

KENDALL RETIRED TEACHERS



NEWSLETTER



SERVING RETIRED TEACHERS OF KENDALL COUNTY

DECEMBER 2021

DECEMBER 9 LUNCHEON

Come join us for our in-person KRTA holiday luncheon on Thursday, December 9 at **Whitetail Ridge Golf Club** at Noon for a cost of \$20. The Yorkville High School Madridgals will be performing. Be sure to mark your calendar and let your caller know if you can come. Don't forget your money, as we will again be having our 50/50 raffle.

The deadline for reservations is Friday, December 3. If you don't get a call by then please contact Sue Matile at 630-554-8743.

REMEMBER: If for some reason you are unable to attend and have made reservations, you need to contact Sue Matile by **Noon on Tuesday, December 7** or you will be responsible for the cost of the luncheon.



SECRETARY'S REPORT

KRTA September 9, 2021 Membership Meeting

The KRTA membership meeting/luncheon was called to order by President Jim Hissong at noon at Whitetail Ridge Golf Club Restaurant, Yorkville. The Pledge of Allegiance was recited and Tom Meade led Grace. Jim greeted the members. He proudly spoke to the KRTA's nomination for IRTA Honoree, Alimae Persons. Alimae has been KRTA's Community Participation Chair for a number of years. She will be recognized as KRTA Honoree during the October IRTA convention in October. Alimae was served lunch first. Luncheon was served by the Whitetail staff and followed Covid 19 restrictions.

Business Meeting

At the conclusion of lunch, the June 10, 2021 membership meeting minutes were approved.

Committee Reports

Membership: Dorothy Simmons reported that there were no new members.

Communication: Sue Matile reported that the committee needs an additional caller for 2022. It would be appreciated if a member would volunteer. Call Sue Matile at 630-554-8743.

Programs: Jan Hissong presented members with a variety of KRTA activities from which to choose.

- Sunday, September 12, Olive Garden dinner.
- Tuesday, September 21, Mike and Denise's lunch and a movie.
- Wednesday, December 22, Chicago Symphony. The cost is \$95 which includes main floor seats and bus ride. Thirty-six people are needed to sign-up for the trip to occur.
- Friday, October 23, Stars of the Sixties, at 7:30 at the Rialto Theater, Joliet. Tickets \$39, \$54.

Community Participation: Alimae Persons reported that \$200 was collected for the Kendall County Special Olympics. The December collection will be for the Kendall County Community Food Pantry. Clothing,

particularly socks as well as winter gloves and hats for all ages are needed. Money is also appreciated. Jan, reread minutes sent you. Forgot verb for sentence under community participation.

Treasurer: Kyle Price reported the KRTA treasury stands at \$4,174 today.

Legislation: Sid Simmons said today's program speaker, Rich Frankenfeld, will update the members on the current status of the Teacher Retirement System.

Program

Jim Hissong introduced Rich Frankenfeld, the TRS Director of Outreach. Frank presented the members with a summary of what the Teachers' Retirement System has done and continues to do for its members. His major points presented history, finance and legislation of the Illinois retired teachers' benefit pension plan. Major points of the well-presented program were:



- the benefit is defined by a 2.2 x final average salary x years of service for TRS
- all contributions are pooled and assets are collectively managed
- the member cannot outlive the benefit
- survivor benefits
- early retirement allowed with reduced benefits
- service credit given for unused sick days
- health insurance program
- 3% compounded COLA
- 2.2 formula upgrade
- Tier 2 for new members 2011
- two new buyout programs
- assets FY 2020 - \$52.3B, FY 2021 - \$62.7B
- state tax exemption of benefits
- benefits protected in 2015 IL Supreme Court decision

The 50/50 recipients were member Judy Robinson and the IRTA Legal Defense Fund. The free lunch drawing went to member Dorothy Simmons.

In conclusion, Jan Hissong shared with the members fun facts about pumpkins, a symbol of fall apparently throughout the world.

December 9 is the next KRTA membership meeting/luncheon.

The meeting was adjourned at 3:00.

Sincerely submitted, Pat Johnson, Recording Secretary



PRESIDENT'S REPORT CORNER

President's Message for December, 2021

Greetings to all of our K.R.T.A. members:

Our I.R.T.A. Biennial Convention was held this year on October 19. It was held virtually for the first time. A new I.R.T.A. president, Bill Funkhouser, was elected. Our own Alimae Persons, was named as an honoree for Area II, Region 5, for her time and dedication in our many community projects.

