



MCRTA Newsletter

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November 17, 2022

President's Comments

By Larry Thompson



Greetings Members,

Next week, we begin the Holiday Season 2022. It seems that the Holiday Season gets longer each year. Recently, I noticed the word Diwali on my computer calendar and did not know the meaning. Fortunately, I possess the world's largest encyclopedia set in digital form on my pocket computer so I simply looked up the definition of that holiday.

In 1970, my fifth year as a teacher, I was asked to volunteer as a co-sponsor of Student Council replacing Ken Hagen who was choosing to resign the position. I did not know what to anticipate with this new task, but it would change my life. Serving as student council sponsor for 21 years, I did receive a stipend thanks to Harold Matthews. He noticed the significant benefits provided to students and lobbied to add stipends to several volunteer positions taken by many teachers.

Among the many projects created and continued by Student Council was a door decorating contest held each year in December. Throughout the schools, doors took on a new appearance. There was enough participation that any door not decorated posed the question, "Why not?" Susan Hansberry remembered getting an empty large ice cream tub her class decorated as a drum and secured it to her door.

Another popular holiday project was Candygrams. At tables in hallways and in classes, members of student council would sell a candygram for \$1.00. Students would put a note on the candygram with a name and room number and drop it into a box. Student Council members would tie a candy cane to each card and the candygram would be delivered. Now, students send texts with emojis.

At our unit meeting on Thursday, December 8, IRTA President Bill Funkhouser, will bring us up to date on efforts our state organization uses as it continues to protect our retirement benefits. Each time we go to get our daily mail, it seems there is another letter or card asking us to change our health benefits. To our credit, we have joined and support an organization to do the research necessary to make a good decision. Aetna has been my choice each year I needed a Medicare Advantage supplement plan because the premiums were always a little less expensive. In 2019 Aetna added hearing health to their plan offering to pay a maximum of up to \$2,500 per ear every two years. I used that offer to purchase new hearing aids and it has let me continue to function in public and preside at IRTA meetings!

Ed Gray has arranged for us to have the Alton High School Chamber Strings with Laura Plummer as the director, perform for us at the Christmas Luncheon at Julia's Banquet Center. Thank you, Ed. Details for this luncheon appear in this newsletter.

Calendar



- Dec 8** **Julia's at Eastgate**
Christmas Luncheon - 10:30 a.m.
- Mar 9** **Liberty Bank**
Board Meeting, 3:30 p.m.
- Apr 13** **Castelli's**
Spring Luncheon - 10:30 a.m.
- Aug 3** **Liberty Bank**
Board Meeting, 3:30 p.m.
- Sep 7** **Best Western**
Breakfast Meeting, 8:30 a.m.

IRTA Mission Statement

The Illinois Retired Teachers Association is a not-for-profit, non-partisan organization of retired educators. The Association serves the needs and interests of its members through advocacy, education, cooperation and socialization in a flexible organizational structure.

Officers

- PresidentLarry Thompson
- Vice PresidentRon Mayhew
- SecretaryDebra Sheary
- TreasurerCheryl Champa

The IRTA Christmas Luncheon

Thursday, December 8, 2022

PLACE: Julia’s at Eastgate

Registration: 10:30

Price: \$18.00 – includes tax and gratuity

Menu

Bruschetta Chicken Breast

Seasoned Red Potatoes

Green Beans

Dinner Rolls, Iced Tea and Coffee, Dessert – Cake

Entertainment will be provided

Reservations needed by Friday, December 2, 2022

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

If you are not on calling list, call Beverly Curlovic at 618-466-0668.

Guests are welcome.

See you there!

Jan Dunbar and Beverly Curlovic

Madison County Retired Teacher

Association #1

(Illinois Retired Teachers Association - Unit 73

Treasurer’s Report

July 1, 2022 - September 30, 2022

Balance brought forward (checking):	\$5,256.49
Total Received:	1,259.69
Total disbursed:	-1,151.12
Balance on hand:	\$5,365.06

It was reported by Ron Mayhew, that 100 members are in arrears for dues payment. We expect all of these members are unaware of this circumstance because of the recent interruptions in communications. The Breakdown by year 2019 is 15, 2020 – 38, and 2021 – 39. If you have not paid your dues recently (only \$10 per year) you may mail your check to: MadCo RTA Treasurer, Cheryl Champa, 224 Maywood Dr., East Alton, IL 62024. Notices of unpaid yearly dues will be mailed out soon.

