

NEWS BULLETIN

RETIRED TEACHERS ASSOCIATION OF CHICAGO

Since 1926

VOL. LXVI

MAY-JUNE-JULY-AUGUST 2010

NO. 2

19637_FINALLayout 1 4/20/10 10:24 AM Page 1



ILLINOIS LEGISLATORS
AND
THE ILLINOIS GOVERNOR
BETRAY
CHICAGO TEACHERS AND RETIREES
AND WEAKEN OUR PENSION FUND!

~*~

COME TO THE RTAC LUNCHEON
ON MAY 21st
AT THE PALMER HOUSE!
AND PACK THE PLACE!
LET'S SEND THEM A MESSAGE
THEY UNDERSTAND
(DETAILS INSIDE)

**RETIRED TEACHERS ASSOCIATION
OF CHICAGO**

20 East Jackson Boulevard - Suite 1500
Chicago, IL 60604-2235
http://www.RTAC.org

email: **Office@RTAC.org**

webmaster: **rtac-webster@sbcglobal.net**

News Bulletin Circulation: 10, 601

Executive Committee:

VAUGHN J. BARBER,

President

STEVEN A. KAILES,

First Vice President

MARCELLA L. MORRISON,

Second Vice President

JAMES F. WARD,

Secretary

ARTHUR E. KEEGAN,

Treasurer

ETHEL PHILPOTT,

Immediate Past President

Elected Directors

2009 - 2010

2011

Veronica Chemers	Nathaniel Blackman
John W. Craig	Roy Coleman
Ruby J. Ford	Robert V. Cunningham
Raphael A. Juss	Sharye Garmony-Miller
Rita M. Naughton	John J. Garvey
Vera M. Paul	David T. Peterson
Louise Ponce	Mary Sharon Reilly
Helen Wooten	Richard Tryba

Ex-Off cio Board Member

Past Presidents:

Mae M. Hunter	Ned L. McCray
Helen P. Johnson	Edward A. O'Farrell
Robert C. Konen	Ethel Philpott
Arthur R. Lehne	Walter Pilditch
Zygmunt K. Sokolnicki	James F. Ward

Robert F. Bures, Executive Director

Rosemary Tirio, Editor

Annual Membership \$30; Lifetime Membership \$200;

Free from age 85 and up

RTAC SERVICE DIRECTORY

RTAC Office (HOURS: 10 AM to 3 p.m. school days).....	312-939-3327
RTAC Fax Line.....	312-939-0145
CRTAF Aid Fund.....	312-939-3364
Chicago Teachers Pension Fund (203 N LaSalle St. 60601-1216).....	312-604-1400
Editor, News Bulletin.....	773-725-1087
Elder Abuse Hotline (State of Illinois).....	800-252-8966
Legislative Update, Insurance Counselor.....	312-939-3327
Law Line (Anne Chestney Mudd).....	312-502-3949
MetLife Dental Plan 2009.....	800-345-7868 Option 4

In This Issue

<i>PRESIDENT'S MESSAGE.....</i>	<i>3</i>	<i>DONATION/CHANGE OF ADDRESS FORMS.....</i>	<i>16</i>
<i>EXECUTIVE DIRECTOR'S REPORT.....</i>	<i>4</i>	<i>FRIENDS GONE AHEAD.....</i>	<i>17-19</i>
<i>'TO ROTH OR NOT TO ROTH?'.....</i>	<i>5</i>	<i>'STOP BASHING OUR SCHOOLS'.....</i>	<i>20</i>
<i>PENSION NOTES.....</i>	<i>6,7</i>	<i>VOLUNTEER OPPORTUNITIES.....</i>	<i>21</i>
<i>SATELLITE DOINGS.....</i>	<i>8,9</i>	<i>PERIODONTAL DISEASE AND YOU.....</i>	<i>22</i>
<i>AID FUND DONOR LIST.....</i>	<i>10</i>	<i>FALL LUNCHEON INVITATION.....</i>	<i>23</i>
<i>MEMORIAL DONATIONS.....</i>	<i>11,12</i>		
<i>FALL LUNCHEON REMEMBERED.....</i>	<i>12</i>		
<i>SUPPORTING OUR LEGISLATORS.....</i>	<i>12</i>		
<i>METRO REUNION HONORS NATE BLACKMAN.....</i>	<i>13</i>		
<i>EFFIE MCHENRY HONORED.....</i>	<i>14</i>		
<i>MORE FALL PHOTOS.....</i>	<i>14</i>		
<i>NEW LIFE MEMBERS.....</i>	<i>15</i>		

RTAC invites you to mail your typed article to Rosemary Tirio, 6235 N. Knox Ave., Chicago, IL 60646 or email it to rtac_editor@comcast.net. Mail handwritten articles to the RTAC office. **Deadline for the next issue is July 15 .**

.....
DON'T MISS THE SPRING LUNCHEON MAY 21
at the PALMER HOUSE HILTON!
Reservation Form on page 23

THE PRESIDENT'S PAGE

In previous issues, I have asked our 11,000 RTAC members to spearhead their efforts in helping to keep our pension and health care provisions sound. This is the vision of RTAC and we at RTAC continue working diligently to that end. In Springfield, RTAC can only be as effective as the strength provided by its membership. We need your help, so please don't relent in your efforts to communicate directly with your state legislators. Plan to visit a legislator's home office when legislators are not in Springfield. Still unsure as to your legislators' names, addresses, telephone number and e-mail addresses, visit the RTAC web site and type in your zip code.

Need suggestions as to what to discuss with your legislator, contact the RTAC office (773-939-3327).



Vaughn J. Barber

GIFTING FOR CHILDREN & GRANDCHILDREN

As president of RTAC and a practicing Illinois attorney, I will address the subject of "Efficient Gifting." Trust and tax-advantaged accounts are powerful tools for gifting to children and grandchildren. In future writings, I will discuss the nuts and bolts of planning an elder's estate. After a review of these materials, should you have questions or need for additional information, feel free to contact RTAC's law line attorney (312 502-3949) or contact the RTAC office.

Making annual exclusion gifts to children and grandchildren is a simple and highly effective way to avoid and or reduce estate taxes. Coverdell accounts, UGMA/UTMA accounts, 2503© trusts, Crummey trusts and 529 plans are a few samples of the possibilities.

The gift-tax annual exclusion, which is subject to annual cost-of-living adjustments, allows every individual to give away \$13,000 to an unlimited number of persons each year without any gift tax consequences. A number of factors should be considered when deciding on an annual exclusion-gifting vehicle. Consider the following factors:

- Purpose – What will the funds be used for? Is motivation of gifts a desire to save for college tuition?
- Control – How much control do you wish to retain?
- Investments – How does the donor want the money invested?
 - What impact will these accounts have on a child's ability to apply for financial aid?
 - What are the tax consequences?
 - What are the costs of establishing and operating the chosen vehicle, both in money and time?

How do the options differ and is one better than another? Let's take a brief look:

SECTION 530 COVERDELL EDUCATION SAVINGS ACCOUNTS grow tax-free and distributions are tax free so long as the money is used for qualifying education expenses. All funds in the account must be distributed within 30 days of the beneficiary's 30th birthday.

CUSTODIAL ACCOUNTS – UGMAS & UTMAS

The Uniform Gift to Minors Act (UGMA) and Uniform Transfers to Minors Act (UTMAs) are similar. Under both acts, the minor is considered to be the owner of the accounts and property is controlled by a custodian. Usually only cash, mutual funds, securities and insurance policies can be held in an UGMA; UTMA is more flexible and generally allows almost any asset, including real estate, to be gifted to the minor.

MINORS TRUSTS – SECTION 2503© TRUSTS

Though the above accounts can usually be established with a bank at little or no cost, establishing a 2503© trust generally requires the assistance of counsel. To be a valid 2503© trust, (a) the trust must have only one beneficiary; (b) the principal and income of the trust must be available to the trustee for the benefit of the child during the term of the trust; (c) the assets must be distributed to the child's estate if he dies before age 21; and (d) all undistributed principal and income must be distributed to the child once the child reached 21 years of age.

CRUMMEY TRUST/INSURANCE TRUST

A very popular choice for annual exclusion gifting and are also the preferred method for funding insurance trusts, which allow life insurance death benefits to be excluded from the taxable estate of the insured.

SECTION 529 SAVINGS ACCOUNTS

Excellent vehicles for donors who are committed to using their annual exclusion gifts to pay for higher education expenses. Assets in these accounts grow free of federal income tax and are generally exempt from state income tax as well. Section 529 savings accounts give donors the unique opportunity to front-load up to five years of annual exclusion gifts in one year. The donor of a Section 529 savings account can change the beneficiary of the plan or even take the money back. Only cash can be contributed.

[Continued on page 7]

REPORT OF THE EXECUTIVE DIRECTOR

Robert F. Bures

It is with sadness and anger that I write this report.

