



IRTA-UNIT 90

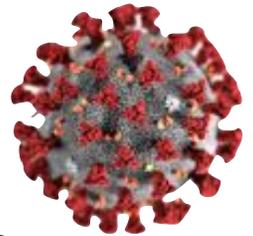
Northwest Suburban - Unit 90

<http://www.irta-unit90.org>



President's Notes

I hope that you all are staying healthy and safe in your homes. It is indeed an extraordinary time that we are living through. I am very grateful for the telephones, televisions, computers, the internet and cell phones that allow us to communicate with each other in our isolation.



With so many people being financially strapped at this time, we are so fortunate that our pension checks show up monthly. Illinois, like the other states in the Union is, being financially hit by the fight against this novel coronavirus. And you know that the issue of pension reform will be coming up repeatedly, as it already is, when the talk turns to finding sources of revenue. We need our voices to be heard in this discussion, so we ask you to be vigilant and to support our IRTA leaders in protecting our rights. Your membership in this local Unit and our state organization (two separate memberships) will be a signal that we are united retired teachers.

Jane McCauley



STAY HOME
STAY SAFE
SAVE LIVES

Liz White: Vice-President's Comment



I can't count how many times I've watched and laughed out loud at these two cockatoos. The demure lady bird is not pleased or the least impressed by Ollie's robust musical prowess. She moves to the right, and gives him the "stiff" one-foot treatment. Undaunted, he carries on even more flamboyantly dancing wildly until the end of the video, (which comes too abruptly in my estimation). I'm wanting to experience MORE of Ollie's delirium. Have a happy isolation moment.

<https://www.youtube.com/watch?v=CEQuDyuQFKE>



Bob Lyons' Report



Have we got a deal!

If you had any concerns, they should have been taken care of. Your April check was deposited, or in your hand. Unlike the federal government, the State of Illinois cannot print money, but they have the funds

to pay our checks and for many years to come.

I thought I would share with you information from TRS about two programs that the General Assembly started last year to accelerate pension payments to those annuitants that would be willing to give up money in the long term to gain more money upfront. The state's Tier I Accelerated Annual Increase (AAI) Program is only available the first year you retire and is not open to anyone who retired before June of 2019. The important thing to understand is that the motivation of the State in offering the program is to save money. For that reason alone I am uncertain why anyone would take the deal. I try to think why someone would prefer to receive a smaller amount in the long run for gaining a larger portion upfront. While I could understand someone with a terminal illness, knowing that they will not enjoy the life expectancy the actuary expects them to achieve, taking the deal. I would think that even in the time of the pandemic that is still a rare event. Possibly the annuitant, or their spouse, is convinced they can invest the money and multiply their gains. Or possibly the most rational thought is, that they have a specific use for the money that motivates their desire for the cash now.

Looking at the numbers, as of early December some 604 members out of 3,775 who retired during 2019 agreed to accelerated payments in return for reductions in the automatic annual increase to their remaining pensions. The average lump-sum payment was \$135,000. The AAI

program calls for Tier I members accepting the accelerated payments to give up their current annual 3 percent compounded and accept a new 1.5 percent not compounded and receive a lump-sum that equals 70 percent of the difference between the estimated lifetime value of the old and new annual increases. In 2019 the AAI program paid out \$80 million with the money coming not from TRS but directly from the State. I retired in 1994 so my pension has more than doubled during the close to twenty-six years that I have been retired. The AAI program would not have been a good choice for me.



The second program created by the State, the Accelerated Pension Benefit (APB) Program began in September, 2019 was for inactive TRS members with at least five years of service. They were offered 60 percent of their anticipated pensions benefits and in return would give up totally their future rights to a reoccurring TRS benefits when they were older and eligible. Studies have shown many of this generation have no expectation that social security will even exist when they eventually reach retirement age. I was by no means surprised that 422 out of 14,598 had taken the deal with an average buyout payment of \$115,000. Actually I would have expected even more to have taken the deal. Some \$50.1 million was spent on this program with again the money coming directly from the state and not TRS. Today with many people hurting for cash this deal looks even better, but I do not think the money is currently there. This information is directly from TRS.

Bob Lyons

Previous Event: April 1 Zoom Board Meeting



Upcoming Events

2020

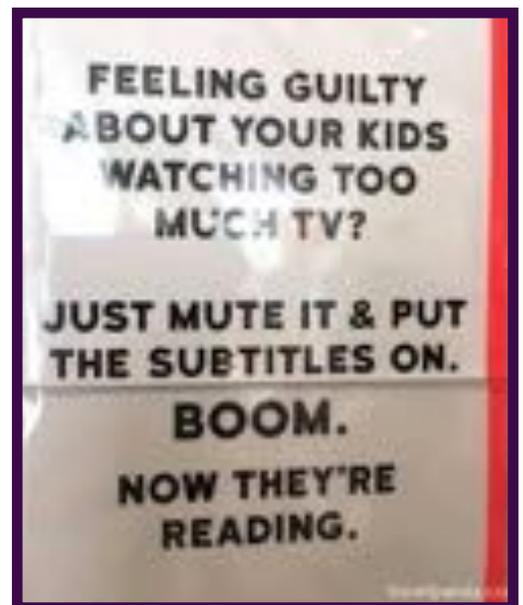
2020 June Luncheon (Inverness Golf Club)
Wednesday, June 3, 2020—**Date to be determined**

