

NEWS BULLETIN

RETIRED TEACHERS ASSOCIATION OF CHICAGO

Since 1926

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MAY 2011

NO. 2

THE PRESIDENT'S MESSAGE

By Steven A. Kailes

Since 1926 RTAC has been the only organization devoted exclusively to the protection of the pensions and health insurance for Chicago Public School Teachers and Administrators—to which WE are the ones who made the contributions.

We are under attack from many in the Illinois government who for years underfunded the Chicago Teachers Pension Fund (CTPF) because, they say, that now it would be too expensive to pay back the money that they should have been paying all along. RTAC's Board of Directors is concerned with a more effective, immediate and direct means of communication with those legislators.

I have just returned from the National Retired Teachers Association Advocacy Training Conference. The classes I attended stressed the preparation, preservation and strategies involved and necessary for a successful legislative meeting. The Board feels that different and innovative approaches must be made to reach these leaders. At the same time, RTAC must continue to utilize our experienced and talented human resources.

Our Webmaster, Roy Coleman, will be establishing new methods of access to contact our respective legislators to relate our concerns.



Steven A. Kailes

Legislative Chairman Jim Ward, who for many years was Executive Director of CTPF, is one of the most knowledgeable persons relative to the present and latest laws affecting us. He recently left his home at 4:30 a.m. and drove to Springfield arriving at 8:30 a.m. to testify before a legislative committee debating matters regarding teachers pensions. He also made some personal contacts.

Sherye Garmony-Miller, a legislative committee member, is constantly and instantaneously in communication with those concerned for their immediate response and action, while Vaughn J. Barber, immediate Past President, is an invaluable and distinguished representative for our Association.

Ethel Philpott, a respected former Past President, is constantly sharing with us her experience, insight and wisdom.

As a whole, the Board of Directors is in the process of demonstrating and stressing to our lawmakers the influence RTAC has in representing 23,000 active and concerned voters and their families.

In summation, RTAC is award of its responsibility and is acting upon it.

**PROTECTING OUR
PENSION PAGE 4**

**SATELLITE PHOTOS
PAGES 20-22**

**SPRING LUNCHEON
INVITATION PAGE 23**

**RETIRED TEACHERS ASSOCIATION
OF CHICAGO**

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Spring Luncheon May 25

Sign up NOW! See page 23

The **News Bulletin** 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. **May 15 is the deadline for the next issue .**

EXECUTIVE DIRECTOR'S MESSAGE

By Bob Bures

The weather is changing...but not enough nor fast enough for me!

I didn't have a message in our last edition as a sort of test to see if anyone missed me. Only a few wrote me an e-mail at buress@rtac.org asking where it was. I'll see if anyone reads my thoughts this time around. Remember it's: **buress@rtac.org**.

Our Spring Luncheon is coming up soon. Wednesday, May 25th, at our new location, the stately Conrad Hilton at 720 S. Michigan Ave. The Grand Ballroom is just inside the main entrance.

Parking is easy: it's connected to the hotel at the northwest corner. Self-parking is \$15. An elevator allows you to alight right at an entrance to the hotel.



Robert F. Bures

Let's pack the house and show Springfield our power. Don't let them pull the wool over your eyes and fool you that all is well! They are looking at current annuitants' pensions and they are salivating! Make your reservation now! (See page 23) Our prices have stayed the same since 2008!

Politics as usual are the watchwords of the day. Regardless of the politicians' words, they are all watching what we do, how we act, if we're "asleep at the wheel" or not caring!

At our Fall Luncheon last October we had 1,000+ annuitants attend! We impressed them. I received several notes from legislators saying they were favorably moved. That's why we moved to the larger Conrad Hilton Hotel where the Grand Ballroom holds more, and we must fill it! Do it for yourself and your fellow annuitants! **Let's save our pension!**

CALL FOR MEMBERS INTERESTED IN BECOMING AN RTAC BOARD DIRECTOR

Any RTAC member in good standing may submit their name to be considered for Board membership. RTAC anticipates that one or more vacancies might occur for the 2012-2013 term. The election of Board Members will take place in October 2011.

The RTAC Board of Directors is a working group that is made up of committees that meet regularly and meet as the Board once a month--generally on the first Wednesday of the month.

