



Shelbyville High School

Shelby County Retired Teachers Assoc.  
September 2022  
Volume 9, Issue 3

# Shelby County Retired Teachers Newsletter



THE PUBLIC SCHOOL,  
Windsor, Illinois.

Jim Sparks, President  
Nancy Wilhelm, Vice-Pres.  
Ione Elliott, Secretary  
Kim Sparks, Treasurer



## September Meeting

**Date:** Wednesday, September 7

**Place:** Lake Shelbyville Visitor Center

**Program:** Dr. Kyle Thompson  
& Jane McKown

8:45 – Snacks / Visiting

9:00 – Program

A short business meeting will follow, along with packaging school supplies

Another school year has begun. Even though I've been retired going on 9 years, I still get an anxious feeling in the pit of my stomach that I should be preparing for a daily audience of eager young minds. We hope that all the students, teachers, and staff have one of their best years yet. With quality teachers in short supply and politicians attempting to control the curriculum, it is still one of the most rewarding yet challenging of occupations.

### A Message from the President



All around us people are facing many challenges these days. Inflation continues to be a particular problem for those on fixed incomes, especially when purchasing groceries and fuel. Consider reaching out to your family, friends, and even strangers to spread acts of kindness. It might be that a phone call, preparing a special recipe to share, or simply a friendly wave will make someone's day brighter. When the daily news looks dismal, remember to do all that you can to spread warm care, showing that beauty still exists in our world.

I am looking forward to our next general membership meeting on September 7th. We will be meeting at the beautiful Army Corps of Engineers Visitors Center and will simultaneously connect through Zoom for those who want to attend virtually. We have a couple of speakers lined up to make presentations as well as working on developing a committee to make plans to disseminate the money we collected in July through the Monical's Community Day event. We want these funds to make a difference to teachers and students in Shelby County. Please mark your calendars to be with us however you see fit.

Jim Sparks

[jsparks7914@gmail.com](mailto:jsparks7914@gmail.com)

(217) 259-2669

## School Supplies Needed

Each year SCRTA collects school supplies for the elementary special education students in Shelby County. We give them to Windsor, Stew-Stras, Cowden-Herrick, Shelbyville, Central A&M in Moweaqua, and Okaw Valley Middle School in Findlay. Please bring supplies to the meeting on the 7<sup>th</sup>. If you are unable to attend the meeting and want to donate supplies, you can give them to any officer or to LaVonne Chaney.

### Please donate these supplies:

Pencils (mechanical & lead)	Erasers	
Pencil Grips	Pencil Bags	Ink Pens
Highlighters	Waterproof Markers	
Crayons	Colored Pencils	
Loose Leaf Paper	Sticky Notes	
Folders with pockets	Glue Sticks	
Notebooks (wide ruled)	Rulers	

We have several things planned for our September 7<sup>th</sup> meeting. Bring along your beverage and join us in person at the Visitor Center or join us on Zoom.

**Our primary speaker will be Dr. Kyle Thompson.**



Dr. Thompson is Regional Superintendent of Schools for ROE 11 based in Charleston.

**Our next meeting will be November 2**

Keep up on SCRTA news -

<http://www.shelbycountyretiredteachers.com>

and IRTA news -

<http://www.irtaonline.org>



We will also be hearing from **Jane McKown**. Jane is the president of the Moultrie County RTA and also the Area 5 representative on the IRTA Nominations Committee. She will be checking in with us about serving at the state level and will answer any questions we might have.

You should have received emails in the last few weeks from IRTA concerning two topics important to retired teachers: **the WEP/GPO repeal in Congress** and **your TRAIL health insurance** through TRS. There is more information on these in this newsletter, and we hope to answer any questions you might have at the September meeting.

### Monical's Community Day Event for SCRTA

We are so grateful to Mark Shanks and the staff at Shelbyville Monical's restaurant for allowing us to have a special fundraiser for the Shelby County Retired Teachers Association. We received 20% of all sales on July 19 when customers showed our flyer. We raised over \$300 dollars that will be presented to teachers and students in Shelby County. Thanks to our members for sharing our flyers and patronizing Monical's on the day of the event. Special thanks to Nancy & Bud Wilhelm and Kim & Jim Sparks for setting up a table in Monical's to share a bit of what we stand for as a retired teacher group and to pass out our remaining flyers. At the 9/7 meeting we will ask for volunteers to serve on a committee to funnel these funds back to the students and teachers of Shelby County.

## More from SCRTA

## June Meeting

### Zoom -

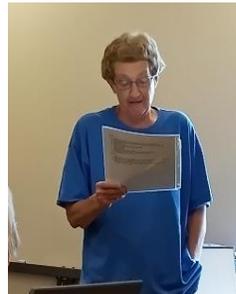
If you want to join the September meeting through Zoom, Jim will send the link closer to the 7th. You can also find it on our website.

As Jim has said in the past, we are committed to helping members feel comfortable using Zoom. LaVonne and Jim use Zoom regularly and are quite familiar with it. Both have helped many first-time users in the past and either of them would answer your questions or help you with any concerns.

