

CLINTON COUNTY RETIRED TEACHERS

JUNE MEETING AT TRENTON HOUSE



FROM CCRTA PRESIDENT, DON OSTROM

Volume 6, Issue 1

Website: www.weebly.ccrta.com

February 1, 2021

CCRTA's next meeting: Thursday, June 3, 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

June Meeting Will Be in Person

The June 3rd meeting will be an in-person meeting at the Trenton House in Trenton, Illinois. The start time is 11:30 a.m.

I have spoke with several members who are happy with the next 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 feel that you are safe. I hope that it is true and a new variant doesn't set back this country's progress.

I ask that if you are going to attend the meeting, **please call Mary Ann Kauling and let her know if you will attend the meeting.** This allows the restaurant the time to set the room up properly for our meeting.

A ZOOM MEETING WAS HELD IN MARCH.

Eighteen members of CCRTA took advantage of the March ZOOM Meeting. We did have a good time and discussed what each person was doing during this unprecedented time.

Most members stay at home reading, sewing, gardening or working on their homes. It was good to hear their voices and hear how they were spending their time.

We discussed who had received the COVID-19 vaccine and how they responded to the shots. I am hoping that all CCRTA members receive their vaccine shots soon. I hope to see you all soon at our next meeting in June at the Trenton House.

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

DEC. 2, 2021

CCRTA AND IRTA DUES FOR 2021, Please send to the Treasurer

CCRTA is accepting 2021 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 Area Conferences:

The Illinois Retired Teachers Association Governing Board has decided to hold all **Area Conferences** on-line this year. After discussions with the Illinois Department of Public Health and IRTA Area Directors, the Board decided it would hold conferences on airmeet.com a conferencing program. The Board determined in order to meet the health and safety needs of its members that they would use this on-line meeting platform. **The Area 6 on-line Conferences will be held June. 24, 2021.** I encourage each CCRTA member to join the on-line conference. You will need to register at the IRTA website to be part of the conference. You should be receiving an e-mail from IRTA on how to join the meeting.

2021 IRTA Biennial Convention in October:

The Board has moved forward with having an in-person convention in October of 2021. It is hoped by then the COVID-19 virus will be under control and that most things will be back to near normal. The Convention Committee is meeting and planning all the activities for the fall convention scheduled for October 18th and 19th. I will again be running for the Office of Treasurer of the Illinois Retired Teachers Association. Our former Area 6 Director and now Vice-President of IRTA, Bill Funkhauser will be a candidate for the of President of IRTA. Clinton County will need three people to attend and vote.

TRS Representatives and IRTA Board Have Met and Discussed Information Sharing:

The two entities had a ZOOM Meeting to discuss how the two organizations can work together and share information. TRS has determined that IRTA can help in providing information about TRS activities to the members of IRTA. I will be adding to the newsletter the information garnered from this meeting.

The IRTA Executive Board is Looking at Changing the Officer Election Process:

The IRTA Executive Board is reviewing the Election process for its Board of Directors. Presently officers (President, Vice-President, Secretary and Treasurer) are elected by delegates at the Biennial Convention. The discussion has been to open the election process so every member of IRTA would have one vote instead of delegates from each Unit. This discussion is in the early stages and is being reviewed by the Board of Directors. As the discussions go forward, if you have an opinion, please let me know.

LATEST NEWS ON GPO and WEP: HOW THEY AFFECT WOMEN

The **Government Pension Offset and the Windfall Elimination Provision** are poorly written laws that have been levied against public workers for nearly forty years. They are particularly harsh against women.

The formula for the **Windfall Elimination Provision** does not produce the effect that it was designed to do. It has a harsher effect on retirees who have had lower-paying jobs and lower pensions. Currently, the one way of mitigating its effects requires a level of “substantial” yearly FICA earnings for 20-30 years. This level of “substantial” earnings discriminates against women who have been more likely to work at part time or low-paying jobs. Women are 43% of those affected by the WEP—currently nearly 780,000 thousand retired women.

Particularly egregious, the **Government Pension Offset** currently affects more than 700,000 retirees, 83% of them women. The GPO reduces and usually eliminates all spousal and survivor benefits. More than 70% of retirees affected get **none of their earned benefits**. The GPO formula results in an average loss of \$555 a month for men, but \$745 for women. A spouse who has been married for at least ten years normally earns both spousal and survivor benefits that their marriage partner has paid into FICA for them. The GPO ignores the 10-year dependency rule and eliminates the spousal or survivor benefit based on the spouse’s earning of a government pension which might not even have been earned during that marriage. The **GPO continues to increase its penalties** over the years for those who actually receive benefits, since, if the government pension recipient is given a raise, the law requires that person to report the raise to the Social Security Administration. If the raise is for \$30 a month, then the spousal or survivor benefit is reduced by \$20. Every other retiree gets \$30 a month cost of living, but the GPO affected senior only gets \$10.