If you have any questions about such service, or if you wish to receive an application and an interview, please write or call **Bob Bures**, Executive Director, at 312-939-3327.

Thank you for your interest in assisting RTAC!

Your Board of Directors

ATTENTION JUAREZ TEACHERS

If you taught at Benito Juarez High School between 1977 and 1981, you are cordially invited to attend the 30th Reunion of the Class of 1981. The celebration will take place at the Landmark, 6800 W, Archer Ave., Chicago, July 16 at 7 p.m. For more information, contact Rosalinda Cantu, 312-243-2207.

WEBSITE REPORT

By Webmaster Roy Coleman

Everyone should keep an eye on the "Pending Bills" page of the RTAC.ORG website. Legislation which may affect our pensions will be posted as soon as the information is received. Contact information for all of the legislators is posted, both alphabetically and by district. If you do not know your district, there is a link to Project Vote Smart where you can enter your nine digit zip code and get that information.



Roy Coleman

In addition to the 'Pending Bills' page, events of interest to retired teachers are posted on the 'Events and Activities' page. There is also an extensive list of organizations that are looking for volunteer help on the 'Volunteer' page - a partial list is included elsewhere in this bulletin. There is also a limited number of employment opportunities posted on the 'Jobs' page.

JOIN THE RTAC ALERT

First of all we would like to thank the overwhelming number of members who have joined the RTAC ALERT NETWORK. Secondly, please be assured that we will not in any way share your e-mail address with anyone. Finally, as much as possible, all alerts will be sent as either plain text or PDF so you do not need anything except your e-mail program and/or the Adobe reader to open and read them.

Due to the large number of people that signed up, we have changed to a GoogleGroup e-mail address of RTAC.ALERT. A GoogleGroup account

will allow us to send alerts to more people at the same time without RTAC being flagged as a spammer. GoogleGroups also requires that you accept our invitation to join thus giving you the choice of whether or not you want our alerts.

If you have not already joined the ALERT NETWORK, please send an e-mail to 'webmaster@rtac.org' giving us your name and zip code. This information is used to ensure that you are a member as RTAC is providing the funding for the operation and maintenance of the ALERT NETWORK.

TAXING/REDUCING OUR PENSIONS

There has been much publicity and press concerning the possibility of taxing or reducing our pensions lately. Legal opinions seem to be split on both sides of the taxing issue.

Would taxing our pensions be considered a reduction? Would it be possible to only tax those people receiving large (over \$100,000) pensions? This is probably unconstitutional as the income tax is defined as a flat rate for everyone, i.e., ALL retirees must be taxed the same rate.

Can the 3% Automatic Annual Increase be cut? Probably yes. Can the medical reimbursement be cut? Probably yes. It is much clearer that Illinois cannot reduce our current pensions through other legislation.

Visit Your Legislators

In talking to one of the legislative office managers it was mentioned that a personal visit by a constituent carries as much weight as 50+ e-mails or phone messages. A personal letter carries as much weight as 20+ form letters. PLEASE express your opinion to your state legislators.

Mr. Ward testifies in Springfield

Go to CTPF.org to see the latest e-lert regarding the hearing March 30 on cuts to CTPF funding. I shall be in Springfield to testify for RTAC in opposition to amendment to HB 3639 cutting our state appropriation to \$10 million and supporting HB 1544 for 20% of the downstate system's \$2 BILLION APPROPRIATION.

PENSION NOTES

JAMES F. WARD

WE MUST COMBAT BAD PRESS

If you have read the Chicago *Tribune* lately you know we are losing an important public relations race. “Bad Teacher Syndrome” is being used to explain every social problem on the horizon and now they are threatening our benefits, our contracts, and our lifetime security. We need some rebuttals. Here are some:

- Teachers are essential to democratic society. Teacher pension laws are part of the contract of employment as stated in the Illinois Compiled Statutes.

Sec. 17 130(c) of 40ILCS 5 states that “All persons employed as teachers shall, by such employment, accept the provisions of this Article and of Sections 34 83 to 34 85b, inclusive, of ‘The School Code,’ approved March 18, 1961, as amended, and thereupon become contributors to the Fund in accordance with the terms thereof. The provisions of this Article and of those Sections shall become a part of the contract of employment.”