KRTA donated \$250 in lieu of a silent auction basket.

As we near the end of the year we will be publishing new K.R.T.A. directories. Please send any e-mail, address, or phone changes to Rob or Vicki Baughman A.S.A.P.





We continue to look for K.R.T.A. members to volunteer for the positions of both **President and Treasurer** for our association. Please come forward and do your part in keeping the K.R.T.A. solvent. **WE NEED YOUR HELP!** We hope to have both of these positions in place by the February 2022 luncheon.

Nominees for K.R.T.A. Officers:

President: T.B.A.

Treasurer: T.B.A.

We would like to have both of these positions to be co-chair

Newly created positions also:

1)Special events coordinator: Jim Hissong

3)Events photographer: T.B.A.

I hope everyone has a safe and peaceful holiday season.

Sincerely, Jim Hissong, President-K.R.T.A.



COMMUNICATIONS REPORT

The communications committee still needs another person to volunteer to be a caller. If you are interested, please tell Sue Matile (630-554-8743 or 331-999-5029). Judy Burkard and I are reminding the members that our callers will be collecting RSVPs for our December meeting. We will need your dinner reservation by Dec. 3rd. The Madrigal singers will be back to put us in the mood for the holidays.

Communications Chairs, Sue Matile and Judy Burkard.



PRESIDENT AND TREASURER. WE REALLY NEED SOMEONE TO STEP UP AND FILL THESE POSITIONS!!

If we do not find members to fill these positions, we could run the risk of losing KRTA!!! We also need another volunteer to be a caller.



Be Bold, Step Up!!



COMMUNITY PARTICIPATION

I would like to thank all who nominated me for IRTA Region II, Area 5 honoree representing KRTA. I am greatly pleased and honored to receive this recognition. It is always wonderful to be honored for the job you do—especially when what you do is such a joy. Again, Thank You.

Now, onto our community.

Thank you for the generous donation of \$210 for the Kendall County Special Olympics. It was truly appreciated. As noted in the thank you at the back of the newsletter, they plan to use it for much needed equipment.

For our Community Participation in December, please bring your donations of always needed scarves, hats, gloves, socks and underwear for the Kendall County Food Pantry. Please remember to choose appropriate sizes and styles if you buy for high school age students.

Of course, money is always acceptable and I will gladly do the shopping for such items. This is a great opportunity to help make a better Christmas for some less fortunate children.

You can also donate on line at: <https://kccfoodpantry.org/donate>

Alimae Persons, Community Participation Chair

PS: Attention knitters and crocheters: If you are inspired to knit/crochet some items, I am sure you will make some child or adult very happy

PPS: For Future collections, **THINK APRIL.** Our local nursing homes and re-hab facilities are in need of new or gently used items. Between now and our April luncheon meeting, take some time to clean out your cabinets

and rooms again, do some sewing, or stop by a local store like Dollar Tree, Wal-Mart, Meijer, Goodwill, and pickup some of the following:

Request from Tillers: Purse size Kleenex, men's hankies, comb & brush, toothbrush & container, large emery boards, warm socks, small note pads, colored pencils, adult coloring books, word searches, small hand lotions, sun visor or baseball caps, hair clips & scrunches, chapstick, coin purses and cell phone shoulder purses.

Request from Hillside: Warm socks, personal hygiene items, individual snacks and small wrapped candy, word searches, pens, lap blankets, color by number books, large adult coloring books, and markers.

As we get more information about these collections, we will pass it on to you.



join

MEMBERSHIP

Kendall County Retired Teachers Unit 10
Membership: December, 2021

Welcome New Member:
Stacy Rehberg
15948 Lisbon Road
Newark, IL 60541

IN MEMORIUM

Aldora Hextell
 1921 – 2021

Taught in many one-room schools and the
 Oswego School District

Hello Everyone,

Happy Thanksgiving! I am so thankful that so many of us can once again gather with friends and family around the table; possibly with some we haven't seen or hugged in awhile. We probably all have a lot of hugs stored up inside; so as soon as you are done reading this newsletter, stop and hug the next person you are in contact with. (Well, obviously it should be someone you know). This also goes for our KRTA Luncheon coming up Dec. 9th. I will look forward to many hugs and smiles! We all have so much to be extra thankful for this year!

