “Areas and Units”.** There would no longer be regions. The Association has found it difficult to find individuals to fill these positions and their role has basically become irrelevant.
- 5. Changes to Article IX. This identifies the Standing Committees: Finance, Legislative, Member Benefits, Membership and Leadership Development.** Leadership used to be the Nominations Committee. This changes the committee’s name and includes a new role of finding and helping individuals to take leadership roles. The Legislative, Member Benefits, and Membership committees would be made up of persons from the Units assigned to that role. This allows for a more active role of each unit.

These proposals will be voted on at the October IRTA Convention. Only those in attendance at the convention will have a role in these changes. By making these changes, ALL members of IRTA will have a say in how the organization functions.

Please feel free to comment on these proposed changes and ask questions. All members will be receiving a PRO and CON sheet from IRTA that explains the rational behind the proposals.

UPDATE / GPO & WEP Repeal: June 24, 2023

[Alert: We earned Social Security benefits like everyone else!](#)

Jun 24, 2023 12:42 pm | SS Fairness

Current situation: Our [House repeal bill, H.R. 82](#), has 284 co-signers. We are almost at our goal of 290! [The Senate bill, S.597](#), has only 44 of the 60 co-signers needed. The Senate is our biggest challenge!

Check our website, ssfairness.org, for easy links to petitions, progress, and information on this year's campaigns.

Thank your Congress Members if they have signed on and keep after those who haven't. Even if they have already signed on, send them this explanation. Many of our supporters don't really understand how cruelly the WEP and GPO work to undermine this country's retired public servants.

The Senate is obviously a bigger challenge. Keep repeating: **We paid into FICA just like everyone else. We earned these benefits!** And tell them your personal story in a couple of sentences. Repeat!

The GPO hurts a public employee as well as their Social Security earning spouse who paid for spousal and survivor benefits through their contributions :

Most retirees (70%) who are affected by the GPO lose ALL the benefits that were fully paid for by their spouse. Social Security benefits are usually calculated based on both years of work and the contribution amount, but the GPO ignores any years of true dependency, and counts only the amount of their public pension. This means that stay-at-home moms who go into the workforce later in life and only earn half a pension can lose all the Social Security dependent benefits their spouse paid for during their marriage. 83% of those affected by the GPO are women.

More than 700,000 retirees and also their Social Security-earning spouses who paid for their benefits are punished by the GPO. Loss of the GPO survivor penalties can cost a retired teacher or police officer more than \$20,000 every year.

The Windfall Elimination Provision punishes people who have had a non-FICA earning government job as well as a job where they paid into FICA:

The current WEP rule can cut retirees' earned Social Security benefits by more than \$6,000 every year. This provision punishes public employees who, in other work, have had at least ten years of Social Security contributions and have earned Social Security benefits like everyone else. The one way of completely avoiding this penalty, is to have made "substantial" Social Security earnings each year for thirty years in addition to earning their public service pension. This year the qualifying amount for yearly "substantial earnings" is \$29,700. It's often difficult for most people to earn that much every year in summer employment or working as an occasional security guard. The WEP currently punishes nearly 2 million qualified public service retirees, including, inexplicably, government workers who have earned any amount of a pension from work in another country.

The WEP and GPO are poorly-written and non-productive relics of federal law that hamper our schools and government agencies from hiring and retaining the skilled workforce this country needs. They deprive public servants of fully-earned and paid for benefits. They must be repealed now!