- Teachers pensions are deferred compensation. Newt Gingrich suggests that states and cities should be allowed to go bankrupt to avoid contractual obligations. Does that mean the already-earned deferred compensation would not be paid? That a public worker like a teacher would accept the statutory promises made over a lifetime and then have the bankruptcy court renege on his/her pension? Who would espouse such an outrage?

- Writers of our pension law survived the Great Depression and made very strong financing laws for our pension in the ‘40s, ‘50s, and ‘60s. These included a local tax that increased when teacher contributions to the Pension Fund increased. The law was reduced. Then it was repealed.

- There was a law that said if the Pension Fund received less in public money than it received in teacher taxes contributions, the CPS must in the following year add the shortfall to its regular budget and pay it to the Pension Fund. That was repealed.



James F. Ward

- There was a law that said the Chicago Teachers Pension Fund would receive state appropriations in the same ratio as state education funds for Chicago were in proportion to all state aid to other school districts. This was usually about 33% of what the TRS (Teachers Retirement System of Illinois) received. That was repealed.

- What replaced all of this in 1995 was a law that scientifically calculated the liabilities and funding requirements for the Pension Fund as determined by the Fund’s actuary. Then the CPS had to pay the Pension Fund enough money in equal installments for assets to be 90% of liabilities by 2045.

- In 1997 the Pension Fund had money about equal (in 1997 dollars) to pay the obligations it owed to working teachers and beneficiaries. It was THEN nearly 100% funded.

In 2010 when assets were about 75% of liabilities the CPS lobbied Springfield and had their required contributions reduced by \$1.2 billion for the next three years. They also reduced benefits for new teachers and extended the date of 90% funding to 2059. Some discouraging projections show that if the CPS continues such actions the Pension Fund could be insolvent by 2023. This should be most alarming for working teachers.

What can we do? Join the debate now forming in a public relations battle with the Chicago *Tribune* and other popular opinion makers who report that teachers are over-paid and over-pensioned and don’t deserve what we were contractually promised for the last four decades.

You and every member of RTAC and the CTU and every beneficiary of the Pension Fund must be part of our public relations phalanx to refute the spurious arguments that teachers are now a “privileged class” who came in the night and stole our benefits. We did not. We played by the rules and obeyed the law. The law was part of our teacher’s contract.

Continued on page 6

PENSION NOTES

WALTER PILDITCH

THE OVERALL ECONOMY

While our outlook was uncertain at the end of 2010, there is now an obvious upward trend in the figures showing the economy grew at an annualized rate of 3.2% and other signs including rising customer spending, higher confidence levels and a very strong equity market. This information was drafted by Mercer Investments, our outgoing consultants for our total fund except our real estate investments.



Walter Pilditch

Additional details include a rising consumer price index of 3.5% (last quarter), increased production capacity to a level of 75.3% and a constant increase in oil prices up to eighty and ninety dollars per barrel. World events often drive these figures even when the oil reserves in question provide very little for the U.S. market.

In terms of markets, they can be described with a positive performance with double digit gains. Energy stocks were the strongest in the quarter's improvement along with materials and REITs. While large cap stocks lagged, small cap stocks led in improvement during the past three months. Among the companies performing the best include: financials, industrials, and information technology topping the list for improvement. Other types of investments that improved included international equity, emerging markets and growth stocks. In the fixed income arena, concerns about municipal

bonds slowed growth and this can be traced to dominant issues, in particular by the states of Illinois and California as well as questions on the Build America bonds program.

CHICAGO TEACHERS PENSION FUND

A milestone was realized as our total fund value reached 10.0 billion dollars during January 2011. This was a rise of \$600 million in three months. Net of fees, the rise for the last quarter was 7.2% and compared to other public funds we are out-performing the representative index by ten basis points. Somewhat lower results were noted by fixed income, real estate and REITs, while good performance was measured in equity, infrastructure and hedge fund segments. Our international investments showed that MFS and Morgan Stanley showed positive results while Taplin, Canida, Habacht, and Western out-performed their benchmarks. In terms of infrastructure J.P. Morgan was the only fund showing positive results. A study of hedge fund results for the quarter indicated K2 Advisors and Mesirow had gains of 3.6% and 2.4% respectively. Ending this report and as of this writing, the Dow Jones Industrial Average has reached a level of 12,000 and has stayed there for over two weeks. This indicates there is a good chance of improvement in the markets in the months to come. Enjoy the spring!