We are so thankful to everyone who has paid their KRTA dues for this year by mail or at the last meeting. I know many of you pay at the luncheons. If you are unsure of your member payment status, please check with us at the luncheon. You are also welcome to call me at 815-498-3601. We are all in this together and teachers retired or not, remain an important part of our children and grandchildren's education. How education is presented and provided has been changed forever. But think how much we have all learned from this past year and a half. I am personally so thankful to current educators and moms/dads as they are consistently challenged in meeting our children's educational needs. I am also thankful for all the children that have returned to in person education. The kids seem to be so much more accepting of how things have changed than even some of us.

But we are here and can continue to support future education, as well as our own retirement benefits, through our KRTA and IRTA membership. **Remember, IRTA Membership is NOT included in KRTA dues.** We encourage all local members or recent retirees to join the IRTA. It is only \$2.50 per month and can be deducted from your pension so you never have to worry about it

KRTA dues run the exact same way the school year ran in the past..."the old days if you will"; from Sept. 2021 to Sept. 2022. Please use the form in this newsletter or just write your information on a piece of paper and include with your check made out to the KRTA for \$15. If you think you may owe for more than one year, please call me and I will let you know. I have also started a system to have the check number you paid with readily available. Thank you to many of our members who have already paid for the 2022-2023 year.

On a last note, I would ask that you please look at your 2021 Directory if you have one available to you. Please check the spelling of your name, your address, phone number and e-mail address. Please check that you are actually included in it as well. We will be creating a new Directory come the end of 2021 and would really like to have it up to date. Special thanks to Vicki & Robert Baughman for putting this together. I have made many changes for next year already on our master list for those of you that have informed me of changes. Please call or e-mail me if you are not sure I changed it. My e-mail is retiredlbsteacher2014@gmail.com. I will have a Directory available at the next luncheon if you want to triple check.

I am so thankful to Dorothy Simmons who has been able to help keep great records when I was not available. I am very thankful to be a member of the KRTA. Please join me as I say thanks to the KRTA Officers and Committee Chairs/Teams for all their hard work. I'm not sure we all are even aware of how much they all do behind the scenes. We are truly blessed with their dedication and commitment. If you would like to assist on any committee, we would be very grateful. Just let us know.

Stay well and safe and I look forward to seeing you all in December. Remember those hugs! Have a Blessed Thanksgiving!

Sharon Pagoria & Dorothy Simmons KRTA Membership Team

PS On a personal note: I will be portraying the role of Ruth (the Grandma) in '*A Mostly Minnesota Christmas*'; a heartwarming Holiday production at the Morris Theatre Guild Playhouse ; 516 W Illinois Ave in Morris on Dec. 3-12. See www.morristheatreguild.org for tickets.



FROM OUR DIRECTORY TEAM: We hope you are well and staying healthy/active this fall.

Important Directory Information: Has your name, address, telephone number, e-mail or any other directory information changed this year? Are there any corrections that need to be made?

If so, please notify Bob and Vicki Baughman, our directory chairs, **ASAP!!** Our phone number and e-mail address are: 309-212-4528 or vrbaughman@att.net. **Also**, if you do not have a picture in the directory and you would like one, simply email us your picture. We can also take your picture at our December meeting. **We need any updates sent in by December 20, 2021 at the very latest.**

New Members: Please e-mail your name, address, phone number and e-mail address to the Baughmans as well. That way they will be sure to have it for the 2022 directory.

Happy Holidays,

Rob and Vicki Baughman, Directory Chairs



E-MAILS: I am happy to state that we currently have 150 e-mail members. If you would like to join us, please let me know. You may do so by e-mailing me, Janet Reardon, at janetreardon44@sbcglobal.net.

After receiving your e-mail, I will gladly put you on our list. You will receive the newsletter in two formats: by Word 97 – 2003 and PDF file—choose the one that works for you. I look forward to putting your name on this list.



LEGISLATIVE REPORT

Retirement Income Friendly States

I have had several inquiries lately regarding which states are retirement friendly toward a defined pension. Retirement income is always subject to Federal Income Tax but retirement income from defined benefit plans catch a state income tax break in the following states:

- Eight states -- Alaska, Florida, Nevada, South Dakota, Tennessee, Texas, Washington, and Wyoming -- don't have a state income tax at all.
- A ninth state, New Hampshire, only puts a state tax on capital gains and dividend income.
- Five states -- Alabama, **ILLINOIS**, Hawaii, Mississippi, and Pennsylvania -- exclude pension income from state taxes.

