

CLINTON COUNTY RETIRED TEACHERS

DECEMBER MEETING AT BRETZ'S WINERY



FROM CCRTA PRESIDENT, DON OSTROM

Volume 6, Issue 4

Website: www.weebly.ccrta.com

November 2, 2021

CCRTA's next meeting: Thursday, December 2, 2021



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

CCRTA Officers for 2019

President:

Donnie Ostrom

Vice President:

????????????

Secretary:

Kay Ostrom

Treasurer:

Paula Williams

Membership Chair:

Mary Ann Kauling

Legislative Chair:

Kelley Kesterson

Foundation Chair:

Cynthia O'Neill

Members Benefit Chair:

Leon Luber

December Meeting Will Be in Person at Bretz's Winery

The December 2nd meeting will be an in-person meeting at Bretz's Winery in Carlyle, Illinois. The start time is 11:30 a.m.

I have spoken with several members who are happy with this meeting being in-person. We are still in a pandemic. **Therefore, I ask that you still continue to wear a mask and do our best to socially distance.** I know many of you have received both of your vaccinations, and booster shot and feel that you are safe. I hope that it is true and new variants (Delta and Lambda) don't set back this country's progress.

I ask that if you are going to attend the meeting, **please call Mary Ann Kauling at 618-973-4373 and let her know you will be attending the meeting.** Please let Mary Ann know by Nov. 27th. This allows the restaurant the time to set the room up properly for our meeting.

CCRTA's Basket For the Convention Auction

Since this year's convention was held online, the CCRTA basket items will be auctioned off at our December 2nd meeting. Items will be auctioned off separately to the members that attend the meeting. The funds raised by the auction will be donated to the IRTA Foundation.

If you purchased an item and would still like to donate it, please bring it to the meeting. If you wish to hold on to it, please feel free to do so.

This is a charity auction and it would be great if these items sell for more than they cost the donor. So please bring your good cheer and a big heart to the CCRTA meeting.

SAVE THE DATES

2021 Meeting Dates

1. March 4, 2021 at Trenton House is Cancelled
2. June 3, 2021
Trenton House
3. **Sept. 2, 2021 at Trenton House**
4. Dec. 2, 2020 at
Bretz's Winery, Carlyle

All Meetings Begin at 11:30 am

2021 PROGRAMS

MARCH 4, 2021
MEETING CANCELLED
ZOOM MTG.

JUNE 3, 2021
TBA

SEPT. 2, 2021
CANCELLED

DEC. 2, 2021
ELECTION OF CCRTA
OFFICERS

CCRTA AND IRTA DUES FOR 2022, Please send to the Treasurer

CCRTA is accepting 2022 dues. The cost for a one year membership to CCRTA is \$10.00. The cost of a life time membership to CCRTA is \$100.00. Dues are payable at a meeting or you can send a check to our Treasurer, Paula Williams. Paula's address is as follows:

Paula Williams
14400 Baumann Road
Highland, IL 62249

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 life time 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 were 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.

News From The IRTA Office in Springfield



2021 IRTA Convention:

The Biennial Illinois Retired Teachers Association Convention was held virtually on October 19, 2021. If you would like to view the two hour convention it is available on line at the IRTA website (www.irtaonline.org). The convention had several important discussions including changes to the constitution and the election of officers. The first constitutional change was to allow all members of IRTA to vote for officers prior to the convention. Presently officers are elected by delegates from each unit at the convention. This change to the constitution failed to pass. The second change recommended that the legislative committee should consist of 9 members instead of 18. This change failed to pass. The third change was to make the membership committee consist of 6 members and a chair. This amendment was approved. The fourth change to the constitution was to eliminate the Information Service committee. This amendment was approved. The fifth proposal was to add a nomination committee to the list of standing committees. This was approved and added to the constitution.

The election of officers was held at the convention. Bill Funkhauser was elected President, Larry Pfeiffer was elected Vice-President, Donnie Ostrom was elected Treasurer, and Doris Heaton was elected Secretary. These officers will serve a two year term. Three of the officers are from Area 6, our area, and the other officer is from Area 4. Please keep in mind that the role of IRTA is to protect your pension and benefits. It is imperative that we elect individuals to the legislature that are willing to protect our pension and benefits. Please talk to your legislators and see where they stand.

Teacher Health Insurance Security (THIS):

Recently, the TRS Board certified \$97,722.920 as the required FY 2022 state contribution of the THIS fund. This recertification was asked for by CMS (Central Management Services) and reduced the amount previously certified. Previously, the TRS Board had certified the contribution rate 1.30 percent of pay, now they have set that rate at 0.90. This will cause a deficit in the insurance fund. Jim Bachman, Executive Director of IRTA, has been in contact with the two annuitant members on the TRS Board and has also asked our attorney about the legality of this move by TRS and CMS. There is a strong possibility that this change could cause a greater increase in our premiums and a delay in payments to our doctors and hospitals. I will keep you informed as this issue progresses. We may be back in court defending our insurance benefit.

LATEST NEWS ON WEP AND GPO

Sep 28, 2021 12:24 pm | SS Fairness

The Ever Present Misconceptions about WEP/GPO

1. You have a pension, so you don't need Social Security:

–The pension comes from money you were required to contribute out of your salary. Like Social Security, it was not intended to cover all of your needs in retirement. Even a partial pension can cause cuts to Social Security. Pensions are paid for and taxed differently in different states. They don't correlate with Social Security at all and should not be used to diminish Social Security earnings.