Today is April 15th--both Income Tax Due Day and the day after Governor Quinn signed the dastardly legislation changing the pension laws for new teachers coming into the system.

This is BAD LEGISLATION for a number of reasons. Pensions for future teachers will be lower, annual increases will be limited and calculated at simple versus compounded rates, and retirement will be at an advanced age. Limits on vacation time and remaining sick days will be counted differently than it is now. Early Retirement Options will never happen again. . .and remember this legislation is just the beginning!

Now you may think that, "Yes, this is bad for new teachers coming in but it doesn't affect me."

Think about this for a moment. Besides being a little disloyal to future teachers, other thoughts come to mind.

Whatever they do to the least of us they may do to you too. Today, future teachers, tomorrow, current teachers, the day after tomorrow, those already retired. I know all you are thinking that our pensions are constitutionally protected from diminishment. Ha! Bills are already circulating in the Illinois State Legislature that call for a new income tax on public pensions. Bills are already circulating in the Illinois Legislature taking away the annual 3% increase and replacing it with a simple small bonus--read \$250--at the end of the year. These are bills that include already RETIRED TEACHERS! This is not made up. These ideas are out there. Both the *Trib* and the *Sun-Times* have called for bringing these issues to the court.

What else they may have in mind for us is just unknown. What I do know is that the the formerly sacrosanct rule of cooperation on legislation is gone. It used to be that to pass pension legislation all "parties" had to agree to it: The Board of Education, the Union, the Pension Board, RTAC, all had to agree for it to bring it to a vote.



Robert F. Bures

That cooperation is now long gone. Remember that this legislation, SB 1946, was pushed through both the Senate and the House of Representatives in just 10 -1/2 hours in Springfield. No one had a warning, no one had a say and no one had a chance to talk to their legislature. . . and it was bipartisan. Both Republicans and Democrats voted for the bill in huge numbers. The four top leaders in the General Assembly--Speaker Madigan, Minority Leader Cross, Senator Cullerton and Senator Radogno all voted YES and told their party members to vote YES as well. Both parties wanted this to succeed! Party discipline was a top priority.

Governor Quinn just signed the bill and is quoted as saying: "I'm certainly not interested in going backward" when asked about amendments to the legislation. That alone is enough to speak to his position on the matter.

I say to you that this is only the beginning. Yes, they talk of balancing the budget, this will save money, taxes are currently too low and education is expensive if you want good results. I say to you that this is dangerous.

The only languages our legislators understand is PRESSURE and POWER!

The target should not be on our backs!

We need to turn out EN MASSE at our Spring Luncheon on May 21st at the Palmer House. We are inviting legislators--we'll see if they have the nerve to show up! We are inviting the media. We are united in opposition to these changes.

A THOUSAND RTAC MEMBERS WILL SHOW THE POLITICIANS AND THE PUBLIC WE ARE UNITED!

SEND IN YOUR RESERVATION FOR THE MAY 21st LUNCHEON TODAY! BRING A FRIEND.

Thanks,

Bob Bures

TAX INCREASE PREVENTION AND RECONCILIATION ACT OF 2005 -- OR-- 'TO ROTH OR NOT TO ROTH'

By Bob Bures

Santa arrived early this year with his helper, the U.S. Congress. Starting in 2010, new tax rules allow everyone, regardless of income level, to be eligible to convert a traditional individual retirement account (IRA) to a Roth IRA. And, if you convert in 2010, you can spread the taxes due on the conversion over 2011 and 2012. That means conversion from traditional IRA's can now be considered for those tax payers able to afford the conversion and for whom tax-free Roth distribution is desirable.

Roth IRA's differ from their before-tax cousins, Traditional IRA's, which are funded with before-tax contributions. Distributions from Traditional IRA's are fully taxable as income. Roth IRA's, on the other hand, are funded with non-deductible after-tax dollars, but any growth in the Roth IRA and any distributions are tax-free for anyone over 59.5 years old and who has held their Roth IRA for at least five years.

Additionally, for those under 59.5 years of age, the contributions made to a Roth IRA are freely accessible and tax-free after the five-year waiting period as well. Obviously, in a Roth IRA, tax-free distribution and tax-free growth are very appealing to tax-conscious investors. No tax now, no tax in the future.

What is little known or understood is that your 403(b)'s (tax sheltered annuities) are eligible under TIPRA for conversion to a Roth IRA. Congress has provided that those who have a 403(b) tax sheltered annuity may convert some or their entire annuity to a Roth IRA. Since the TIPRA Legislation provides new conversion opportunities, eligible participants need to consider a number of issues such as: Income taxes -- from what source will this tax be paid?

- Value of tax-free distribution.
- Elimination of any required minimum distribution (RMD) for Roth IRA owners.

- Wealth transfer--beneficiaries do not pay taxes on Roth distributions.
- Assets grow income tax-free.

The response to these issues and other considerations should be reviewed with your accountant and financial advisor before embarking on a Roth conversion.

There is one last reason why you should not hesitate or procrastinate to investigate a conversion to a Roth IRA, and that is re-characterization. A Roth recharacterization permits you to un-do a Roth conversion without taxes or penalties.

Think of this in terms of a "do-over" or a "mulligan" in golf. You have until the maximum of the tax filing deadline in 2011 to reverse a Roth IRA conversion and place the assets back into your 403(b) as if the conversion never occurred. This second chance provision could save you a substantial amount in taxes should the market drop over the remainder of the year and you choose to re-start your Roth IRA again.

Two trillion dollars of traditional IRA and 403(b) assets are eligible for conversion under the TIPRA Legislation. If tax-free growth is of interest to you, now is the time to investigate. Literature on the Roth is abundant and financial advisors and accountants are available for consultation. Don't look back in 2015 and say, "I should have" or, "I could have." Rather, say, "I considered a Roth conversion and made the right decision for me."

IRA account owners should consider the tax ramifications, age and income restrictions in regard to executing a Conversion from a Traditional IRA to a Roth, or a Re-Characterization of a Roth IRA to a Traditional IRA. Prior to using such a strategy, please see your Financial and/or Tax Advisor.

FIND YOUR LEGISLATORS BY PHONE OR COMPUTER

To learn your legislators' names and other info, go to RTAC's website, RTAC.ORG. Click on Legislators to get Project Vote Smart. Enter your nine-digit zip code and your legislators will come up. OR dial 1-888-VOTE-SMART (1-888-868-3762) and give your nine-digit zip code and they will help you find your legislators. Easy, free, convenient and secure.

PENSION NOTES

James F. Ward

[Here follows the testimony of James F. Ward, RTAC Legislative Committee Chair, before the Illinois House of Representatives General Assembly Personnel & Pensions Committee February 25, 2010]

As you know the Illinois Legislature created a pension fund for Chicago Teachers in 1895. It was a good idea. It has not missed a pension payment in 115 years. I was privileged to be a manager of that fund for 30 years.

In 1963 the retirees and the active teachers were in the same health plan and premiums were calculated on the entire group, young and old. This is the case with most health plans in the U.S. We knew that the premiums were a bit high during working years, but they were a bit low in retirement. In the '80s the Board of Education realized that they could reduce their teachers' premiums if they separated from the retirees.

The Pension Board contracted for pensioner health insurance, but premiums were very high because only older pensioners were in the group. Only two of the eleven insurance companies contacted even made bids to insure the pensioner group. Some relief was necessary, so the Legislature amended the pension law to allow the Pension Board to pay part of the pensioners' insurance premium costs. It is now section



James F. Ward

17-142.1 Article 40 of the Illinois Compiled Statutes.

According to the present law, total payments in any year may not exceed \$65 million. Total payments may not exceed 75% of each pensioner's cost each year. When the Legislature last changed the capped amount of this allocation in 2004 we had 16,000 pensioners. We now have 24,000 pensioners. HB4826 increases funding for our insurance rebate from \$65 million to \$100 million thus allowing us to keep the rebate at 70% of our pensioners' costs for three to five more years. Without HB4826 we will see a substantial increase in the cost of our health insurance on July 1, 2010 with more increases in the following years.

Most important is that HB 4826 takes no new state appropriation and no new tax. We have the resources in the fund but need your consent. Please vote "do pass" on HB 4826. *[Editor's note: The Committee moved "do pass" on the bill by a vote of 9-2. Mr. Ward and the RTAC Board urge members to contact their legislators with the arguments in Mr. Ward's testimony. Help keep health insurance costs within reason.]*

Walter Pilditch

According to Mercer Investments 2009 ended with better than expected performance in the equity markets. With these measures oil prices remained unchanged and housing prices declined. Unemployment remained high while the GDP growth measured 5.7%. Consumer prices are up by about 3% (annualized) with the rate during all of 2009 at 2.7% higher than the previous year. Production capacity was at 72% at the end of last year.