James Ward Continued from page 5

LET'S GET MOVING!

Please write letters to your community newspapers as well as the *Tribune* and *Sun-Times*. Send your letter to *Time*, *Newsweek*, and the *Washington Post*. We need the thousands of heartwarming stories of how a teacher has inspired, guided, shaped, and, yes, saved a young life. We have to toot our own horns!

At the RTAC Board of Directors meeting of February 9, a motion was passed creating a new *ad-hoc* Committee on Public Relations. As chairman of that committee I ask for input from all members and beneficiaries of the CTPF. Send your thoughts and stories to James F. Ward at urokward@yahoo.com or to Bob Bures at Office@RTAC.org.

DON'T MISS THE
Spring Luncheon May 25
Sign up NOW! See page 23



PENSION NOTES

MARY SHARON REILLY

BEWARE! TAKE ACTION!

At the time of this writing, there is much uncertainty regarding pensions in the General Assembly. One certainty, public pensions are under attack. In the spring session the legislature reduced the benefits for new employees. In the current session, Speaker Madigan has indicated he would change the future benefits of active employees. Can retiree benefits be far behind? Constitutionally guaranteed pension benefits? **BEWARE! TAKE ACTION!**



Mary Sharon
Reilly

\$100 million. In the last issue of the *News Bulletin* there were other items on the agenda that will be considered. However, these two items are getting some attention at this time. **BEWARE! TAKE ACTION!**

As always, you can assist in the process by being known to your legislators at all times.

In this way when an issue comes up they will recognize you and respond positively to you as their constituent. Be constantly vigilant for issues that emerge. The most current information can be found on the websites of related organizations:

**RETIRED TEACHERS ASSOCIATION
OF CHICAGO www.rtac.org**

**CHICAGO TEACHERS' PENSION FUND
www.ctpf.org**

Taxing of all pensions also appears to be on the agenda of the legislators. It has not been determined at which income level the tax would be levied. **BEWARE! TAKE ACTION!** There are issues of importance to all members of the Chicago Teachers Pension Fund. 1) That CTPF (17% of Illinois teachers) would receive an amount equal to 20% of what the state appropriates to TRS (Downstate Pension System). 2) To increase the maximum total payment for health insurance rebate to

Guest Editorial

STOP BLAMING TEACHERS

by Director Dick Tryba,

When I came home from the service, I completed my college education with the help of the GI Bill. After completing three months of practice teaching at Kelly High School in Chicago, I took a two-day test to qualify for an Illinois State Teacher Certificate; after passing the test I had interviews with six Chicago principals. I was told to complete two graduate courses in American Literature and assigned to Kelly High School on an English Certificate.

I had six classes: five English classes, one history class (off certificate), a home room, and a study hall. I was on probation for three years and had class visitations from the principal, the district superintendent and North Central accrediting agency. Judged "excellent" all three years, my assignment was made permanent.

My salary was \$2,800 per year with NO health benefits or sick days, but the Chicago Teachers Union changed that in a few years. I attended graduate

school and worked as an editor for Globe Publishing to supplement my income. The mantra of teachers was: the salary is not the best, but you do receive a good pension.

Forty years later the pension is adequate, but envied by politicians who failed to meet their fair and lawful obligations to fund the public or employer portion of teachers' pensions.

Today they choose to take "pension holidays" and further postpone financing the pensions they passed into law and made mandatory for teachers. From every teacher's paycheck between 8% and 9% went into the pension fund, but it was not matched by city or state contributions every year.

Now the teachers are blamed for the financial straits of the city and state while the politicians who chose not to meet their obligations pose as righteous and are not held accountable.