Foundation Advisory Report

November 17, 2022

From August to November, 2022, I am pleased to report we did not need to add anyone to our list of departed members; however, two of our former colleagues, Linda Barton and Joe Voegeli, passed away recently. We extend condolences to their families. Please call Susan Hansberry (618-466-1661) if you have information about our members. Your help is greatly appreciated.

MEMBERSHIP PAYS FOR ITSELF

You'll save thousands of dollars when you use IRTA's popular member benefits.



“You have WHICH healthcare plan?!”

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**Madison County I Unit 73 Retired Teachers Association Executive Board Meeting Minutes
October 13, 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, Donna Massey, Ron Mayhew, Debbie Sheary and Larry Thompson.

Members Absent: Kathy Bredenkoetter and Gloria Lawrence

Additions to the Agenda: None presented.

Minutes of the previous board meeting: Ron moved to approve the minutes. Bev seconded. No discussion. Motion approved.

Minutes of the previous unit meeting: Ed moved to approve the minutes. Cheryl seconded. No discussion. Motion approved. Larry mentioned he may put digital minutes on the web site. Most paper is now obsolete.

Treasurer’s Report: Donna moved to approve the report. Bev seconded. Motion approved. Cheryl reported dues had been coming in with three joining as lifetime members. Cheryl noted we had spent more than we received for the breakfast due to having several guests. \$8 was donated to the Foundation.

Foundation Advisory Report: Good news from Susan. No departures to report from August to October. Discussion regarding the purpose of the Foundation and need. A collection is taken at the Christmas luncheon for the Foundation. Ed Gray said it supports older retirees who were not benefitting from the 3% annual cost of living allowance. Retirees are asked to report anyone retired teacher who may need assistance.

Legislative Report: Ed said there was nothing to report at this time but Bill Funkhouser will be speaking at the Christmas luncheon. Ed also added that ACUSD#11 is looking for ways to attract teachers and pay them while they student teach.

Membership: Gloria is absent. Ron shared that 100 people are in arrears for dues payment. Breakdown by year: 2019 – 15, 2020 – 38 and 2021 – 39. Ron suggested Cheryl be assisted in the notification process as it could be simplified using the data base.

Information Services: Kathy unable to attend.

Meeting locations for 2022 – 2023:

Thursday, December 8, 2022 10:30 a.m. Christmas Luncheon Julia’s Banquet Center

2023 Unit meetings are tentative until arrangements are made with the restaurants.

Thursday, March 9, 2023 3:30 a.m. Board Meeting Liberty Bank, Godfrey

Thursday, April 13, 2023 11:00 a.m. Luncheon Castelli’s on 255, Alton

Thursday, August 3, 2023 3:30 p.m. Board Meeting Liberty Bank, Godfrey

Thursday, September 7, 2023 8:30 a.m. Breakfast Best Western, Alton

Thursday, November 2, 2023 3:30 p.m. Board Meeting Liberty Bank, Godfrey

Thursday, December 7, 2023 10:30 a.m. Christmas Luncheon Julia’s Banquet Center

Unfinished Business:

Phil Robbins Memorial - Collected money was turned over to The Alton Educational Foundation. Larry will talk to Cathy Droste to discuss the inscribed sentiment and location of the bench for Phil. It was discussed that it would include “service to colleagues in education.”

Recruitment of 2022 retirees – Discussion of ways to recruit. Video. Attend TRS meeting held in the district to let prospective retirees know about IRTA and the local organization.

New Business: The Christmas luncheon was discussed. Menu: Salad, Bruschetta Chicken Breast, Seasoned Red Potatoes, Green Beans, Rolls and Cake. \$18/person. There will be entertainment from the Alton district music department. \$150 will be donated to the specific group entertaining.

Meeting adjourned: 4:27 p.m.

Minutes respectfully submitted by Debbie Sheary

**Madison County I Unit 73 Retired Teachers Association Meeting Minutes
September 8, 2022, 9:00 a.m.**

Best Western, College Avenue, Alton, IL 62002

Larry Thompson welcomed everyone. The Pledge of Allegiance was recited.

A moment of silence was held in remembrance of Christine Bramstedt, Shirley Maye Aszman, Larry T. Montgomery and Duane Francis Mossman.