2020 Newly Retired Teacher Breakfast (Arl. Heights. Senior Center)
Wednesday, September 2, 2020

2020 Legislative Breakfast (Inverness Golf Club)
Friday, October 9, 2020

2020 Holiday Luncheon (Inverness Golf Club)
Friday, December 4, 2020

More details and photos at:
<http://www.irta-unit90.org/events/>





Illinois Retired Teachers Association Unit 90 2020 JUNE LUNCHEON

**Date yet to be determined
Maybe in August ????**

Inverness Golf Club

102 N. Roselle Rd, Palatine, IL 60067 (NW corner of Roselle & Palatine Roads)
(847) 358-2340 Valet Parking Available (\$3 suggested gratuity)

Dress Code: Shirts with collars, no jeans or cargo pants

Social Hour 11:00
(cash bar)
Luncheon 12:00
Program 1:00

Menu -- Choice of one:

Southwest Salad:

Marinated grilled chicken, chopped lettuce, black beans, corn, red onion, pico de gallo, Chihuahua cheese, tossed with chipotle vinaigrette dressing

-or-

Grilled Salmon Spinach Salad:

Baby spinach, roasted red pepper, grape tomatoes, feta cheese with honey Dijon vinaigrette dressing

-or-

Chicken Piccata:

6 oz. pan-roasted chicken, sautéed in a sauce of lemon, capers and garlic, served with mashed potatoes and asparagus

Each entrée served with: French Onion soup, warm rolls and butter, and coffee or tea

Dessert: Hot fudge sundae



Program:
Bob Lyons discusses the "Fair Tax"



Reservation deadline for members & their guests: Must be received by Wednesday, ???

RSVP to: Liz White, 1225 Luther Ln Apt 121; Arlington Heights, IL 60004-8132

Questions? Please call Liz White at 847-309-5805



Name: _____ SW _____ Salmon _____ Chicken _____
Salad _____ Salad _____ Piccata _____

Email Address: _____

Guest Name: _____ SW _____ Salmon _____ Chicken _____
Salad _____ Salad _____ Piccata _____

Check enclosed for \$ _____ (\$29.00 each) (Non-Members \$34) Phone: _____

Make checks payable to Northwest Suburban IRTA Unit 90

Don't send yet...

Janette Wanner's Membership Report



Unit 90 (Northwest Suburban) is one of the 93 Units of IRTA in Illinois.

We are in Area 2, Region 3.

Currently we have **713 members** in Unit 90, but only **635** of those are members of the State IRTA.

We now also have a Unit 90 Life Membership available for \$100 or for free, if you're 90 or older. We currently have **223 life members**.

The State IRTA membership is separate. Membership forms can be found on the webpages.

You should join both!

NW Suburban Unit 90

Unit President

Jane McCauley, 847-895-5279,
wcm211@comcast.net

Unit Membership Chair

Janette Wanner, 224-234-0380,
janettewanner@comcast.net

Unit Meeting Dates & Locations

1st Wednesday of each month (except July & December), Arlington Heights Senior Center, Arlington Heights, IL

Unit Dues

\$10 per year, \$40 for 5 years, \$100 for Life

Unit Website

www.irta-unit90.org

Unit Membership Benefits

Four newsletters per year, email communications regarding pension, health insurance and membership benefit issues, educational trips in the Chicago area, meetings with legislators during election years, and seasonal luncheons held at local venues.

Please mail to IRTA.

IRTA State Membership Activation Form

Yes, I want to join IRTA!

828 S. 2nd St., 4th Floor, Springfield, IL 62704

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 \$2.50 or as subsequently established by the Delegate Assembly. (cancel anytime)

Signature _____

(Signature Required for Dues Deduction on line above)

Social Security # _____

(Last 4 digits of Social Security # Required by TRS for Identification)

First Name _____

Last Name _____

MI _____ DOB _____

Address _____

City _____

State _____ Zip _____

Retirement Year (required) _____

Phone _____

E-mail _____

School District Retired From _____

Unit **NW Suburban**

NO CHECK NECESSARY FOR DUES DEDUCT MEMBERSHIP (ONLY \$30 A YEAR)

Association Dues are Not Tax Deductible

State Dues - Other Options: Please make a check payable to IRTA. (Circle One)

*5 Years - \$175 *Life - \$400 *Ann. Recurring (visit website)

State Associate Dues: Non-TRS Annuitants Only (Circle One)

*Annual - \$25 *Life - \$125 *Ann. Recurring (visit website)

Local Unit Membership Form (Circle One)

Contact Unit Treasurer or Membership Chair

*Annual - \$10 *5 Years - \$40

*Life - \$100

Carolyn White: Volunteers Needed



The **Kenneth Young Center** is looking for *Meals on Wheels* drivers to deliver in Elk Grove and Schaumburg. You would drive one day per week and it takes about two hours to pick up the food and complete your route. If interested, contact Colette Young at colettey@kennethyoung.org

The **Bridge Youth and Family Services** is looking for online ambassadors, referred to as "Bridge Connectors". Ambassadors help spread the word of the vital work of the Bridge.