Walter Pilditch

As to markets, the upswing continued through the quarter with corporate earnings increasing as 82% of the companies listed in the S & P 500 Index exceeded estimates. Growth stocks led value stocks by a large margin. Mid- and small-cap companies did better than others. While progress is a bit uneven, improvements to the general economy

are on the upswing.

OUR PENSION FUND

The total value of Chicago Teachers Pension Fund was \$9.3 billion at the end of 2009, an increase of \$0.4 billion since the previous quarter. Earnings were 3.4% (net-of-fees) for the quarter making CTPF at about the middle of the public funds universe. Weaker than usual results in domestic equity balanced the fine results in international equity and fixed income.

As to specific investments, Piedmont Holland and Zevenberger out performed their respective benchmarks in domestic equity as did Lombardian did in value equity. Channing (mid cap) and Ariel (small cap)

[Continued on page 7]

PENSION NOTES

Mary Sharon Reilly

As this article is being written there is much uncertainty in Springfield. With the serious financial condition of the state many resolutions are being proposed especially in the area of pension reform. These will probably affect new hires. However there are several bills that could impact our Pension Fund.



Mary Sharon Reilly

HB4826 increases the maximum amount that can be rebated for health insurance from \$65 million to \$100 million. It has passed out of the Personnel & Pension Committee and is now before the House of Representatives for consideration. This is a long way from passage. CPS opposes this bill until there is some relief from the pension fund obligation. The 70% rebate that is currently enjoyed by pensioners will decrease to 50% by July 2011 without the passage of this bill.

HB4582 that also passed out of committee would help CTPF and CPS. It would mandate that the state make contributions to CTPF equal to 20% of the contributions to the downstate

system (TRS). Instead of \$32.5M that should be received this year CTPF would receive \$400M. Rep. Monique Davis sponsored this legislation because she has always been bothered by the funding inequities between CTPF and TRS. No other school district in Illinois is required to fund the local schools' pension obligation. Surprisingly the bill was voted on in mid-March and unfortunately it was defeated. However it highlights the inequitable funding CTPF receives compared to TRS and will perhaps restore the \$65M appropriation. Any increase in state contribution serves CPS as it reduces their obligation for each dollar received.

As RTAC members our focus should be on getting HB4826 (health insurance rebate increase to \$100 million) on to the house floor and hopefully to get to passage. The role of the retiree voter is crucial to these issues. This is an election year. Make your legislators in the House and Senate aware of these issues by phone e-mail letter and especially in person.

Continued from page 6

led others in their selection of stocks for the quarter. Among the minority and women-owned investments Attucks Decatur Paradyn and Lombardia posted very positive results. In international equity Ernest Partners William Blair Morgan Stanley and MFS passed up their benchmarks. Fixed income investments LM Capital Taplin Canida & Habaclit did very well along with Western. The final field infrastructure showed Macquarie adding 9.3% to their investments during 2009. As of now, it seems we are headed for a much better year of investment than last year.

LEGISLATION

Several bills we have sponsored have made it out of committee and we ask you to support the following as you communicate with your senators and representatives in Springfield:

- HB 4582 Mandatory Funding of our Pension
- HB 4826 Increase from \$65 to \$100 million for Health Insurance
- HB 4827 Increase in Insurance Rebate from maximum of 75% to a fixed rate of 75%

Continued from page 3

In conclusion, annual exclusion gifting is a powerful estate-planning tool and an effective way to provide for children and grandchildren in a tax-efficient manner. There is no one size fits all, one must always consider the financial and familial circumstances and each one will differ.

Trusts and tax-advantaged accounts are powerful tools for gifting to children and grandchildren. You should make sure that your advance directives are in place and that you have designated an agent you trust without reservation to carry out your wishes.

SATELLITE DOINGS



FLORIDA

By Jean Wise

The second Retired Teachers Luncheon was held on Monday March 15 at the Villages at Country Creek in Estero, Florida. Twenty-two teachers school administrators and other Chicago Board of Education personnel attended. In attendance were Ann and Tom Connelly, Ida Alonzo Dever and Jim Dever, Carmela Gilbertsen, John Kontycz, Susan Malone, Rose Morici, Rosemary McMahon, Alice Macready, Jacqueline Mooney, Gail Obie, Ed O'Farrell, Dick Ovington Maureen Parsons John Reidy Jannette Simon JoAnn Walsh Roberta Ury Jean Wise Bill Woodrow and Mike Wrenn.

The fun afternoon included each attendee's giving a short speech regarding their service and experiences in the Chicago Public Schools. The luncheon was hosted by Jean Wise assisted by Gail Obie and JoAnne Walsh. Everyone enjoyed the afternoon and a luncheon is planned for next year. Although no date has been set, it is tentatively planned for sometime in March. However watch future issues of the Bulletin for date and place.

Everyone liked the location of the Creekside Restaurant at the Villages, so it is likely the luncheon will be held there next year. Rosemary McMahon, who assisted in submitting this article. has graciously offered to be hostess.



Seated(from left) Jacqueline Mooney, JoAnne Walsh, Ida Alonzo Dever, Rose Marici, Ann Connelly, Carmela Gilbertsen, Susane Malone, Alice Macready; Standing (from left) Maureen Parsonn, Ed O'Farrell, Jean Wise, TomConnelly, John Reidy, Gail Obie, Jim Dever, Mike Wrenn, John Kostycz, Bill Woodrow, Dick Ovington, Roberta Ury, Jannette Simon, Rosemary McMahon.

[photo courtesy of Rosemary McMahon]

SAN DIEGO SATELLITE REPORT

On Tuesday, April 13, the San Diego Satellite had a luncheon/business meeting at the Olive Garden Restaurant in Carlsbad, California. Forty-two notices were mailed; thirteen people responded, four less than at the October 2009 meeting.

Participants were Jack and Frances Blumenthal, Sam Dolnick, Ruth Harris, Sylvia Kayser, Paul and Carol Mooney, Ellen Perry, Evalyn and Arthur Schiff, Clem and Rose Schulman, and John Wilson.

During the luncheon there was animated conversation around the table on a variety of topics.

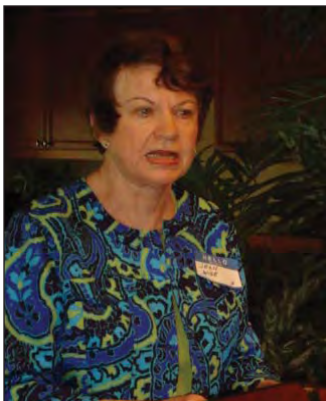
During the business portion of the meeting, Sam reported that the Chicago Board of Education (CBOE) is still renegeing on paying their portion into the pension fund; they are trying every which way to prevent following through on their responsibility for their legal obligations. The CBOE is presenting an extremely bad precedent to the children of Chicago. They are teaching the children that you can promise anything legally, but then you do not have to deliver on the promises. In other words, "Children, don't do as you say; act differently." In 1995 the pension fund was over 90% funded. Today it is down to 70% funding.

Although current retirees do not have to worry about receiving their full pensions currently, there are some pitfalls. The legislature can deny the 3% yearly

increase as this is not in the Illinois Constitution. Also the legislature can require retirees, who live in Illinois, to pay income tax on their pension which is now free from taxes. Illinois retirees living in California already pay state income tax on their Illinois pensions. Beginning Jan. 1, 2010, Social Security checks became less as there was no cost of living increase, but there was an increase in the Medicare premium.

It was pointed out that for those retirees on the Medicare/Blue Cross of Illinois plan, a 90 day supply of mail order brand name medications as of January 1, 2010, went up from \$30 to \$60 and \$90; generic medications remains the same at \$10. Currently the pension office is continuing the 70% medical premium reimbursement. However, as the legislature cut the reimbursement amount in half, it may be that by July, the reimbursement may go down to 50% or 40%. It was difficult to relay this negative information, but in terms of full disclosure, it had to be done. It was pointed out that current active teachers and teachers hired after Jan. 1, 2011, will see even greater cuts in their pensions when they retire. The CBOE motto appears to be: "Promise them everything but deliver on nothing."

The next luncheon/business meeting will be at noon on Tuesday, Oct. 12, again at the Olive Garden Restaurant on Carmel Mountain Road. If any of our colleagues in San Diego County are not receiving reservation notices, please contact Sam Dolnick at 5706 Baltimore Drive, Unit 348, LaMesa, CA 91942, 619-697-4854, samdolnick@juno.com



Jean Wise, our Florida correspondent and hostess for the 2010 luncheon.



Rosemary McMahon, Maureen Parsons and Jan Simon



The gents gathered for their own

[photos courtesy of Rosemary McMahon]

AID FUND THANKS DONORS

By Steven A. Kailes, President Teachers Aid Fund, Inc.

The Aid Fund is especially indebted to some of the larger donors who dedicated part of their estates for the benefit of our fellow needy Chicago Public School teachers. A partial list follows in the next column. We are establishing a plaque where-by these donors will be permanently remembered for their devotion, concern and generosity.