John Cunningham, Past President, gave the blessing.

Recognition of guests was made by Larry Thompson. New members and newly retired: Julie Cook, Barb Erwin, Brian Dowd, and Judy Johnson-Durr.

Elaine Kane, Assistant Superintendent of ACUSD #11, shared her path as an AHS '89 graduate and hired in '94 into the ACUSD #11. She explained the reality of 20% fewer students meeting on state assessments than pre-pandemic. District staff are looking at formative assessment data closely to guide instruction and make up for lost time in the process. Lacy McDonald from Hayner Library is working to develop modules to include Alton History in the 3rd – 5th grades Curriculum. ROAR (Reach Out and Read) is being brought back this school year. It was very helpful in reading improvement and will be welcomed. The students love having adults listen to them read.

Mary May, Region 15 Director shared information regarding member benefits for vision and dental and brought brochures.

Bill Funkhouser, President of IRTA, gave updates on the state organization. IRTA is one of 25 organizations nationwide which grew during the past 2 years, to 40,047 members. Lawsuit against the state of IL is slowly moving through the court. Depositions will be held in the middle of November. CMS will only offer 1 plan for the coming year, Aetna. There are 332 retired educators in our part of Madison County. 28% (82) participate in PAC, the \$1/month donation to support legal issues. IRTA interviewed and surveyed candidates for the upcoming election with the following endorsements: Amy Elik, Katy Stewart, and Chris Tharp – no position. Signs were available for members to place in their yard, "Retired Teachers Vote."

Breakfast was served buffet style with tables called randomly.

The meeting was called to order by President Larry Thompson at 10:00 a.m. Larry asked Debbie Sheary to give an overview of the recent Phil Robbins Memorial Committee. Debbie reported the committee met on May 4 and determined the best path was to collect funds for a memorial through the Alton Education Foundation in the form of a brick, block or bench, depending on the amount collected. A collection basket was circulated and the funds (\$700+) were counted and given to Elaine Kane to take to Terri Trapani, Alton Education Foundation Bookkeeper.

John Cunningham moved to establish an annual donation from a collection taken at the September Unit meeting to the Alton Educational Foundation in memory of those IRTA members who have passed the previous year. Marie Schickedanz seconded the motion. Motion carried with no discussion.

Friendly reminder to see Cheryl Champa to pay year dues was made by Larry. He also noted a signup table to join IRTA was available.

Larry thanked Jan Dunbar and Bev Curlovic for arranging the lovely breakfast.

Meeting adjourned at 10:44 .m. Minutes respectfully submitted by Debbie Sheary, Recording Secretary.

My Health Services Program

By Larry Thompson

In 1965 I accepted a contract to teach Chemistry in the Alton Schools presented to me by Assistant Superintendent Macy Pruitt. Macy apologized he could only offer me the salary of \$5,000 per year. After short consideration, I accepted the offer. Finally, in September, I received my first paycheck finding a portion taken out for Federal Income taxes, a portion removed for Illinois State Taxes, and a portion taken out for the Illinois Teacher Retirement System. In addition to becoming a teacher in this school district, I suddenly became a member of the TRS in Illinois. Since the take home pay was \$320 dollars, it was difficult to have to do without those portions that had been removed.

Now, fully retired, and having become eligible for Social Security, I receive the benefits I earned in my career from both retirement funds. Since my SSA benefit is reduced by 60% because I receive a pension income from the Illinois Teacher Retirement Service, it turns out that the main benefit from SSA is my eligibility to receive Medicare benefits and I am eligible to participate in the Teacher Retiree Advantage Illinois (TRAIL) health services benefit program.

Other members of IRTA are not eligible for Medicare because they are young members under age 67, but they qualify for the Teacher's Retirement Insurance Program (TRIP). Other members are just not eligible for Social Security because they never worked in a job where FICA taxes were withheld for at least 40 quarters, but **everyone over age 65 is eligible for Medicare**. When you apply for Medicare and submit proof to TRS, you become eligible to participate in the TRAIL health services program.

There are two booklets describing health services for members and links to each of these booklets can be accessed by clicking on the CMS button on the CONTACT page of our website at: <https://madco1irta.weebly.com/contact.html>. When you see the CMS page, scroll down to locate the MyBenefits link where you will find answers to your health benefits. You may also choose the drop down menu under the Benefits tab next to the About CMS tab at the top left side.