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

(FROM DECEMBER 10, 2010 TO MARCH 16, 2011
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Robert M. Lamont	General Purpose	Mary Schulatz	General Purpose
Lorraine M. Camper	General Purpose	Elizabeth T. Smith	General Purpose
Roger & Kay Koenig	In honor of retired teachers and staff of Kinzie/Kennedy	MEMORIAL DONATIONS TO RETIRED TEACHERS ASSOCIATION of CHICAGO FOR THE GENERAL EXPENSE FUND NOT TAX DEDUCTIBLE. In amounts of \$10 and over <u>FROM DECEMBER 10, 2010 TO MARCH 16, 2011</u>	
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Arlene R. Crandall	Happy Birthday Edward Bierla Barbara Jarrow Sherrie Brown	Mary and George May Bridget Bujalski	Margaret Warshawsky Sharon Daly



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: _____ Email address: _____

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 voices heard.

Celeste L. Allen
 Nellie Balach
 Carolyn R. Baskin
 Suzanne Belz
 Mary Kay Boyd
 Maurice J. Broderick
 Patricia E. Bush
 Madie Cannamore
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 Carol Widegren
 Ruth Zander
 Alice C. Zimmerman

MEMBERSHIP APPLICATION

Mail to: RETIRED TEACHERS ASSOCIATION of CHICAGO
 20 East Jackson Blvd. Suite 1500
 Chicago, IL 60604-2235

Enclosed is my check or money order (payable to RTAC for \$ _____)

- RENEW MY ANNUAL MEMBERSHIP (January 1 - December 31)\$30.00
- ENROLL ME AS A NEW MEMBER\$30.00
- ENROLL ME AS A LIFE MEMBER \$200.00
- Lifetime membership at age 85 or over.....FREE

Name _____ Address _____

City _____ State _____ ZIP _____

Date of Birth _____ Phone_(_____) _____

Retired In Year _____ Position _____ School _____

Social Security Number __xxx-xx-_____(Only need last 4 digits)

(For verification purposes - your confidentiality is assured.)

Non-CPS E-mail address _____



THANKS FOR YOUR SUPPORT

PASS IT ON!



HERE'S THE WAY IT SHOULD BE

Let's put the seniors in jail and the criminals in nursing homes. This would correct two things in one motion:

Seniors would have access to showers, hobbies and walks. They would receive unlimited free prescriptions, dental and medical treatment, wheel chairs, etc.

They would receive money instead of having to pay it out. They would have constant video monitoring, so they would be helped instantly if they fell or needed assistance.

Bedding would be washed twice a week and all clothing would be ironed and returned to them. A guard would check on them every 20 minutes. All meals and snacks would be brought to them.

They would have family visits in a suite built for that purpose. They would have access to a library, weight/fitness room, spiritual counseling, a pool, education

and free admission to in-house concerts by nationally recognized entertainment artists.

There would be private, secure rooms provided for all with an outdoor exercise yard complete with gardens. Each senior would have a P.C., T.V., phone and radio in their room at no cost.

They would receive daily phone calls. There would be a board of directors to hear any complaints and the ACLU would fight for their rights and protection.

As for the criminals: They would receive cold food. They would be left alone and unsupervised. They would receive showers once a week. They would live in tiny rooms, for which they would have to pay \$5,000 per month. They would have no hope of ever getting out.

"Sounds like justice to me!"

[Courtesy of Director Art Keegan]

THE NEW 'SURVIVOR' SHOW

Have you heard about the next planned "Survivor" show? Three businessmen and three businesswomen will be dropped in an elementary school classroom for one school year. Each business person will be provided with a copy of his/her school district's curriculum and a class of 20-25 students.

Each class will have a minimum of five learning-disabled children, three with A.D.H.D., one gifted child, and two who speak limited English. Three students will be labeled with severe behavior problems.

Each business person must complete lesson plans at least three days in advance, with annotations for curriculum objectives and modify, organize, or create their materials accordingly. They will be required to teach students, handle misconduct, implement technology, document attendance, write referrals, correct homework, make bulletin boards, compute grades, complete report cards, document benchmarks, and arrange parent conferences.

In addition, they will conduct fire drills, tornado drills, and Code Red drills for shooting attacks each

month. They must attend workshops, faculty meetings, and curriculum development seminars. They must also tutor students who are behind. Each day they must incorporate reading, writing, math, science, and social studies into the program. They must maintain discipline and provide an educationally stimulating environment to motivate students at all times.

