

CLINTON COUNTY RETIRED TEACHERS

MARCH MEETING AT THE TRENTON HOUSE



FROM CCRTA PRESIDENT, DON OSTROM

Website: www.weebly.ccrta.com

February 10, 2023

Volume 8, Issue 1

CCRTA's next meeting: Thursday, March 2, 2023



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

March Meeting Will Be at the Trenton House in Trenton, IL

The speaker for the meeting will be Larry Pfeiffer TRS Board of Directors member. Larry has been on the TRS Board since 2017. He will answer your questions and provide a financial look at TRS. This is a good time for all members of CCRTA to ask questions about the health and sustainability of TRS.

If you are going to attend, please call Mary Ann Kauling at 618-973-4373 and let her know you will be attending the meeting. This provides the restaurant the ability to bring in enough staff and set up the meeting room. Please call by February 28th.

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

CCRTA Receives

Unit of Distinction Award

The Illinois Retired Teachers Association awards Units that meet certain criteria and grow membership a cash award.

CCRTA will receive a \$250 award.

CCRTA has met all the criteria by growing as a group, working in the community, providing information to schools on IRTA scholarships and grants. I am hoping the Board decides to use this financial gain to attract new members and provide interesting programs.

A special thanks to all members that have given their time and effort to help provide information and assistance to their community and schools. Great work group, you have made the life of students and teachers better and easier.

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

CLINTON COUNTY SHERIFF'S 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.

News From The IRTA Office in Springfield



UPDATING YOUR PERSONAL INFORMATION:

In order for members of IRTA and CCRTA to receive the IRTA ACTION newsletter, important notices and additional benefit information, the IRTA needs current home addresses and e-mail addresses. If you have moved or changed your e-mail address, please call the IRTA Office or provide CCRTA President Donnie Ostrom with the new information.

IRTA INFORMATION FROM SPRINGFIELD:

IRTA LAWSUIT AGAINST CMS:

Presently the IRTA's Attorney is in negotiations with the Attorney General's office to settle the questions that brought about the lawsuit. The increase in funding from the Federal Government for Medicare Part C Programs has helped solve part of the problem created by CMS reducing funds for the THIS (Teachers Health Insurance Services) program.

TRIPS AND BASEBALL GAMES THROUGH IRTA:

You should have received notice through an e-mail on upcoming events sponsored by IRTA. They are sponsoring a room at Wriggley Field in May for a Cardinals/Cub game and there are tickets still available. They are also sponsoring a cruise through the Panama Canal. If you have not received information, please let me know.

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 1 is Feb. 22; Area 2 is April 5th; Area 3 is June 7th; Area 4 is July 12th; Area 5 is Aug. 9th and 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. There will be more information forthcoming on both events.

IRTA FOUNDATION RECEIVES LARGE DONATION:

Stephen and Diane Uhl, through their trust, gave a \$307,000.00 donation to the IRTA Foundation. Mrs. Uhl taught in northern, IL. We thank the family for their generous gift.

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	TBA
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		\$228,940	\$231,612.00	\$261,124.00
Total Donation From All Sources		\$754,571	\$327,397.00	\$292,758.00

The above final total 2022 is all donations; General, Memorials, Bequests, Scholarships, Teacher Grant Donations, Retired Teacher Support and Fund Raising Donations.

HELP A MEMBER WHO MAY NEED A RIDE TO A CCRTA MEETING

I have been asked if members were willing to pick-up another member who lives in their community that is no longer able to drive to a CCRTA meeting. If you are willing to provide a person with a ride, please let me know and I will make arrangements to put you in contact. For some members, this is the only contact they may have outside of their living arrangements.

Your assistance in this matter would be greatly appreciated.

Minutes of the Clinton County Retired Teachers Association

December 1, 2022 at Bretz's Winery in Carlyle

The meeting was called to order by President Don Ostrom at 11:30 am. After the Pledge of Allegiance, guests were introduced. We welcomed Elaine Hortsmann from Bartelso, Monique Liguori-Weinberg from Trenton, and Pat Bagby from Swansea.

Report from IRTA Treasurer Donnie Ostrom:

TRAIL Insurance is an important part of our retirement benefit. The new AETNA PPO plan has a reduced premium, and this premium should not increase for five years.

He encouraged members to read the IRTA Good Dog News Letter which is sent each week via email. Jim Bachmann, IRTA Executive Director is available for questions each month during the on-line session "Coffee with Jim". Members can log in and hear questions and answers.

IRTA filed a lawsuit against the State of Illinois because the state budget reduced the amount the districts and employees pay into THIS for health insurance. IRTA hired an actuary to determine the effect of reduced contributions from teachers and the state of Illinois.