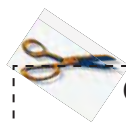
We are fortunate in having Vaughn J. Barber, RTAC President, who is able to assist and advise those who may wish to participate in shared giving.

Attorney Barber can be reached at (773)363-9049.

CRTAF: THE POWER TO CHANGE LIVES

Do you know a retired teacher in really difficult financial circumstances? Bank on their back? Car Payment late? Can't pay the mortgage? Medical bills piling up? Maybe it's even YOU!

If you or a friend are in such need during these difficult times, call CRTAF today for an application or fill out the application below and send it to the RTAC office.



CRTAF AID FUND APPLICATION

Please send an application to:

Name _____

Address _____

City, State ZIP _____

Phone _____ / _____ - _____

This is for a friend.

This is for me.

Send to:
CRTAF - Suite 1500
20 East Jackson Blvd.
Chicago, IL 60604-2235
312.939.3324

Loren C. Aspel, trust
Nate Blackman (in memory of Mamie)
Beatrice J. Burchfield (in memory)
Louise E. Christensen (in memory of Bernice Boye)
Florence M. Devenish (in memory of Teresa, Lucille and Frances)
Frances K. Dykes, estate
Hugh A. Gammel, estate
Helene Gonska, estate
Lois J. Hinkle, estate
Irene E. Johanes memorial
Shirley Klaper, estate
Frances H. Knaphurst, trust
Rita Levy, trust
Mildred L. Mueller, trust
Lillian Treka
Phi Delta Kappa of Chicago State University
Kappa Chapter--Delta Kappa Gamma
Phoenix, Arizona Chapter of RTAC
Southern California Chapter of RTAC

CORRECTIONS AND OMISSIONS

The Jesse Spalding School has been incorrectly spelled Spaulding School in previous issues of the News Bulletin. RTAC member Land Are Drayton who retired from the Spalding School reported the error. Thank you for this information.



Ethel Rae Boone's name was inadvertently omitted from the list of Lifetime members in the January issue of the RTAC News Bulletin. We apologize Ethel and welcome you to our growing ranks.

Call Governor Quinn TODAY and request that he veto Senate Bill 1946 that will erode the financial stability of The Chicago Teachers Pension Fund.

Springfield office: 217-782-6830

Chicago office: 312-814-2121

MEMORIAL DONATIONS TO
CHICAGO RETIRED TEACHERS AID FUND, INC.
FEDERAL TAX DEDUCTIBLE. IN AMOUNTS
OF \$10 AND OVER

(FROM DECEMBER 15, 2009 TO APRIL 7, 2010.)

DONOR:

IN MEMORY OF:

Fran Perlman and Family
Rocco and Liz Smeriglio
Diana Jarmacz
Nancietta L. Stocking
Dr. Gwendolyn Long

Rubin Steinberg
Patricia Quintiliani
Ann Nedza
Harold Kiehm
Dr. William Duffie

Martha Bell

Marcella Gillie
Leon Johnson

John Butterfield
Joan Magnavite and
Jeanne Marie Fox
Angelo and Joan
Magnavite
Walter C. Moy
Mary Nalbandian
Mary Nalbandian
Eva Nickolich

Louis Pitts
Bill Haig

Robert Hammerman
Dr. Raymond Kelly
Lorraine Gzesh
Mary Antonia Thomas
Harry Hasegawa
William B Duffie
Dermit Kane
Isaac Lewis
Patricia Monroe-Taylor
William Paulick

Robert Riemenschneider
Samuel Rosenthal
Rose Ann Skirha
Marion Sussman

Jane Barun
Ericka Rosenthal
Marie Anderson
Edward Boucher
Paul Nessman

Ophelia Holmes Thomas
Theodis Brown
Brown

Patricia Upchurch
Coletha Gadsden

Jeanne H. Chaney

Marcella Gillie
Rochelle Lee

Dr. Kenneth R. Miller

Dr. Cynthia Wnek
Mary T. Griffin

Rita Pedone

Nancy Apke
Ruth McDowell Williams

Ronald G. Pastryk
Marianne Flanagan
Herbert E. Telfors
Susan Ramirez
Anna M. Stork
Melvyn Cornelius
John Moscinski

Rubin Steinberg
Marita Hogan
Mary Lou Woods
Lorraine Gzesh
Sharonjoy Jackson
Anna M. Anthony
Kenneth Cink

Peter Miscinski
Peter J. Miscinski

James Foley
Carl Myrent
Dorothy Leonard

Christine Doran

David R. Layman
Judith L. Baker

The "Van" Group: Ida
Schenwar, Fran Pelly,
Naomi Cartwright, Terry
Sachsel, and Marilyn
Glazer

Maryjane Gray

Lillian Nach

Maryjane Gray

Delores Partekel
George Richter

June Kakacek
Martha Corr
Catherine Jasch
Delores Petty

Isabel H. Schechter
Marna Shapiro
Marjorie S. Carlson

William G. Paulick
Joyce King
June Waligura

John Demczyk

Vera Tomcik
David A. Layman
Patricia J. Marks
Mary Marnel
Rev. Dr. Chester Mitoraj

Retired Women Principals

Petra Harris
Virginia Lewis
Marita Hogan
Jeanne Junker
Arlene Hersh
Isaura McNelly
Patricia Quintiliani,
Dever School

Barbara Gordon
Angela Thennisch

Alice M. Gutenkauf

My husband Martin
Gutenkauf
Art Levin
Sharonjoy Jackson
Lourdes Afable and
Kitty Laboiteaux

Sonja Becvar
Lorraine Latham

Betsy Clayton
Vera Antimonik
Harrington

Rosemary Tirio
V.I. Vaughns

Joyce King
Lettie M. Bell
Mary E. Coleman
Colleen Murphy

Diane and Sandy Whiteley

Jeanette R. Schoer,
Mother and Retired
Teacher

SPECIAL DONATIONS TO

CHICAGO RETIRED TEACHERS AID FUND, INC

DONOR:

Anonymous
 Sally Nusinson
 Janice C. Keeley

 Margaret M. O'Brien

 Nancietta L. Stocking

 Veronica J. Meyer

 Lillian H. Lehman

 Grace S. Kelly
 John and Bonita Lyles
 Anonymous
 Marilyn Boeker
 Louise Cafasso

 Rita A. Gangi

OCCASION:

General Purposes
 General Purposes
 In Honor of All Retired
 CPS teachers
 In Honor of All Retired
 CPS teachers
 In Honor of All Retired
 CPS teachers
 In Honor of All Retired
 CPS teachers
 In Honor of All Retired
 CPS teachers
 General Purposes
 In Honor of Al Williams
 General Purposes
 General Purposes
 General Purposes
 In Honor of Patricia
 Quintiliani
 General Purposes

FALL LUNCHEON REMEMBERED. . . .



Past President May Hunter won a Barnes & Noble certificate.



Webmaster Roy Coleman urged members to use the RTAC Website, RTAC.org.



And here's to YOU, door prize winners at the October Luncheon. Aren't you glad you attended?

MEMORIAL DONATIONS TO

RETIRED TEACHERS ASSOCIATION OF CHICAGO

FOR THE GENERAL EXPENSE FUND

NOT TAX DEDUCTIBLE. IN AMOUNTS OF \$10 AND OVER

(FROM DECEMBER 15, 2010.)

DONOR:

Gordon Goldman
 Mary Ann Rehm

 John Keating
 Michael and Carol Lynn
 Pruchnicki

 Anthony F. Pekar
 Dan and Sue Remahl

IN MEMORY OF:

Joseph J. Tadelan
 Cynthia Wnek, Principal
 of Schubert School
 Roy Littner
 Arthur Cervinka
 Jim Coughlan
 Mal Gorden
 Patricia Denning Golden
 Lana J. Pekar
 Joe Tadelman

SPECIAL DONATIONS TO

RETIRED TEACHERS ASSOCIATION of CHICAGO

DONOR:

Mattie J. Brooks
 Sandra Rosen
 Anonymous

OCCASION:

General Purposes
 General Purposes
 General Purposes



SUPPORTING LOCAL LEGISLATORS



40th Ward Committeeman Patrick O'Connor, RTAC director Veronica Chemers, and RTAC members Vivian Szczupak (standing) and Lois Jennings enjoyed a benefit fashion show held at the Holiday Inn Chicago Northshore in Skokie Feb. 28. Food, fun and fashion were highlights of the day.

[Spring Luncheon Reservation form p 23.