The business people will only have access to the public golf course on the weekends, but with their new salary, they will not be able to afford it. There will be no access to vendors who want to take them out to lunch, and lunch will be limited to thirty minutes, which is not counted as part of their work day.

The business people will be permitted to use a student restroom, as long as another survival candidate can supervise their class. The business people must continually advance their education, at their expense and on their own time.

The winner of this Season of Survivor will be allowed to return to their job.

[Courtesy of Dr. Frank Tavano]

FRIENDS GONE AHEAD

Requiescant in pace

Name	Date	Age	School	Retired	CPS Service
Ann E. (Geocaris) Allen	March 18, 2011	82	Kelvyn Park	1997	21
Gwendolyn Allen	February 22, 2011	59	Morgan Park	2009	35
Nancy (Patterson) Anderson	March 14, 2011	69	Douglas Acad.	2000	36
Jenny Andino	February 22, 2011	64	Lafayette	2007	34
Thelma (Betts) Audley	January 2, 2011	90	Goldblatt	1981	20
Britta (Yelder) Avinger	December 21, 2010	74	Corkery	2002	35
Daisy (Perry) Baptiste	January 2, 2011	85	Carnegie	2001	51
Marian E. Barber	February 15, 2011	74	Jackson	2003	17
Dorothy L. (Gooden) Barnes	December 1, 2010	65	Gompers	2003	35
Leland Baska	February 24, 2011	80	Farragut	1987	29(2)
Raymond M. Bauer	February 20, 2011	76	DuSable	1990	31
Hazel (Tollstam) Bauman	March 10, 2011	91	Lincoln	1991	43
Eunice Ruth Benoit	January 17, 2011	62	Robeson	2008	35
Ruth M. (Roulhac) Best	December 24, 2010	92	Brennan	1986	32
Loretta j. (Gore) Bland	January 2, 2011	79	Wadsworth	1997	38
Edward A. Bozek	February 20, 2011	77	Tilden	2000	39
Virginia D. (Carver) Brooks	February 21, 2011	91	Ellington	1982	10
Eva J. Brown	February 11, 2011	83	Kenwood	1993	33
Margie S. (Baker) Brown	February 13, 2011	71	Jordan	2002	37
Lorraine (Sommers) Bryar	February 21, 2011	100	Brennan	1969	30
James D. Burke	February 19, 2011	92	Sexton	1978	35
Grant Butler	February 16, 2011	74	Austin	1994	38
Willie Byrd	February 11, 2011	66	Washington	2002	35
Flora M. (Ingram) Carter	January 16, 2011	86	Ross	1995	39
Patricia (Crawford) Chambers	February 1, 2011	60	Lawndale	2009	37
Lucy J. (Taylor) Chandler	January 17, 2011	97	Harlan	1978	38
Dorothy E. Clark	March 20, 2011	90	Schurz	1993	26
John H. Clark	December 22, 2010	86	Marsh	1990	39
Joan M. Collins	January 3, 2011	78	Garvy	1993	36
Sarina R. (Varco) Commy	December 9, 2010	75	LaSalle Academy	2002	38
James K. Connelly	February 2, 2011	93	Lakeview	1980	27
Phyllis E. Conner	February 24, 2011	91	Lane Tech	1982	22
Maria V. (Cazares) Coronado	February 26, 2011	57	Sawyer	2011	29
Bruce Allen Crisler	December 12, 2010	60	C-W Educ. Gen	2007	35
Frances J. (Mason) Cross	December 25, 2010	83	Avondale	1986	31
Dorothy (Walker) Darien	December 16, 2010	74	Commons	1998	34
Louise (Gaines) Daugherty	March 7, 2011	94	Pupil Personnel	1978	40
Billie D. Delevitt	February 16, 2011	86	Coonley	1987	12
Bess Delich	December 3, 2010	91	Mt. Greenwood	1993	33
Olga E. (Pappas) Dogan	December 27, 2010	81	Crane	1993	30
Pilar (Manuel) Donato	December 25, 2010	92	Ravenswood	1994	19
Ruth M. (Hammer) Ekholm	February 14, 2011	90	Mather	1986	35
Diane E. (Misner) Elliott	December 27, 2010	73	Dawes	1993	39
Blanca F. Endara	January 12, 2011	97	Inter-American	1984	10
Joan (Meskill) Escoto	December 11, 2010	67	Rodriguez	2002	34
Josie E. (Tolbert) Eubanks	December 26, 2010	97	Phillips	1984	22
Barbara J. Farnandis	March 8, 2011	77	Whistler	2000	9
Donald E. Faust	January 2, 2011	96	Howland	1991	36
Gladys (Magly) Feely	January 18, 2011	99	Warren	1972	34
Elizabeth (Yospin) Feldman	February 21, 2011	97	Swift	1976	12

