



MCRTA Newsletter

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Newsletter Editor: Ron Mayhew rpearcemayhew@gmail.com

March 21, 2022

President's Comments

By Larry Thompson



We are beginning another new year and while the calendar changes on January 1, school starts in August, the holiday season starts November 1, and on and on, spring begins March 20. We look forward to new beginnings all the time. The Madison County Retired Teachers Unit #1 begins the two year term of new officers. You can view our

new officers on the unit's website. My email address is listed by my name and you can contact me anytime by email. If you have the directory for our organization, you have our phone numbers and you can call me anytime regarding any concerns you may have pertaining to the organization. I would love the opportunity to talk with you and share experiences we have in common as retired teachers.

First, I thank Kathy Bredenkoetter for her service to our unit as president these past two years. When Kathy took office, none of us had used the software application titled Zoom. Now many of us have. Covid-19 invaded our lives in many ways, and one of the ways is cultural change. We may return to normal before this disease, but there will remain some changes. One of the changes is the likely virtual state conference as members and leaders of our organization assess the value of travel to Springfield to meet physically. With Zoom and later applications, we can now more easily share board meetings and social meetings online. We also all have noticed the trend away from mail and printed materials to digital documents and email.

You should be receiving occasional emails from the IRTA describing programs and benefits of our organization. These emails will be reprinted in this newsletter, and if you read this email on your computer, the links in an email will still work. Our annual calendar will also be printed in each newsletter published before our social meetings.

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Calendar



Mar 10	Liberty Bank
Board Meeting, 3:30 p.m.	
Apr 14	Castelli's
Spring Luncheon - 10:30 AM	
Aug 4	Liberty Bank
Board Meeting, 3:30 p.m.	
Sep 9	Best Western Premier
Breakfast	
Oct 13	Liberty Bank
Board Meeting, 3:30 p.m.	
Oct 17-18	Crowne Plaza Springfield
IRTA Convention	
Dec 8	Julia's at Eastgate
Christmas Luncheon - 10:30 a.m.	
 Officers 	
President	Larry Thompson
Vice President	Ron Mayhew
Secretary	Debra Sheary
Treasurer	Cheryl Champa

Unit 1 Madison County Retired Teachers

IRTA Spring Luncheon

Thursday, April 14, 2022

Castelli's Restaurant (Moonlight)

Registration: 10:30

Meeting: 11:00

Lunch: 12:00

Price: \$15.00 – includes tax and gratuity

Menu

Breaded Chicken Fingers

Baked Potato

Caesar Salad

Coffee, Tea, and Water

Bread/Butter

Dessert – Cake

Reservations needed by

Thursday, April 7, or you may call

Bev Curlovic

Give reservation to your caller if you are on calling list.

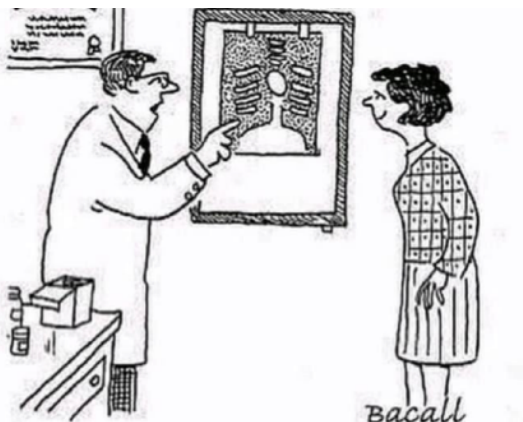
If you are not on calling list, call Beverly Curlovic at 466-0668.

Hope to see you there!

Thank you.

Jan Dunbar

Beverly Curlovic



"Your heart is slightly larger than the average human heart, but that's because you're a teacher."

Foundation Advisory Report

March 10, 2022

A Big Thank You to all the retirees who donated a total of \$1,286 to the IRTA Foundation at the December meeting. These funds help previous, current, and future educators, and your generosity is appreciated.

A *Thinking of you* card was sent to Jim Chestney.

From October 2021 to March of 2022, messages of sympathy were shared with the family of *Carolyn Lloyd* on the passing of Carolyn, January 5, 2022; the family of *Paula Koliste* on the passing of Paula, January 7, 2022; *Loretta Fletcher* on the passing of her son, Bob; the family of *Rose Rhetta* on the loss of Rose, January 30, 2022; friends of Susanne "Sue" Liles on the loss of Sue, February 16, 2022; and to *Karen Botterbush* and family on the loss of their son, Jacob.

And another thank you goes to all who help keep us informed when our members are in need of our support. Please continue to call Susan Hansberry at 618-466-1661 with member information.