RTAC DIRECTOR HONORED AT METRO REUNION

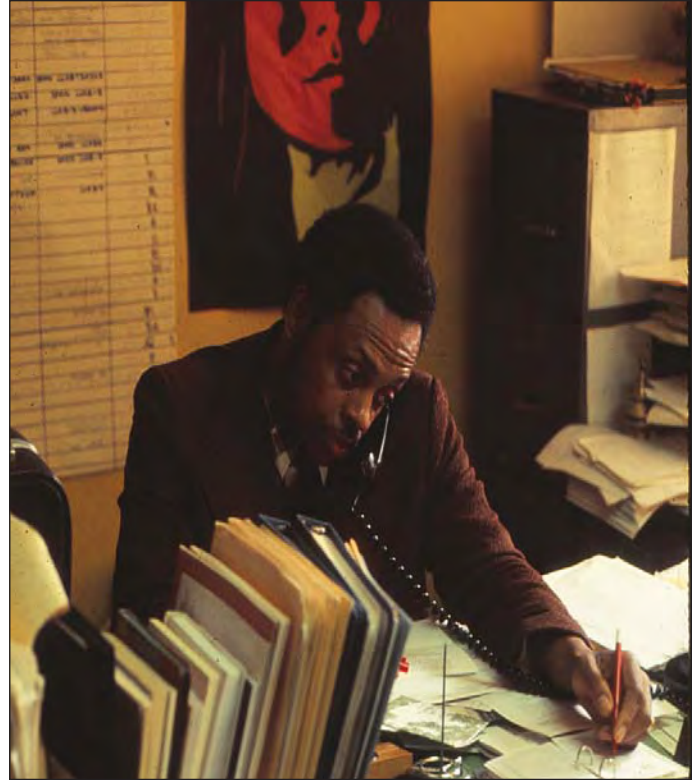
RTAC Director Nathaniel Blackman will be honored at the 40th anniversary reunion of the Chicago High School for Metropolitan Studies, familiarly known as Metro. The celebration is scheduled for June 26 at the Hyatt McCormick Place. Nate was the first principal of Chicago's first alternative high school, which opened in 1970. Nate's successor, Principal Nina Robinson, and Assistant Principal Lee Alo will also be honored.

An experimental "school without walls," Metro opened with five teachers and an enrollment of 150 students. Classes were held at various real-life locations throughout Chicago. Second City, Lincoln Park Zoo, and the now defunct Meigs Field were some of those locations. Grant Park was the home of the Metro sports program. Even the Playboy Club provided the venue for Metro writing classes. Initial headquarters of the school were located in the former RTAC building at 220 S. State St. They moved to 233 S. Dearborn across from the old Jones Commercial High School building, and finally ended at Crane Technical High School, according to Nate. "They moved all over," he said.

"We taught the students to be independent, to ask , 'Why?' when someone told them to do something," Nate said. He suggested that it was this very independence that made it difficult for the staid office community to accept the school. However, he was quick to add that there was not one incident of bad behavior that necessitated police intervention.

Many people came to see the operation of Metro High School. England's BBC ran a feature story on the revolutionary school. When Nate received a reprimand from the Board of Education, which didn't fully go along with the school's unusual approach to education, the late Mike Royko wrote a column about it and the late Walter Cronkite featured the story on his news broadcast, Nate said. "I traveled all over the world talking about Metro High School. Germany, the Philippines, Japan...."

Nate was principal of Walter Reed Elementary School when he was offered the job at Metro. "I had to go around and find five teachers," Nate said. He found it difficult to answer questions such as, "where is the school located?" and "what will I be teaching?" However, he was able to assemble an adventurous group of educators to participate in the experimental school.



RTAC Board Member Nataniel Blackman, the original principal of Metro High School, multitasking in 1971 long before the word was even invented.

[Photo courtesy Of Blythe Olshan-Findley]

"It was a fun thing," Nate said of his 16-year tenure at Metro. "It wasn't a school, it was a community," he added. "Everyone went by their first name, and everyone went to the staff meetings, even the students attended and gave their input. The students also taught some of the classes."

Metro Social Studies teacher Paula Baran said, "Nate was the best principal we ever had. He took a lot of flak from the Board of Education and protected the staff so we could do a lot of things....He encouraged people to try new things, even if they failed. Then he encouraged us to try again."

Nate left Metro in 1986 to become principal of the school in Cook County Jail, another challenging assignment. Blythe Olshan-Findley, another Metro teacher, remembers Nate as "amazing" and "the most personable person you could imagine." When Nate announced his departure, "every single person in the school lined up to say 'good-bye' and to talk to him. The tears were flowing." Blythe described Nate as a "leader who was never negative, never punitive....he left an impression. Without him, Metro could not have been."

FORMER PRINCIPAL, RTAC OFFICE STAFFER HONORED BY CHICAGO STATE

Visitors to the RTAC office might never suspect that the mild-mannered and very pleasant staff member Effie McHenry was once a high-powered CPS principal with three teaching and administrative certificates and numerous honors to her credit.

Effie was honored by her *alma mater*, Chicago State University, at their 8th Annual Alumni Awards last Oct. 30 when she received the Excellence In Education Award.

Effie's 47-year CPS career began when she joined the faculty at Wentworth School where she taught grades 3 through 8. Rising through the ranks, Effie became adjustment counselor, acting principal and assistant principal. Finally, she returned to Wentworth as principal in 1993. "All I ever wanted to be was a teacher," Effie said, and she added that she never planned to be an administrator. However, when the opportunity presented itself, she was happy to meet the challenge, she said.

Effie was honored as Teacher of the Year in 1970, Principal of the Year in 1995, and Principal of the Year (AIO) in 2006. The Salvation Army presented her with the "Doing the Most Good Award" in 2005.

Effie has worked in the RTAC office almost three years. Of her new job, Effie said, "Oh, it's great. Mr. B[ures] is one of the best people I could work for." She was working at RTAC when a Chicago State University official phoned to announce Effie's award.

She later learned that her name had been submitted by the father of one of her teachers. "I hired Elizabeth Ann Sample in 2001 because one of the kindergarten teachers retired. Her father, Dr. Steyen Sample, was president of the University of Southern California for 20 years. He said I should be recognized because I did so much for her [his daughter]," Effie said. She added that she has never even met Dr. Sample but only wrote letters and spoke over the phone with him.

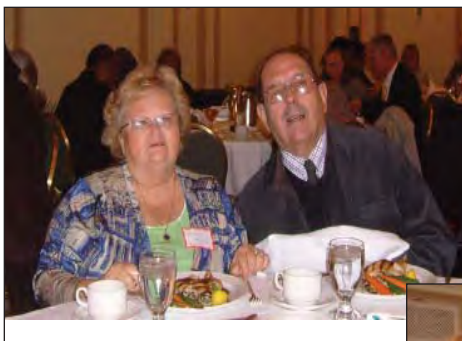


Effie McHenry manning her desk in the RTAC office

The mother of two sons and grandmother of three, Effie summed up her career when she said, "[I had] more good days than bad days. I enjoyed it. We teach what the neighborhood brings and they bring us the best they have."

With such a wonderful philosophy, it is no wonder that Effie is still exerting a powerful influence in the teaching field: she is a mentor of new principals for the Chicago Principals and Administrators Association.

CONGRATULATIONS, EFFIE MCHENRY!



Carol and Danny Buonamici about to enjoy the delicious fare last fall.

FOOD, FUN AND PRIZES AT THE RTAC LUNCHEON. WHY NOT JOIN US MAY 21?



Former music teachers Carole Pyant and Angela Lui raise their coffee cups instead of batons at the RTAC Fall Luncheon..

These lucky winners went home with certificates, adult refreshments and Attend the Spring Luncheon May 21
2010 SPRING LUNCHEON



hotel weekends, Barnes & Noble cash. You can be a winner too!
at the Palmer House Hilton!
RESERVATION FORM ON PAGE 23]

New Life Members

RTAC welcomes the following Life Members and applauds their commitment to lifetime membership in the only organization that is safeguarding our pension rights and benefits. Their membership makes us stronger and better able to make our voice heard.

Ethel Rae Boone
Dorothea B. Clark
Clarice J. Cogen
Margaret D. Cooley-Creamer
Josephine R. D;Angelo
Shirley M. Doerschner
Carol J. Eells-Guzik
Janet A. Elkins
Carolyn C. Ellis
Liliana Evers
Sylvia Frattaroli
Michael J. Frederick
Gloria Stanley Gibbs
Muriel J. Gibson
Carmella A. Gordon
Stella F. Green
Yvonne Gregwor
Lois M. Gueno
Dorothy Hawk

Philip A. Igoe
Dolores B. Johnson
Joan H. Johnson
Alice D. Jones
Alice M. Jones
Eugene R. Kaczmarek
Susan Lerner Key
Demetra Kirksey
Mitchell Kostro
Marlene Kurland
Danny T. Leverette
Anita Lipnitzky
Kenneth M. Lyle Sr.
Sally Marver
Jacquelin Salvatto McCord
Kathleen F. McLaughlin
Noble I. Pearce
Shannette E. Rooks
Donna Savitzsky

Rosemary T. Small
Carrie D. Smith
Robert I. Sneed
Holly Gronn Stephenson
Bernice D. Stevenson
Patricia A. Stewart
Lillian A. Stoller
Audrey V. Taffs
Geoffrey V. Thornton
Mimi Toney
Aida E. Torres
Callie B. Turner
Minnie Elease Tyree
Helen Marie Wallace
Patricia Walsh
Mary Lou Warfield
Lillian Washaington-Hudson
Eliza Williams
Aida F. Winfield

GOOD VISION IN A DOWNPOUR

Although it is not known just why it is so effective, just try this method when it rains heavily and you're out driving. This method was suggested by a Police friend who had experienced and confirmed it. It is useful, even driving at night.