Jim Sparks (217) 259-2669  
LaVonne Chaney (217) 246-5049



Cheri Burcham from the University of Illinois Extension Office spoke about the advantages of a positive attitude, including ten hacks for increased well-being.



Donna Lupton from the Shelby County Historical



Society spoke about Shelby County schools. We enjoyed looking at the artifacts she brought and the stories she told. In the past there were 160 schools in the county, each being two miles apart. The Historical Society retrieved a bell that weighed 440 pounds from one of these schools. Donna also read rules for teachers that made us glad we taught in the second half of the 20<sup>th</sup> century.



*In Memoriam*

**Carter Harold Wilkey**, age 99, passed away April 11, 2022. He taught middle school industrial arts for more than twenty years at junior high schools in Galesburg and Decatur before retiring to Windsor with his wife Nadine, also a member of IRTA.

### Membership –

Welcome to new member  
Loretta Weber

- Many IRTA members are not members of SCRTA. If you would like to join or if you are unsure if you have paid 2022 local dues, please contact Treasurer Ginnie Hostetler at gh1610@yahoo.com. Members may pay \$5 for one year or pay \$100 for a lifetime SCRTA membership.

- If you are getting this newsletter through USPS mail delivery and would be willing to switch to email delivery, contact Nancy Wilhelm (njwilhelm@yahoo.com)

## TRAIL Insurance Open Enrollment Period

(The following insurance information is based on past practice. Be sure to check with CMS for accurate information for the 2023 plan year.)

### Health Insurance

CMS hasn't released information on its TRAIL Open Enrollment Period yet, but sometime in September you should receive a Decision Guide. The Open Enrollment Period usually runs from mid-October through mid-November for the following calendar year. In the past, members who are currently enrolled in TRAIL MAPD and wish to keep their

coverage as-is do not need to do anything during the Open Enrollment Period. However, if you want to make a change to your current coverage for the next plan year, in the past you could do that online at [MyBenefits.illinois.gov](https://MyBenefits.illinois.gov) or contact MyBenefits (toll-free) 844-251-1777 during the Open Enrollment Period. Changes might include:

- Canceling your coverage
- Re-enrolling if you previously canceled coverage
- Adding or dropping dependent coverage
- Changing to a different TRAIL MAPD plan

Visit [MyBenefits.illinois.gov](https://MyBenefits.illinois.gov) for more information.

IRTA filed a lawsuit in January seeking to correct an unconstitutional move by the State of Illinois which dramatically reduced contributions made to the Teacher Health Insurance Security Fund. According to an update in July, the defendants, who include the TRS Board of Trustees, the Director of the Illinois Department of Central Management Services, State Comptroller Susana Mendoza and State Treasurer Michael Frerichs, have answered our complaint, and responded to our requests for discovery. IRTA will continue to advocate for the full extent of your constitutional rights in this litigation. For more information, visit <https://www.irtaonline.org/lawsuit/>.

**IRTA recently sent this email to its members:** "The Department of Central Management Services has recently concluded their review of submitted applications for health insurance carriers for the TRAIL program. Aetna Insurance Company has been chosen as the provider. United Health Care has appealed the decision. It is my understanding that this change in health insurance vendors provides no financial benefit to the State of Illinois. At this time, IRTA has not received information from CMS on how this change would impact benefits or access to benefits for retirees. IRTA's concern is this change in carriers could result in disruptions to your care. "

(You may have seen stories on the local news about certain state employees having trouble accessing care. If you have Aetna TRAIL insurance through TRS, you may want to keep an eye on this situation.)

### Political Action Committee to Endorse Candidates

The Illinois Retired Teachers Association Political Action Committee (IRTAPAC) met on August 17th to discuss and vote on potential candidates to endorse for the upcoming General Election taking place in November 2022. Candidates are only considered if they returned a completed questionnaire, which they received in early July. The questionnaire contained questions regarding their position on changes to the constitution, the current tax code, health insurance, Teachers Retirement Insurance Program (TRIP), and funding. The recipients to receive endorsement will be carefully selected and voted on by the IRTAPAC, and then ultimately approved by the IRTAPAC Board of Directors. Once approved, members will be updated with a full list of endorsed candidates.

You can read more about this process at <https://members.irtaonline.org/file/secure/summer-2022.pdf>



At the November 8 election you will be asked to vote on Amendment 1. It would create a state constitutional right for employees to organize and bargain collectively through representatives of their choosing to negotiate wages, hours, and working conditions and to protect their economic welfare and safety at work.

## Another Look at WEP & GPO

You may have recently received an email from IRTA saying:

“Great news, we have passed one hurdle. H.R. 82, which would repeal the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO), has MORE THAN 290 cosponsors! The rules mandate a floor vote on any bill that receives 290 co-sponsors.

We ask you to please submit the generic message requesting your Congressman to urge Speaker Pelosi to bring the bill H.R. 82 up for a vote. You will also have the option to include a personal message about how the WEP/GPO has affected you.”