Treasurer's Report

November 1, 2021 - January 31, 2022

Balance brought forward (checking)	\$5,121.09
Total received	2,928.69
Total disbursed	2,560.13
Balance on hand	5,489.65

Unit 1 Madison County Retired Teachers

Thompson

On May 29, 1965, I drove to Alton for an appointment with Macy Pruitt. I stopped at a gas station across from Mark Twain School on Milton Road and asked directions to the Haskell House. The attendant told me, "You can't get there from here!" Later, after experiencing the streets of Alton, I understood, but I did meet with Mr. Pruitt. After my visit to Room 301 where I would begin my teaching career as a Chemistry teacher,

Macy and I stood on the sidewalk outside the door leading into the auditorium when he offered me the opportunity to be a teacher in the Alton Unit School District #11. My response was a much too casual yes. I am so grateful I agreed to teach for the next 30 years in this district and with so many wonderful, talented, and professional colleagues.

Madison County IRTA Unit 1 Meeting Minutes, December 9, 2021 Julia's Banquet Center

11:00 a.m. - meeting called to order by Kathy Bredenkoetter. Kathy asked members to stand for the pledge. Pledge recited. Minutes of the Executive Committee were approved as written by the members present. Comments were made by Bill Funkhouser. Bill said he will be involved in the search for a new IRTA Director. Kathy read the names of members who had passed away between December 2019 and 2021. A moment of silence was held to commemorate them.

Final reading of the proposed change to the by laws was shared by Larry Thompson. A motion to approve the change was made by Gloria Lawrence and seconded by Donna Massey.

Debbie Sheary addressed the membership regarding the creation of a scholarship in Phil Robbins name. Discussion held briefly and a recommendation was made to form a committee. Those volunteering to serve on the committee were Kathy Bredenkoetter, Ed Gray, Debbie Sheary, Larry Thompson, and Mary Pat Venardos. Options will be explored and a recommendation will be presented to the membership.

A collection was held for the State Foundation. Shirley Dodds shared words of support for the Foundation.

Nominations were made by Donna Massey for Ron Mayhew as Vice President and by Ed Gray for Debbie Sheary as Secretary. Nominations were approved with Rick Scott making the motion and Jan Dunbar seconding.

Kathy Bredekoetter swore in and passed the gavel to the new President, Larry Thompson.

Lunch was held.

Christmas Bingo played and winners received the poinsettias on the table as their prize.

Minutes respectfully submitted by Debbie Sheary, Secretary.

Unit 1 Madison County Retired Teachers

Minutes

**Madison County I Unit 73 Retired Teachers Association Executive Board Meeting March 10, 2022, 3:30 p.m.
Liberty Bank, 3112 Godfrey Road, Godfrey, IL 62035**

Members Present: Cheryl Champa, Beverly Curlovic, Jan Dunbar, Ed Gray, Susan Hansberry, Gloria Lawrence, Donna Massey, Ron Mayhew, Debbie Sheary, and Larry Thompson

Additions to the Agenda: None presented

Minutes of the previous board meeting: Larry Thompson noted the October 20, 2021 board meeting minutes were printed in the November 12, 2021 newsletter.

Minutes of the previous unit meeting: Debbie Sheary read the minutes from the December 9, 2021 Unit meeting. Minutes were approved as read.

Treasurer's Report: Cheryl Champa presented the Treasurer's Report. A thank you was received from the IRTA Foundation for our unit's collected donation of \$1286 at the December 9 meeting. Cheryl asked for volunteers to audit the 2021 Treasurer's Report. Jan Dunbar and Susan Hansberry volunteered to audit the report.

Local Foundation Report: Larry told Susan she is to be the Foundation Chair as prescribed by the state IRTA. Duties include notifying the Foundation of members in financial need. Notes of condolence will also be sent as warranted, which Susan has been doing.

Legislative Report: Ed Gray reached out to Bill Funkhouser. Not much activity at this time. Ed asked that a link to Funkhouser's video be included in the newsletter for ease of viewing by members. IRTA has a lawsuit against IL for not funding health insurance for retired teachers. The Attorney General will file a motion with Judge Null to dismiss the lawsuit.

Membership: No chairperson was identified at this time.

Information Services: Nothing to report

Foundation Advisory Report: No longer needed

Meeting locations for 2022: Executive Board meetings will be held at 3:30 p.m., Liberty Bank. Larry distributed a schedule of the year's meetings: August 4 and October 13. Unit membership meetings: April 14, 10:30 a.m., Moonlight; September 8, 8:30 a.m., Best Western Premier; December 8, Julia's at Eastgate Plaza.

Unfinished Business: Larry reported that Kathy Bredenkoetter will contact him to set a date to convene the Phil Robbins scholarship committee. Larry is thinking it will be a noon meeting next week at My Just Desserts.

New Business: Larry shared a personal letter he composed and will share with recently retired teachers encouraging their membership in IRTA. Comments were made in appreciation of the letter written.

Meeting adjourned: 4:26 p.m. Minutes respectfully submitted by Debbie Sheary.