Most motorists would turn on the HIGH or FASTEST SPEED of their windshield wipers during a heavy downpour, yet the visibility in front of the windshield is still bad.

In the event you face such a situation, just try your SUN GLASSES (any model will do) and miracle! Suddenly your visibility in front of your windshield is perfectly clear as if there were no rain.

Amazingly you still see the drops on the windshield but not the sheet of rain falling. Wearing sunglasses also works to eliminate the "blindness" from passing semi's spraying you or the "kickup" if you are following a semi or car in the rain. Try it yourself and share it with your friends.

Another good warning ...

A resident of Kilgore, Texas, was traveling between Gladewater and Kilgore. It was raining though not excessively when her car suddenly began to hydro-plane and literally flew through the air. She was not seriously injured but was very stunned at the sudden occurrence.

When she explained to the highway patrolman what had happened, he told her something that every driver should know : NEVER DRIVE IN THE RAIN WITH YOUR CRUISE CONTROL ON.

The highway patrolman told her that if the cruise control is on when your car begins to hydro-plane and your tires lose contact with the pavement your car will accelerate to a higher rate of speed making you take off like an airplane. NEVER USE THE CRUISE CONTROL WHEN THE PAVEMENT IS WET OR ICY. [Courtesy of Janice Skillen]

MISSING PERSONS BUREAU

Chicago Teachers College South Class of 1953 members Louise Cortillete, Mary and Sugar Cunnea, and Eleanor Demkovich, your classmate Zelma Cooper Anderson Orloff would love to get in touch with you when she returns to Chicago this summer. Please contact the News Bulletin editor at 773-725-1087 for Zelma's contact information.

DONATION FORM

**Retired Teachers Association of Chicago
20 East Jackson Blvd. Suite 1500
Chicago IL 60604-2235**

My enclosed check (no money orders please!) for \$_____ is to cover checked items below:

- Political Education Fund (not tax deductible; make check payable to RTAC COPE)
- Chicago Retired Teachers Aid Fund (Federal tax deductible; make check payable to C.R.T.A.F.)
- Retired Teachers Association of Chicago (not tax deductible; make check payable to R.T.A.C.)

The minimum donation is \$10 for each name listed.

(PLEASE PRINT) Donor_____

This donation is made (please check below):

- In memory of_____
- In honor of_____
- Happy birthday/anniversary to:_____
- Celebrating:_____
- On general principles.
- Anonymously; please do NOT publish my name.

OPTIONAL: Please notify the following that this donation has been made.

Name:_____

Address:_____

City:_____ State:_____ Zip:_____



CHANGE OF ADDRESS FORM

Please use this form to change your permanent address or call the RTAC Office (312-939-3327)

Name:_____

NEW Address_____ Apt._____

NEW City:_____ State_____ Zip:_____

NEW phone ()_____ - _____ Effective date (mm/dd/yy): ____/____/____

Email address:_____

If you live elsewhere for part of the year, please circle the issues JANUARY MAY SEPTEMBER

you would like to have delivered to your part-time adress:_____



FRIENDS GONE AHEAD

Requiescant in pace

Name	Date	Age	School	Retired	Service
Marie Anderson	1/20/10	67	Pope	1993	35
Anna (Fisher) Anthony	2/08/10	85	District 17	1989	29
Norris A. Ballantyne	2/19/10	83	Von Steuben	1990	22
Mary A. (Sepanski) Baraniak	12/28/09	87	Courtney	1993	38
Rose M. Barbarossa	2/04/10	90	Drummond	1991	31
Amelia Blache Barnes	1/02/10	93	Dumas	1979	15
Richard L. Bass	3/01/10	83	Phillips	1993	35
Roy Benton	12/5/05	76	Robeson	1990	31
Elizabeth J.(Purtell) Besse	3/23/10	92	Libby	1975	13(20)
Charmaine (Garrity) Biedess	1/1/10	67	Kennedy	2000	35
Bishop Charles	1/07/10	80	Hughes	1998	23
Estelle (Brodsky) Bober	1/05/10	88	Burke	1986	17
Ann L. Bond	12/09/09	84	McCorkle	1991	14
Richard Bradley	2/28/10	75	Holmes	1993	38
Marion (Schick) Bronson	12/06/09	74	Marquette	1997	14
James S. Brown	3/02/10	91	Central Office	1984	35
Leroy Brown	1/06/10	76	CVS	1999	18
Theresa R.(Knapp) Buckles	12/26/09	82	Jackson	1991	24
Jeanne (Mullooly) Carey	2/07/10	70	Central Office	1999	38
Jeanette (Cantrell) Carter	12/28/09	72	Roosevelt	1993	37
Elsie (Campbell) Cavens	1/19/10	82	Central Office	1993	29
Aleyne (Jones) Childred	1/13/10	84	Wright	1989	33
Arthur R. Clark	1/20/10	94	Schurz	1978	21
Ellen (Holden) Clark	11/21/09	82	May	1988	27
Colleen M. (Scott) Coleman	2/16/10	83	Cameron	1987	29
Thomas Colletta	1/12/10	92	Spry	1985	20
Margaret (Finn) Conlon	1/17/10	82	Robeson	1993	23
Dian A. Cooper	2/22/10	77	Warren	1994	39
Jacob M. Cooper	12/31/09	62	Shoop	2004	35
Diane (Burnette) D'Amico	1/10/10	83	Yates	1997	25
Floyd Daniels	1/12/10	80	Simeon	1996	26
Malvirse Dervin	12/22/09	73	Revere	1998	36
Donna L. Dietrick	2/09/10	75	Altgeld	2000	31
Paul Dombrowski	3/16/10	78	Clemente	1993	38
Nacoma Dunkins	1/10/10	78	Penn	1994	18
Cathelene Dunlap	1/06/10	74	King	2001	34
Cornelia Eash	1/28/10	87	Swift	1987	17
Anna (Kilgariff) Egan	2/09/10	92	Penn	1982	31
Mattie Elem	2/26/10	76	Yale	1998	20
Alice V, (Shedlock) Esterl	1/22/10	88	Saucedo	1987	21
Ina P. (McIntosh) Evans	3/11/10	90	Carver	1980	21
Margaret (Celestine) Evans	10/25/09	95	Pupil Service	1980	33
Holley (Hevenor) Fagan	3/17/10	88	Barton	1993	38
Lorraine(Furman)Finch-Feord	2/11/10	85	Black	1987	36

Name	Date	Age	School	Retired	Service
Johnnie M. (Simms) Forniss	2/05/10	77	Thorp	1998	22
Susan G. Frank	2/11/10	62	Gale	2004	34
Roberta B. (Katz) Fried	2/17/10	78	Lara	2001	26
Elaine (Michenfelder) Furth	2/04/10	78	Clara Barton	1993	36
Ann (Parker) Geldermann	2/24/10	93	Edgebrook	1976	36
Virginia (Gaines) Giles	2/05/10	96	Central Office	1981	33
Layah (Rosenberg) Golden	2/25/10	86	Onahan	1986	32
Nicholas M. Golemis	3/23/10	78	Schurz	1994	38
Isaura Gonzalez	2/24/10	66	Kanoon	2006	23(1)
Edith R. (Scheer) Goodman	10/05/08	95	Price	1974	34
Maryjane A. Gray	2/21/10	87	Hayt	1982	35
Joseph W. Green	2/04/10	72	Tilden	2000	36
Milton V. Green	2/24/10	75	Curie	1993	37
Arthur L. Greenwald	12/29/09	86	City College	1992	2
Mary T. Griffin	2/06/10	83	Foreman	1987	35
Carol Ann Griffy	12/22/09	59	Dett	2008	32
Zelma E. (Welker) Griffith	4/23/09	85	Gresham	1989	33
Ovene King Grimm	3/14/10	91	Marquette	1977	21
Ralph A. Hageman	2/10/10	85	Howe	1985	28
Juanita Hall	1/27/10	76	Rosenwald	2004	25
Mary (Carter) Hamilton	2/26/10	93	Woodson	1986	23
Naomi L. (Bogard) Hanson	3/05/10	95	Corkery	1973	28
Harriette (Bell) Harris	2/04/10	93	Pupil Service	1980	41
Hiroshi H. Hasegawa	1/26/10	91	Lawndale	1992	23
Mildred P. Hitt	1/27/10	80	Dulles	1993	38
Margaret J. (Shane) Hodges	3/03/10	76	Carver	1995	38
Mary (Barry) Holbrook	2/27/10	92	Blair	1986	30
Odessa A. (Miller) Howard	2/07/10	94	Gillispie	1979	30
Sarah E. (Powell) Hudson	1/06/10	89	McCosh	1983	33
Mattie L. (Pughsley) Hughes	2/09/10	88	Barton	1983	20
Carole A. Johnson	12/28/09	79	Central Office	1993	37
Clifford H. Johnson	1/25/10	81	Depriest	1989	33
Gloria D. (Hudson) Johnson	2/22/10	67	Dyett	1998	24
Jeanette (Wood) Jones	2/06/10	91	Drew	1975	20
Norbert L. Kane	2/04/10	79	Hubbard	2000	43
Bernadine (Rozanski) Kargol	3/26/10	73	Bridge	1993	34
Joyce E. (Jacobson) King	1/20/10	73	Lane Tech	1993	32
Dorothy A. (Neybert) Leonard	3/01/10	85	Mather	1982	34
Shirley (Engel) Levitt	1/13/10	84	Peirce	1986	32
Paul V. Lewis	2/06/10	85	Lane Tech	1993	33
Rudolph Macciocchi	2/16/10	85	Curie	1984	32
Lutisha Martin	12/02/09	79	Curtis	1993	25
Grotha McClain	3/25/10	78	Colman	1998	38
Gloria T. McCorkle	1/20/10	87	Hinton	1990	30
James Daniel McGlaston	1/21/10	73	Crane	1993	36
Martha J. (Raines) McLester	2/15/10	90	Schmid	1983	25