Information at <http://www.bridgeyouth.org>.

Group Home Pen Friend: **Clearbrook's Community Integrated Living Arrangements (CILA)** homes would love to receive mail. You

can indicate on your card if you would like the CILA home residents to send you a card in return. Send cards, drawings or letters to: Attn. CILA Activity Managers, 1815 W. Central Rd., Arlington Heights, IL 60005

Many organizations are collecting cotton sewn face masks. **Clearbrook** would like masks sewn for filter inserts and they can be dropped off M - F from 10 - 2 at 1835 W Central Rd., Arlington Heights, IL 60005.

Journeys The Road Home accepts masks at 1140 E. Northwest Hwy., Palatine, IL 60074.

Although this requires an expenditure, many of the area food pantries are seeing an increase in clients needing services. Food, gift cards and cash donations would be appreciated.

If you know a younger person (under 40), **Journeys** is looking for drivers to deliver meals to the PADS sites, which are now in a variety of area hotels. Call 847-963-9163 Ext. 121 for more information.



New Membership Chair: Janette Wanner



It was a bittersweet moment: **Bobby Reinhardt** formally handed over her long-term position as Membership Chair, seen here with a ceremonial exchange of a roll of stamps.

We thank Bobby for her many years of service. She was always top of any inquiry regarding whether someone was due or overdue with their membership, or when or how much was paid. She kept immaculate records and was always able to answer a question. She's set a high standard.

Wendy Wiegers: Area 2 Representative



Dear Area II Leaders

I know you will all be receiving this information from IRTA, but here are two of the biggest decisions to put in your newsletters and Unit's information that we discussed, today:

1. There will be **no** Area Conferences in June. The Executive Committee will be working on other means of communication to be discussed at our April meeting that was to be held in Springfield, but will now be on Zoom.
2. The Excellence in Education Grants due date has been changed from June 1st to October 1st. Any teacher who has submitted a proposal will be sent a letter regarding the change in due dates.

It is so reassuring that our IRTA office staff is still on top of things and working hard for us in these difficult times.

Stay safe!
Wendy Wiegers



John Flaherty: State IRTA President



I hope that all Illinois Retired Teachers Association (IRTA) members (age received a 3% raise in February. I have enjoyed this benefit for many 62 or over years, and I hope to receive it for many more. I joined IRTA as soon as I retired. My local unit (Blackhawk Unit in Rock Island County) talked me into getting involved at the unit level. I have been Vice President, President, and newsletter person for my local unit. Soon after that I was on the IRTA Legislative Committee, and a year later, I was named chair of that committee. I have been involved with IRTA for 16 years.

I have learned to appreciate all that our organization does for us. The office staff is excellent, and I always talk with a knowledgeable staff person when I call. I appreciate belonging to an organization that consistently fights for our rights to collect the pension and benefits that we all earned. Our Executive Director, Jim Bachman, is always current on any legislation that could affect us. Our contract lobbyist, Andrew Bodewes, works closely with Mr. Bachman; he has a constant presence at the capitol. They are the reason that IRTA was able to get an email alert to us soon after Governor Pritzker gave his budget address, which proposed cutting the state share of our health insurance by over \$51,000,000.

I was elected president of the IRTA in October of last year, and I took office on January 1, 2020. I am proud to be a part of the IRTA, and I pledge that I will never agree to any legislation that will reduce or impair either our pension or our benefits.

Our current membership is about 38,600 members. There are over 111,000 people who collect a Teachers' Retirement System (TRS) pension. I am asking every member to continue to ask those retirees who have not joined the IRTA to do so. The dues deduct option costs a member \$2.50 a month. This is about 8.3 cents a day to protect their earned pension and benefits! If you know a retired educator, who receives a TRS check every month, urge them to join our organization. It is not about gaining dues, but about gaining members. Numbers mean clout in Springfield, and I believe if every member tries to recruit one more IRTA member, we can break a total of 45,000 members this year. I am asking that, "Each One Reach One," becomes the message that we pass along to every IRTA member. I will do my part to protect our pensions and benefits, and I am counting on you to do your part in this initiative!

Most of us still live in Illinois and realize that over 137 billion dollars is owed to our pension systems. TRS is currently funded at about 41% of full funding. Our state continues to overspend on its budget every year. We must stay vocal with our legislators. The more voices that are being raised, the more we will be heard. Please continue to speak with those retired teachers that you know and urge them to become members of IRTA.

I want to thank all of you who are faithful members, and I commend you for doing your part to help all retired educators. Please consider being a part of your local unit and perhaps joining one of our state committees. If you have read this far, I believe that you do care and could be a leader for IRTA.

To every member of the IRTA, "Thank you for belonging to the Illinois Retired Teachers Association!"

Northwest Suburban IRTA Unit 90
12 Country Oaks Ln
Barrington Hills, IL 60010-9620

RETURN SERVICE REQUESTED

<http://www.irta-unit90.org>