Unit 1 Madison County Retired Teachers

Retired Teachers Sue State of Illinois After Administration Decimates Healthcare

(January 24, 2022 - Springfield, Ill.) - The Illinois Retired Teachers Association (retired teachers, administrators, coaches, counselors, school nurses, et. al) filed a lawsuit Monday seeking to correct an unconstitutional move by the State of Illinois which dramatically reduced contributions made to the Teacher Health Insurance Security Fund. That move worsens the financial footing of the fund, which is already on the verge of default, and places the health benefits of retired teachers in dire jeopardy

The lawsuit, filed in Springfield, states that more than 100,000 retired educators depend on the committed funding of the health insurance fund and that personal and family decisions have been made in justifiable reliance on the promises made by Illinois law makers and guaranteed by the Illinois Constitution.

“This is a disastrous blow to retired public servants and soon-to-be-retired public school educators,” stated Bill Funkhouser, President of the Illinois Retired Teachers Association. “Retirees have medical procedures they have planned for and long-term medical decisions that are projected. They need their healthcare as originally promised.

Funkhouser added, “furthermore, I am shocked and appalled that the government is reducing our health insurance funding during a catastrophic pandemic. It’s unamerican, it is wrong, it’s not right and it must be reversed.”

The lawsuit details how the Department of Central Management Services reduced the contribution rates to the retirement healthcare fund from active employees and the State from 1.3% to .9% in FY2023. This decreases the funding to the teachers’ health insurance fund by \$45.6M. Since the State of Illinois’s contribution is a matching amount, this automatically reduces the State’s contribution.

For FY2023, the employer’s percentage is reduced from .9% to .67%, which will represent a deficit of millions more being paid into the teachers’ health insurance fund.

Actuarially, these actions are causing the healthcare insurance fund to become rapidly insolvent. According to an independent actuarial review conducted by the Retired Teachers’ Association, the negative cash flows to the fund will result in a **‘total depletion of the Fund’s assets at some point during fiscal year 2023.’**

Jim Bachman, Executive Director for the Illinois Retired Teachers Association stated: “We understand that flawed decisions made by multiple previous Governors have produced a difficult financial position for the State of Illinois. However, Illinois retired teachers do not believe that the solution to the financial situation is to poorly fund its health care insurance fund.”

Bachman added: “While the reduction may free up money for the State this year, it increases Illinois’ debt exponentially for future years to the sum of three-quarters of a billion dollars. This type of irresponsible underfunding is exactly how Illinois got into the budget situation it is in today.”

“The Illinois Retired Teachers’ Association does not believe that the State should attempt a short-term fix on the backs of Illinois’ more vulnerable retiree population,” Funkhouser concluded. “This is a population that has never failed to answer the call of this state. A population that has made sacrifices throughout their careers and who have never failed, not even once, to make their contributions for retirement and for their healthcare.”

Because the Health Insurance Security Fund is so close to default, and the health benefits to retired teachers are in immediate danger of being diminished, the Association believes the courts must and will act quickly to reverse a most unconstitutional policy, which will be detrimental to the everyday taxpayer.

According to the Terry Group, an actuarial and employee benefits consulting firm based in Chicago, the reduction in contributions reduces the expected revenues of the Fund by more than \$750M, from FY2022 through FY2027.

Membership

Social Benefits of the Illinois Retired Teachers Association (IRTA)

- Maintaining friendships with colleagues
- Three delicious meals while we hold meeting in April, September, and December
- Entertainment from the Alton Schools Music program and/or local speakers

IRTA is the only organization that works to preserve retired teachers benefits; an ongoing struggle. Legislative updates are given at meetings, in the state newsletter, on our website, and in our local newsletter

IRTA Foundation

- Provides scholarships
- Provides mini grants to current teachers for classroom projects
- Provides supplemental funding to teachers who receive very low pensions or provides assistance with expenses

AMBA (Association Member Benefits Advisors) is a member benefit program

- A Benefits Review
- Dental & Vision Insurance
- MASA (Air & Ground Ambulance Plan)
- Easy Issue Life Policy
- Fixed Index Annuity
- Home Health Care
- Long Term Care
- Cancer, Heart & Stroke Policy
- Tax Deferred Annuity

Dues Options for IRTA for 2022

- Local Chapter Dues - \$10.00 annually or a lifetime option at \$100
- State Dues Options
 - Dues Deduct Members - have \$2.50 deducted each month from your TRS pension
 - 5 Year Membership - \$175
 - Life Members - one time fee of \$400
 - Annual Members - pay \$38 each year (recurring)
 - Associate Annual Members - pay \$25 each year (recurring)
(available to those not drawing a pension from TRS)
 - Associate Life Members - one time fee of \$125
(available to those not drawing a pension from TRS)

You may do the math, but the local dues lifetime membership is a good deal if you plan to live more than ten years after retirement. The state dues lifetime economic value begins at 13.33 years after retirement. The IRTA prefers members choose the \$2.50 monthly deduction.