Name	Date	Age	School	Retired	Service
Eddie M. Milan	3/16/10	87	Frazier	1994	38
Frances (Brawner) Morris	1/20/10	71	Hyde Park	1994	38
Andres D. Mowatt	3/03/10	91	Lincoln Park	1994	28
Carl Myrent	2/26/10	89	Mather	1982	33
Patricia Jean Nelson	1/03/10	84	McPherson	1989	19(10)
Janet A. (Lake) Norquist	1/05/10	86	Carnegie	1987	14
Jean C. O'Donnell	2/26/10	79	Dulles	1996	33
Denis O'Dowd	3/29/10	87	Linne	1983	28
Elizabeth M. O'Leary	2/08/10	78	Clemente	1992	38
Esperanza J. Orellana	1/16/10	79	Calhoun	1995	23
Mary F. O'Shea	2/12/10	90	O'Toole	1985	37
Andrew M. Pickett	1/14/10	79	Aldridge	1993	12
George E. Pingle	3/22/10	87	Schurz	1986	25(3)
Albert Pratt	1/22/10	83	Manley	1997	38
Helene (Harvey) Prindes	2/28/10	86	Roosevelt	1987	33(2)
George R. Ricks	1/09/10	86	Central Office	1989	34
Gene I. Rimkus	3/08/10	72	Harper	1993	33
Mildred (Ross) Robin	12/29/09	86	Stockton	1985	22
Sheldon Rosen	1/06/10	82	Thorp	1992	37
Judith (Hiralso) Santiago	1/14/10	74	Ebinger	1993	34
Colleen (McKitrick) Sarazin	2/10/10	84	McNair	1990	23
Louis Schiff	2/10/10	91	Sullivan	1981	38
Jane A. (Flanagan) Schlee	1/23/10	68	Healy	2002	33
Mary (Kamber) Schroff	1/05/10	95	Lee	1981	36
Timothy A. Schultz	1/15/10	64	Mashall	2003	35
Bessie (Mott) Simmons	1/05/10	82	Lathrop	1994	36
Napoleon A. Small	12/31/09	75	Douglas	1995	37
Donna L. Schwarz	1/18/10	64	Farragut	2003	34
Dorothy J. (Oldham) Smith	2/23/10	84	Sheridan	1993	34
Beulah R. Stamps	3/23/10	90	Lyon	1982	21(2)
Florence (McDonnell) Stritch	3/12/10	88	Hammond	1987	21
Delphine C. Szulakiewicz	12/19/09	80	Avalon Park	1984	30
John J. Thompson	1/05/10	75	Foreman	1999	9
Joyce (Muldrow) Thompson	3/05/10	82	Aldridge	1984	22
Irene M. (Worrell) Tilford	1/14/10	84	Hyde Park	1983	26(6)
Robert Topel	12/23/09	82	Edwards	1993	36
Laurita (Ashmore) Towles	2/24/10	85	Miller CPC	1988	31
Bruce E. Troutman	3/10/10	77	Near North CC	1993	38
Patricia A. (Collins) Upchurch	1/28/10	69	Beethoven	1993	27
Gail (Silverweig) Vetzner	1/23/10	95	Rogers	1986	37
Frances (Bonnem) Wagner	3/01/10	100	Trumbull	1970	35
June J. Waligura	2/18/10	86	Monroe	1984	38
Dorothy (Ackerman)Walsh	1/11/10	82	Von Humboldt	1990	17
Cynthia A. (Rychlec) Wnek	1/22/10	69	Schubert	1997	27
Hildegarde (Shriber) Zeitlin	3/02/10	94	Reed	1978	17
Mildred (Nemoede) Zeitz	2/20/10	100	Jamieson	1975	37

STOP BASHING OUR SCHOOLS

By Ned F. McCray

RTAC Director and Former President

student respect of teachers has waned in recent years.

Schools are being attacked left and right. They are being manipulated tinkered with and basically misunderstood. The misunderstanding comes about because some people fail to understand that a school is no better or worse than the people in it. A school *is* people. The people are the students, teachers and parents interacting with each other. These three groups engage in the educational process. This process is neither rocket science nor a mystery.

Combining students who come to school prepared with parents who have instilled in them a desire for learning with teachers who motivate and inspire is a recipe for success. It is a simple recipe, but it works like a three-legged stool.

If one leg is out of balance the stool will wobble. The proper blending of student, parent and teacher is seen in schools where achievement levels are high. Where they are not, schools are identified as failing schools that may be designated for being reconstituted or even for being closed altogether. In many instances the entire teaching force is let go and students are shipped to new schools. These methods will achieve nothing more than instability because, even with a new teaching force or a new school building, the other two legs of the stool, parents and students, remain unchanged.

The student is the most important part of the educational process. A student who comes to school unprepared will have trouble catching up and may always lag behind. Does this mean this child cannot learn? Absolutely not. With good teaching, gains and progress can be made.

The parents who send their child to school unprepared are products of a society where many families have deteriorated, where babies are having babies and where poverty and unemployment abound.

In the meantime the schools are asked to rectify all of these social illnesses. The teacher is asked to work with a child who is behind and move him from one level to another. Our teachers for the most part do a magnificent job of working with all kinds of students with all kinds of problems under trying conditions where they are maligned if certain levels are not attained. And all of this in an environment where

It must be realized that all teachers are not the same. They differ in skill and capacity to teach and motivate. Those who lack these skills need to be weeded out.

This is where the principal comes in. He or she is the manager of this educational process who sets the pace and the tone for the students, parents and teachers to interact. In most situations the principal does not choose the students or parents. He or she does, however, play a decisive role in identifying and attracting good teachers to his or her school and in retaining them.

Is the situation in our schools hopeless? Of course not. We just have to be realistic and not expect our schools to solve all of the problems that have been thrust upon them by society.

What can we do to make our schools better?

1. Only educators should manage the educational process and not business people who have no experience as a teacher or school administrator.
2. Reestablish the old board of education procedure for certification of principals and teachers. Under the present system we are not getting the best and the brightest.
3. Provide more equitable funding . The schools where the students come prepared get more funding than the schools where they come unprepared. This makes the plight of these students worse.

4. Stop making teachers scapegoats for society's failures. Support them and identify the very best with more status and pay.

5. Stop using test scores to identify schools and everyone in them as failures. Instead, work to improve each school. Commend students, parents and teachers for laboring under difficult circumstances. It is surprising what good morale can do motivate people to do better.

[Ned L. McCray is the retired Principal of Simeon High School. nedmccray@aol.com]

VOLUNTEER OPPORTUNITIES

Many retired teachers find that working for a worthy cause as a volunteer is extremely satisfying. The following organizations are among those who have asked us for help in recruiting. The Retired Teachers Association of Chicago does not endorse any organization; potential volunteers must make their own decision.