The IRTA Area Conferences will be held via Zoom. Members can register for any of the conferences; however, our Area 6 conference is September 6, 2023.

Old Business: Minutes from the Sept 2, 2022 meeting as printed in the newsletter were approved. Treasurer's report as printed in the newsletter was accepted. Treasurer, Pehg Zeller, reported a balance of \$633.14 in the checking account. Dues for the 2023 year are \$10.00 and members can pay at a meeting or mail a check to: Pehg Zeller, 432 North Maple, Trenton, IL 62293

New Business: Mary Ann Kauling, membership chair, reported 3 new members joined our group. She has sent letters and called new retirees to encourage them to come to our meetings. She also reported that Leon Luber is no longer able to attend our meetings but is happy to receive the newsletter to stay up to date with information. Milton Luginbuhl is having surgery and we all wish him a fast recovery.

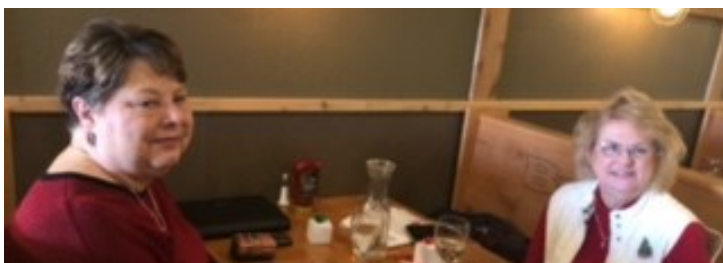
President Ostrom asked members to contact any retired teachers and invite them to our meetings. He also asked members to suggest programs they would like to have at the meetings.

The new TRAIL health insurance program was discussed. Don encouraged all members to review mailings from AETNA, and watch for their new insurance cards which should be mailed around December 15.

Program: Members were asked to bring a special Christmas ornament to the meeting. We all enjoyed hearing the story of each ornament.

With no other business, Meeting was adjourned at 1:15pm. Next meeting March 2 at 11:30pm at Trenton House, Trenton.

Respectfully submitted, Kay Ostrom, Secretary



**Welcome to our new members:
Monique in picture 1; Elaine in
picture 2; and Pat in picture 3.**

CCRTA Financial Report: 1/01/2023



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

January 1, 2023 Current Balance \$773.14

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

January 1, 2023 Balance \$3401.01

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 who 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. There 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.**

IRTA 2023 EXCELLENCE IN EDUCATION GRANTS FOR TEACHERS:

Each year the IRTA provides \$42,000.00 in grant funds to classroom teachers throughout the State of Illinois. The forms can be downloaded, completed and submitted on-line. Any teacher can visit the IRTA website and download the information at irtaonline.org or e-mail irta@irtaonline.org or call 1-800-728-4782. I have sent every Superintendent in Clinton County the information with a copy of the grant information.

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 March meeting.

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.

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.



Social Security Fairness

Repeal the Government Pension Offset and Windfall Elimination Provision!

[Get More Co-sponsors!](#)

Feb 06, 2023 02:38 pm | SS Fairness

H.R. 82 Has Gotten 128 Co-signers for Repeal in One Month!

The Social Security Fairness Act to repeal WEP and GPO, [H.R. 82](#) (same number as last year) was introduced a month ago by Garret Graves, Republican Congressman from Louisiana, and co-sponsored again by Abigail Spanberger, Democrat from Virginia. Our team from ssfairness.org is working with the National WEP/GPO Repeal Task Force to coordinate the effort for repeal with our Congressional offices. The sponsors expect that a Social Security Fairness bill will be introduced in the Senate by the end of this month.

The message to us now from the [H.R. 82](#) sponsors is:

GET MORE CO-SPONSORS!

Here is a link to track the progress of the bill in the House of Representatives:

<https://www.congress.gov/bill/118th-congress/house-bill/82/cosponsors>

You can sort the list “from last to first” to see if your Rep. has recently signed on. Make your case by email, by phone and at both their District and D.C. offices.

If they are already on there, send a thank you, and, as with all good communication, give them your best shot. Compose one good sentence to explain how unfair your penalty is. Here are some samples:

- I was never told my Social Security retirement benefits would not be what the yearly notices from the SSA said they would be.
- I was dependent on my spouse for many years before becoming a teacher. Now my partial pension eliminates ALL my spousal/survivor benefits.
- My pension is not enough to live on, AND the WEP/GPO eliminates most/all of the Social Security benefits I paid for.
- Losing all Social Security survivor benefits has made me sell my home and move away from my family and friends.
- In my divorce I had to give my husband half my pension, but now I can't get any of the Social Security spousal retirement benefits our joint income paid for.