If you don't live in one of those 14 states, you still may avoid paying taxes on all or some of your pension. According to Wolters Kluwer, a tax publishing company, 27 other states tax some, but not all, of retirement or pension income. Typically, these states tax pension income only above a certain level of adjusted gross income. For example, Iowa allows joint filers 55 and older to exclude \$12,000 from state taxable income. The state of Georgia is also studying their state tax laws for senior citizens as they would like to compete with Florida in attracting those 55 and older to live in the Peach state.

As you can see, Illinois is a very friendly retirement state. Our TRS pension (annuity) pays out a defined amount each month until the retiree dies. That is why it is called a **Defined Benefit Plan**. Our TRS payout

typically depends on your salary average over a certain amount of time and how many years you were in the classroom. As we know as retired teachers, defined pensions are becoming increasingly rare among employers. In the business world, only 14% of Fortune 500 companies offered a defined pension plan to new hires in 2019, down from 59% in 1998. Increasingly, the American work force has had to rely on **Defined Contribution Plans**, such as 401(k) plans for retirement income. The payout from these plans depends on how much the worker contributes as well as the investment returns in the plan. In most defined contribution plans, distributions are taxed as ordinary income by the Federal Government but state taxation varies from state to state. Of the 14 states mentioned earlier that won't tax your pensions, two of those states, Alabama and Hawaii, will charge a state tax on your income from Defined Contribution Plans such as a 401(k)s.

Finally, there is Social Security income. The federal government can tax some SS benefits depending on your income. And 13 states -- CO, CT, KS, MN, MO, MT, NE, NM, ND, RI, UT, VT, and WV -- can put a state tax on all or part of your Social Security Benefits.

Remember, however, taxes aren't everything. The Tax Foundation, a non partisan think tank, states that Alaska is the number one (#1) most tax-friendly state to live in. But before you pack up and head for the Last Frontier state, please take into account your fondness for cold weather, about paying double for everything when you can get it, -- and BEARS !

Sid Simmons
Legislative Chair



TREASURER'S REPORT

OPENING BALANCE – 8/24/2021		<u>\$4,142.74</u>
RECEIPTS		
	Dues	\$857.00
	Lunch Receipts	920.00
	Replacement Change	200.00
	Special Olympics	175.00
	Refund from Events	518.00
	Legal Fund	66.00
	Refund from Bus	250.00
TOTAL RECEIPTS		<u>\$2,986.00</u>
TOTAL AVAILABLE FUNDS		<u>\$7,128.74</u>
EXPENSES		
	Change for Luncheon	\$200.00
	Newsletter	\$48.66
	Whitetail Ridge	\$920.00
	Special Olympics	175.00
	Deposit for Bus	250.00
	Legal Fund	66.00
	IRTA Pac (Silent Auction)	250.00
TOTAL EXPENSES		<u>\$1,909.66</u>
RECONCILED BALANCE –10/25/21		<u>\$5,219.08</u>
Kyle Price, Treasurer		

Happy Birthday!!

The following members are celebrating their birthdays. **Happy Birthday** to all of you--and may you have many more!

JANUARY

- Theresa Wiedman 1/6
- Kathy Strum 1/11
- Karen Baker 1/16
- Mary Lee Snyder 1/23
- Sigrid Hagen 1/24
- Margaret Kratzer 1/28

FEBRUARY

- Jan Cairns 2/1
- Elizabeth McDonald 2/1/
- Tony Lundeen 2/17
- Laura Nemitz 2/22



If you did not see your name in the birthday recognition for this quarter and wish to be honored, please let me (Janet Reardon) have your birth month and day by e-mail: janetreardon44@sbcglobal.net. If you notice any errors, please let me know as well.

Local Unit Membership Form for Regular and Associate Members:

IRTA Local Unit Name: **Kendall County Retired Teachers' Association**

Name: _____

Last

First

Middle

Address: _____ City: _____ State _____ Zip _____

Phone: () _____ Retirement Year: _____ District Retired From: _____

E-Mail: _____ Dues Paid: \$ _____ (\$15.)

Mail above membership form to: Sharon Pagoria, 981 Lake Holiday Drive, Sandwich, IL 60548, 815-498-3601.





Special Olympics

THANK YOU!



Special Olympics



KENDALL COUNTY COMETS



September 14, 2010

What a beautiful surprise!
Thank you very much for your generous
donation to K.C.S.O. "Comets".

We just are re-opening our sports
events and your donation will
assist us with our equipment
Thank you again!

K.C.S.O. Friends & Family

"If you think you are too small to make a difference,
try sleeping with a mosquito." -Dalai Lama