Abraham Lincoln Center	Chicago Nr South	Hannah Katz	773-451-3360
Adler Planetarium	Chicago Central	Maria Christus	312-542-2411/
American Heart Association	Chicago	Traci Bruce	312-476-6643
Blind Service Association	Chicago Central	Theresa Togtman	312-236-0808
Brookfield Zoo	West	Regi Mezydlo	708-485-0263x366
Catholic Charities (Tutor)	Cook and Lake	Albert Curtis Jr.	312-655-7412/
Centro Loyola	Chicago North	Daniel Loftus	312-226-7887
Chicago HOPES(Homeless Support)	Chicago	Arifa Boyer	773-553-2242
Chicago Youth Centers	Chicago Central	Michelle Gauthier	312-762-5655
Christopher House (Tutoring)	Chicago North	Cortney DeArmound	773-472-1083x3067
Corazon a Corazon (Heart to Heart)	Chicago Southeast	Amanda Koss	773-221-0620
Council for Jewish Elderly	Chicago	Anne. L. Simon	773-508-10/64
DuPage Historical Museum	DuPage County	Mary Johnson	630-682-6746
Forest Preserve District	Western Suburbs	Chris Linnell	630-942-6169
Frank Lloyd Wright Preserv. Trust	Chicago S. or Oak Pk	Kent Bartram	708-848-1976
Gary Comer Youth Center	Chicago South	Reggie Tucker	773-358-4088
Glessner House Museum	Chicago Nr South	Clare Schaecher	312-326-1480
Howard Area Community Center	Chicago Rogers Pk	Kirsten Pomykala	773-262-6622x264
Ill. Parents Anonymous (Counseling)	Chicago	Melinda Crosby	312-649-7301
Ill. Volunteers of America	Northeastern Ill.	Peggy Schweiger	312-707-8707
Lincoln Park Zoo	Chicago Nr North	Ellen Izenson	312-742-212/4
Literacy Connection	Northwest Suburbs	Karen Oswald	847-742-6565
Madison School	Skokie	Hillary Schab	847-414-8920
McCormick Tribune Freedom Museum	Chicago	Danielle Estler	312-222-5963
Mercy Home for Boys and Girls	Chicago Central	J. Brown E. Dordek	312-738-7554
Mercy Housing Lakefront	Chicago	LeKeeta Charley	312-913-1065x112
Metropolitan Family Services	Chicago Midway Ctr.	Dee Speich	773-884-2267
Oakton Community College	DesPlaines, Skokie	Rita Stewart	847-635-1434
Peace Corps	Chicago Region		312-353-4990
PetCare Curriculum	Chicago	Julie Smith	773-784-5605
Polish Museum of America	Chicago Nr NW		773-384-3352
Prarie Avenue House Museum	Chicago Nr South	Michael Soet	312-326-1480
Recording for the Blind	Chicago & SW Suburbs	Joanne C. Ruxin	312-236-8715
Spring Valley Nature Center	Schaumburg	Susan Findling	847-985-210/0
Swedish American Museum	Chicago North	Tina Harris	773-728-811/1x28
TEC Tutoring	Chicago	Konora Maxwell	773-374-2363
The Learning Center	Chicaago Lawndale	Sr. M. Kavanaugh	773-277-3111
Travelers & Immigrants Aid	Chicago	Brian Harvey	312-629-4500x5011

The above list is only a part of the full list of volunteering opportunities available to RTAC members. For a full list visit [HTTP://RTAC.ORG](http://RTAC.ORG) and surf to "volunteers."

The "Other Opportunities" page on the RTAC website also lists requests for volunteers for specific events like the Chicago Marathon or election workers along with requests for information on the history of the Chicago Public Schools.



Are You at Risk for Periodontal Disease?



MetLife

Periodontal disease can be caused by bacteria that collect on teeth and in the space between the tooth and the gum. If left untreated, periodontal disease results in the destruction of the bone that supports the teeth. It is the major cause of tooth loss in adults.

The following questions may help you determine if you are at higher risk for periodontal disease:

| points |

Do you have diabetes that requires you to take insulin?	If YES, circle	20
Do you smoke more than 10 cigarettes a day?	If YES, circle	20
Do you have diabetes but are not required to take insulin?	If YES, circle	10
If you have been treated for periodontal disease, do you return to the dentist as often as recommended?	If NO, circle	10
Have you lost a tooth in the last three years due to periodontal disease?	If YES, circle	9
Do you have your teeth cleaned at least once a year by a dentist or a dental hygienist?	If NO, circle	7
Do you brush your teeth at least once a day?	If NO, circle	4
Do you clean between your teeth with dental floss or an interproximal brush at least once a day?	If NO, circle	4
Do your gums bleed when you brush or floss your teeth?	If YES, circle	4
Are you over 50 years old?	If YES, circle	4
Do your gums hurt when you brush or floss your teeth?	If YES, circle	3
Have you noticed your gums receding (shrinking)?	If YES, circle	3
Do sensitive teeth keep you from brushing as often as you'd like?	If YES, circle	2

Now, total up your points:

You should see your dentist and discuss your self-assessment. If your score is 15 points or more you may be at higher risk for developing periodontal disease. An effective way to help prevent periodontal disease is to brush and floss daily, to stop smoking, and to have regular professional cleanings and periodic evaluations by your dentist.

More information on periodontal disease is available from the American Academy of Periodontology at www.perio.org, the American Dental Association at www.ada.org, the National Institute of Dental and

Craniofacial Research at www.nidcr.nih.gov, or by writing MetLife Quality Initiatives Program, 501 US Highway 22, Bridgewater, New Jersey 08807 or dentalquality@MetLife.com.

Please be advised that the information contained in this guideline is intended for general knowledge only and is not a substitute for dental or medical advice for this or any other specific dental or medical condition, or other advice from dentists or doctors. This guideline was prepared by MetLife, and was developed with input from the MetLife Dental Advisory Council. Members of the Council consist of practicing and academic dentists.

Benefits for the If in Life™

0903-1086 1900028522(0609)
© 2009 METLIFE, INC. L0609041086(esp0611)
PEANUTS © United Feature Syndicate, Inc.

Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166
www.metlife.com



The Retired Teachers Association of Chicago
invites you to join RTAC Friends and Board Members
at the

84th Annual Spring Luncheon

Friday, May 21, 2010

11:45 AM until 2:30 PM

Doors will open no earlier than 11:45 AM



In The Wonderfully Renovated Palmer House Hilton

(You may enter the hotel from State, Wabash or Monroe Streets)

Parking is convenient at 55 East Monroe, the Grant Park North Garage at
Monroe and Michigan or on Adams between State and Wabash.

SPECIAL TOPIC: The Legislature "SOLD OUT" the Pension Fund!
You **MUST** attend this luncheon to get the **TRUTH** about the new **DEVASTATING**
pension legislation.

~*~SPECIAL GUESTS~*~

WALTER PILDITCH, MARY SHARON REILLY and JAMES F. WARD

Your **RTAC ENDORSED** Pension Board Trustees

GUESTS FROM THE PENSION FUND, PRINCIPALS' ASSOCIATION AND THE LEGISLATURE HAVE BEEN INVITED!

Many Door Prize winners will be called throughout the program.

✂✂✂✂----- Complete and cut here! Mail to RTAC today!----- ✂✂✂✂

Enclosed find: \$ ___ for ___ member tickets at \$45 each and

\$ ___ for ___ guest tickets at \$50 each

NO PRICE INCREASE SINCE 2008!!!

Although downtown hotel luncheon prices have gone up significantly,

RTAC still subsidizes a sizable portion of each ticket's price!

Member's name _____ Phone # _____

To assist in an RTAC survey, please tell us the year you retired: _____

Address _____

City _____ State _____ ZIP _____

PLEASE give RTAC your e-mail address: _____ @ _____

Paid Guests' names: _____

Make check payable to: Spring '10 Luncheon

Mail remittance **and a stamped self-addressed envelope** to:

Retired Teachers Association of Chicago

20 East Jackson Blvd. Suite 1500 Chicago, IL 60604-2235

For additional information call: 312-939-3327

Sorry, NO refunds for any reason. **FINAL DEADLINE: May 12th**

WE ARE UNABLE TO ACCOMODATE WALK-INS!

NOT A RTAC MEMBER AND STILL WANT THE SPECIAL LOWER RTAC MEMBER PRICE?

CALL 312 939 3327 TO JOIN TODAY!

Retired Teachers Association of Chicago
20 E. Jackson Blvd. - Suite 1500
Chicago, IL 60604-2235



**THIS IS YOUR
Spring '10 LUNCHEON
INVITATION**

Presorted
First Class Mail

Pack the Palmer House
and show the legislators
our POWER!

Save our Pensions!

The Retired Teachers Association of Chicago



Protecting Your Pension - Enhancing Your Life ... Since 1926!

COME LISTEN AND LEARN HOW THE ILLINOIS
GENERAL ASSEMBLY AND THE GOVERNOR
"SOLD OUT" OUR PENSION FUND!

THIS IS A CRISIS! YOU MUST ATTEND!



MAIL YOUR RESERVATIONS TODAY!

Great door prizes to be given away!

PROTECT YOUR PENSION AND HEALTH CARE REBATE!

COME TO OUR LUNCHEON ON MAY 21st!

BRING YOUR FRIENDS AND COLLEAGUES!

LET'S PACK THE HOUSE AND

SHOW THEM OUR STRENGTH!