2. You chose to earn the pension, so don't complain about Social Security.

–Many public service positions were not allowed to participate in Social Security in the beginning. In the 1950's when governmental entities were offered the opportunity to join, many public employees were already paying into a pension and often couldn't afford to pay into another retirement system. Public agencies made the decision not to add another retirement plan.

3. The Offsets do not eliminate all of your Social Security.

–The Government Pension Offset currently eliminates ALL fully earned spousal or survivor benefits for more than half a million retirees, most of them elderly women. The WEP can eliminate nearly \$500 a month from those affected.

4. The offsets only affect high earners.

–Actually, the way both the WEP and GPO work, they take a larger percentage of retirement income from those with smaller pensions.



Wear your favorite Christmas sweater to the meeting or your Santa Hat!

2022 CCRTA MEETING SCHEDULE

CLINTON COUNTY RETIRED TEACHERS ASSOCIATION MEETINGS 2022

	<u>DATES</u>	<u>LOCATION</u>	<u>CITY</u>	<u>SPEAKER</u>
1.	March 3, 2022	Trenton House	Trenton, IL	
2.	June 2, 2022		TBA	
3.	Sept. 1, 2022	Trenton House	Trenton, IL	Election of Officers
4.	Dec. 1, 2022	Bretz's Winery	Carlyle, IL	

These dates and locations are subject to change by the group.

Please Support The IRTA Foundation by Giving in 2021:

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.

You should have recently received the third letter from the IRTA Foundation asking for a donation. Please donate. The money for the IRTA Foundation **ONLY** comes from the yearly fund raiser and donations from IRTA members and Units. Please contribute today to the IRTA Foundation. These funds provide help to retired teachers in need, scholarships for education students and money to classroom teachers for special projects.

Your support is much appreciated AND NEEDED.

HELP THIS GROW	2021	2020	2019
Fund Raising Donations	\$182,640.00	\$261,124.00	\$196,741.00
Total Donation From All Sources	\$245,996.00	\$360,837.00	\$292,758.00

Minutes of the Clinton County Retired Teachers Association

There was no September meeting, therefore there are no minutes.

CCRTA Members Lost During The Past Two Months.

Our hearts and prayers go out to these families.

1. Marjorie Harter from Keyesport
2. Richard Krajcovic from Breese

ITEMS TO BE AUCTIONED AT THE DECEMBER 2, 2021 MEETING

1. Two Bottles of wine from Aviston winery.
2. Mixed package of soda from Excel Bottling
3. 4 Pack of Beer from Excel
4. A fall wreath (Quite Beautiful)
5. Gift Card for Coffee Shop in Trenton
6. Bar-b-q Rub and Sauce from Hogs and Heat
7. SKI Soda from Excel Bottling
8. Set of Tea-Towels Embroidered by Dottie Lonctot
9. Honey



2019 CCRTA Basket at the IRTA Convention

We will auction items individually.

IF YOU HAVE AN ITEM FOR THE AUCTION, PLEASE BRING IT TO THE MEETING.

Cash or Check Accepted

REMEMBER TO WEAR YOUR MASK TO THE MEETING

Joke of the day: What type of school requires you to drop out to graduate?

Sky Diving School!



CCRTA Financial Report: 11/1/ 2021

Checking Account Balance: \$451.14

Saving Account Balance: \$3,395.33

Several CCRTA members have mailed a check
for 2022 dues.

Please mail your check today to
Treasurer Paula Williams.

NEWS FROM THE TEACHERS' RETIREMENT SYSTEM (TRS)

TRS has updated several items on its website including benefit reports for active and inactive members. By signing into the secure [MEMBERS ACCOUNT SECTION](#) of the TRS website, retirees can access the following individual information:

- Ability to print income verification letters
- Ability to print insurance premium verification letters
- Ability to update certain demographics
- Access to printable forms and brochures
- Access to past TRS benefit reports (service credit and earnings history, 2.2 status, beneficiaries, sick leave from former employers and more)
- Access to accounts receivable statements if balances are owed
- Access to monthly and year-to-date earnings statements (Its Close To Tax Time)

If you need help in establishing an account or signing into your account, contact TRS at 877-927-5877.

CCRTA Officers:

The election of CCRTA Unit Officers will be at the December meeting. It is time for some of our members to take a leadership role in the CCRTA. I have been President and Vice-President twice. There is a great cadre of members who can and will assist and help in the planning of meetings and activities. Please be a real participant and consider running for one of the offices in this organization.

The IRTA is moving toward a more active role in the Units. After several discussions between the Executive Board and IRTA staff an on-line training was held for Unit treasurers. It is the goal of IRTA to help each of the 92 Units be more active in the IRTA 's goal setting and working to protect the retired educators' pension and benefits.

Changes are coming to the IRTA's operations and communications. It is imperative, if the IRTA is to be a sustainable organization, that more members take an active role in its operations. These changes will be part of the discussion at the June CCRTA meeting. Your ideas are important and I will take them to the next Executive Board meeting of IRTA.