The WEP and GPO affect retirees in every state, and they have their harshest effects on lower income public employees: mail carriers, teachers, school bus drivers, police and fire employees with partial careers, city secretaries, and clerks. Their pensions are both taxed differently in different states and earned differently than Social Security benefits. **Balancing a public pension’s benefits against Social Security benefits is inherently unfair and indefensible legislation. The Windfall Elimination Provision and the Government Pension Offset must be repealed!**

2021 CCRTA MEETING SCHEDULE

CLINTON COUNTY RETIRED TEACHERS ASSOCIATION (CCRTA) MEETINGS 2021

	<u>DATES</u>	<u>LOCATION</u>	<u>CITY</u>	<u>SPEAKER</u>
1.	March 4, 2021	ZOOM Meeting		
2.	June 3, 2021	Trenton House	Trenton, IL	
3.	Sept. 2, 2021	Trenton House	Trenton, IL	Election of Officers & Life Time Educator Award
4.	Dec. 2, 2021	Bretz's Winery	Carlyle, IL	TBA

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 first 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.

HELP THIS GROW	2021	2020	2019
Fund Raising Donations	\$00.00	\$261,124.00	\$196,741.00
Total Donation From All Sources	\$00.00	\$360,837.00	\$292,758.00

Minutes of the Clinton County Retired Teachers Association

March 3, 2020 - Virtual Zoom meeting

The meeting was called to order by President Don Ostrom at 10:53 am. Eleven CCRTA members attended the meeting via Zoom.

Approval of Minutes: Minutes of the December 3, 2020 meeting held via Zoom were published in the February 1, 2021 Newsletter. Kelley Kesterson made the motion to approve and motion was seconded by Paula Williams.

Treasurer Paula Williams reported \$411.14 in the checking account and \$3,394.19 in the savings. Motion to accept Treasurer's report by Kelley Kesterson, second by Mary Ann Kauling. Paula is collecting CCRTA dues for 2021. Dues are \$10.00 per year or \$100.00 for lifetime membership to CCRTA. Members can mail checks to Paula. She has used mobile deposits and that is working well. There is a 50 cents charge for each deposit. Kelley Kesterson suggested setting up a Venmo account for people to pay their dues. Paula also said that one member paid dues twice and she returned the check. If any member has questions about dues, please call Paula at 618.210.8883.

President Ostrom opened for discussion the date and location of the next meeting. In the past, the June meeting has been at Café 50 in Carlyle. However, that restaurant is small. Suggestions included going to Trenton House or Bretz's Winery, which have larger rooms. Mary Ann said that Bretz Winery has a charge to use the "banquet room" and we have always looked for a meeting place that did not have a fee. There was a suggestion that if we meet in person, could we still Zoom for members who are not ready to meet in person. Pehg Zeller inquired and reported that Trenton House has WiFi which could be used to Zoom the meeting.

New Business: President Ostrom asked if members have received the vaccine. Many hands went up. He reported that Clinton County teachers have received the COVID-19 vaccine.

President Ostrom asked if any one had suggestions for programs. Paula Williams suggested inviting an attorney that specializes in estates and taxes. President Ostrom will get the contact information and ask the attorney whether he might be interested in talking to the group.

IRTA report: IRTA has hired a consultant to review operations, personnel responsibilities, and review the IRTA constitution. The Executive Director will retire in 3 years and it will be important to have a smooth transition to new staff. IRTA has conducted out of state member meetings virtually this year. There are IRTA members living in every state of the union. IRTA is considering changing the way we vote for officers. Currently, officers are elected at the biennial convention with voting delegates from each local unit. Consideration is being given to mail or internet voting, with each IRTA member having a vote.

Many locals are having difficulty getting people to take offices, including our own CCRTA. Another consideration is whether there should be a more standard constitution for all locals. Currently, each local writes their own constitution or by-laws.

IRTA continues to be the only organization whose sole purpose is to protect our pensions and benefits.

The area conferences will be virtual this year. The date for our area conference is June 24, time to be determined. Kelley Kesterson asked if there will be a fee to attend. President Ostrom responded that there would be no charge to attend. The Biennial Convention in Springfield will be in person, October 18 – 19, 2021 at the Crown Plaza. There will be election of officers and voting on any changes to the IRTA constitution.

Larry Pfeiffer is the only candidate for the TRS Board. Larry is endorsed by IRTA.

Legislative Report: Kelley Kesterson, Legislative committee member of IRTA, reported he will attend the Zoom meeting next week. He encouraged members to stay in touch with our state representatives. He also suggested that CCRTA again collect items for a basket to be donated at the IRTA Convention.

Membership report: Mary Ann Kauling reported she will be contacting new retirees and invite them to the next meeting. She also asked about the Lifetime Educators award which is usually given at the September meeting.

As no other business was reported, President Ostrom asked for motion to adjourn.

Meeting adjourned at 12:04 pm. Motion by Janet Wilsey, second by Paula Williams.

Respectfully submitted, Kay Ostrom, Secretary

What did the judge say when a skunk walked into the courtroom?

"Ordor in the court!"





CCRTA Financial Report: 5/3/ 2021

Checking Account Balance: \$411.14

Saving Account Balance: \$3,393.33

Several CCRTA members have mailed a check for 2021 dues.

Please mail your check today to 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

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 in September. 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.