It seems like we regularly revisit the topic of the **Windfall Elimination Provision (WEP)** and the **Government Pension Offset (GPO)**. Most of us went into teaching knowing that when we retired we would have a pension plan rather than drawing social security, but very few of us realized that the social security benefits we might earn at jobs outside of teaching would be reduced. Or even worse, our spouses could pay into social security for years, and we would not be entitled to the same spousal/survivor benefits as spouses who are not teachers. The last time we got close to repealing the WEP and GPO was in 2019.

The following was from the SCRTA April 2019 newsletter:

---From a recent WAND story: *“Illinois teachers are often in for a rude surprise when they attempt to collect social security benefits of a deceased spouse. Illinois is only one of fifteen states punished by a pair of loopholes in social security, the Windfall Elimination Provision and the Government Pension Offset. In simple terms the provisions eliminate most, if not all, social security benefits if you are in a state-of-Illinois pension plan. It can impact teachers, police, firefighters and other public sector employees. It not only reduces benefits for surviving spouses. It also reduces social security benefits for those who may have worked in the private sector before becoming a teacher or those who paid into social security during part-time or summer jobs.”*

Now in 2021, as in 2019, Rodney Davis (R-IL) has introduced a bill to fully repeal the WEP and GPO (H.R. 82 The Social Security Fairness Act). However, this time it will come to a floor vote due to the number of co-sponsors. A press statement from Davis’ office describes the two provisions this way:

“WEP reduces the earned Social Security benefits of an individual who also receives a public pension from a job not covered by Social Security. For example, educators who do not earn Social Security in the public schools but who work part-time or during the summer in jobs covered by Social Security have reduced benefits even though they pay into the system just like others. WEP also affects people who move from a job in which they earn Social Security to a job, such as teaching, in which they do not.

“GPO affects the spousal benefits of people who work as federal, state, or local government employees – including educators, police officers, and firefighters – if the job is not covered by Social Security. GPO reduces by two-thirds the benefit received by surviving spouses who also collect a government pension. Nine out of 10 public employees affected by GPO lose their entire spousal benefit, even though their spouse paid Social Security taxes for many years.”

### Some Facts:

- The WEP affects 1.9 million people and the GPO affects nearly 700,000 people (National Education Association, January 2022)
- 83% of those penalized by the GPO are women, many losing their entire spousal benefits
- GPO reduces an average of \$9500/year for women (Congressional Research Service, March 2022)
- The \$8-10 billion annual cost to repeal the GPO/WEP amounts to less than 2 % of the overall benefits paid to recipients each year (Estimated Trust Fund Information at [www.ssa.gov](http://www.ssa.gov))

We can give you more information on the WEP and GPO, as well as try to answer your questions, at our September 7<sup>th</sup> SCRTA meeting. In the meantime, there are several things you can do.

**\*\*Educate yourself on the topic.** If you need more information, here are some links that may help:

SSA Factsheets <https://www.ssa.gov/pubs/EN-05-10045.pdf> <https://www.ssa.gov/pubs/EN-05-10007.pdf>  
<https://www.ssa.gov/benefits/retirement/planner/gpo-wep.html>

<https://ssfairness.org/> (a private organization whose goal is to repeal the GPO and WEP)

<https://www.nea.org/advocating-for-change/action-center/take-action/repeal-gpo-wep>

<https://www.congress.gov/bill/117th-congress/house-bill/82>

<https://www.congress.gov/bill/117th-congress/senate-bill/1302>

**\*\*Contact your representatives in Congress** to let them know you support The Social Security Fairness Act (H.R.82 & S.1302). H.R.82 must remain on the House calendar for 25 legislative days. Since the House is not in session during August, the vote should come sometime in September. S.1302 is still in the Senate Committee on Finance. Your legislators have done their part to force this to a floor vote in the House; you need to do your part to let them see the large number of people who support this. (By the way, unlike much of the legislation these days, this has bi-partisan support. It was introduced by a Republican and a Democrat in the Senate as well as the House.)

#### **15th US Representative District – Mary Miller**

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#### **Illinois Senator Tammy Duckworth**

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#### **Illinois Senator Dick Durbin**

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(You can contact legislators directly or through the congress.gov links above, but the easiest way is through Voter Voice on the IRTA website <https://members.irtaonline.org/voter-voice> . Once you are registered, you click on the bill and fill in your name and address. They determine who your legislator is and give you a pre-written message you can add a personal note to if you like. It only takes a few minutes.)

**\*\*Contact friends and relatives** to do the same. Remember, this not only affects educators but also many other public servants. Many of these, as well as teachers – both current and retired, have no idea this vote is going to take place. Actually, many don't even know there is such a thing as the WEP or GPO. Educate as many as you can in the next few weeks. Think back on that \$9500/year average that women lose (men, too, lose - \$7320/year average). Think about how much nearly \$10,000 more/year might mean to someone. If we sit back and do nothing, we deserve to get nothing. This is one of the few chances we have to change things for the better for teachers.