[Numbers in parentheses indicate service outside CPS.]

Name	Date	Age	School	Retired	CPS Service
Jack Feldman	March 10, 2011	72	Burbank	1999	34
Sally (Hervey) Foster	January 8, 2011	91	Hurley	1981	21
William R. French	December 10, 2010	86	Dunbar	1991	33
Edward S. Fudacz	January 24, 2011	72	Hyde Park	1997	34
Gwendolyn (Sorkin) Gertz	March 12, 2011	98	Murry	1982	31
Genevy (King) Gipson	February 8, 2011	80	Calhoun	1996	9
Janet L. Givens	January 5, 2011	67	Smith	2002	35
Raymond H. Goch	December 10, 2010	64	Wells	2003	35
Glenda Granee Gordon	February 10, 2011	63	Clemente	2006	34
Mary E. Graham	March 2, 2011	90	Neil	1986	38
Lo Raine (Guenther) Granhold	March 4, 2011	90	Haugan	1983	26
Singleton Green	March 11, 2011	79	Jefferson	2002	32
Mary Teresa (O'Hara) Grey	February 8, 2011	64	Spry	2009	31
Charlotte (Landi) Guidice	January 9, 2011	76	Belding	1997	39
Sarita (Gruenberg) Halpern	February 6, 2011	83	Field	1984	35
Sylvai D. Ham-Ying	January 21, 2011	79	Bowen	1990	21
Gene M. Handy	January 6, 2011	79	Hinton	1990	24(5)
Frank C. Harris	March 5, 2011	68	Colman	2004	18
Lois (Ellis) Harris	February 17, 2011	83	Gillespie	2005	52
Ruth (Larson) Haverly	December 6, 2010	86	Clissold	1984	35
Edwin Healy	December 10, 2010	86	Burns	1986	13
Phyllis Healy	January 7, 2011	90	Lincoln Park	1988	36
Estella S. (Banks) Heard	February 25, 2011	61	City-Wide Literacy	2007	34
David Helberg	March 22, 2011	86	Woodson South	1986	40
Helen (Schorow) Helfgott	March 21, 2011	87	Von Humboldt	1986	34
Esther L. (Randle) Hodges	December 26, 2010	83	Bond	1999	26
Gwen (Steele) Hoffpauir	December 2, 2010	91	Hibbard	1994	41
Alice F. Hopkins	December 10, 2010	87	Washington	1992	19
Philip Hoster	January 11, 2011	85	Bogan	1992	37
Dolores V. (Tiller) Howard	January 7, 2011	89	Lavizzo	1998	28
William J. Hurley	January 13, 2011	87	Senn	1995	14
Bernice (Mosby) Jackson	January 20, 2011	74	Wells	1998	35
Judith E. (Mitchell) Jackson	December 4, 2010	67	Rosenwald	2005	16
David P. Jankoski	March 11, 2011	69	Schurz	2010	46
Evelyn G. Johnson	December 26, 2010	85	Bryn Mawr	1988	32
Jeanette (Hylbak) Johnson	December 19, 2010	95	Health Services	1981	16(5)
Marva Johnson	February 4, 2011	75	Emmet	1998	28
Elbert L. Jones	March 27, 2011	77	Harlan	1993	38
William M. Jones	February 1, 2011	55	York	2002	35
Judith (Seifert) Kahan	February 12, 2011	76	O.A. Thorp	1999	36
Iris P. (Schaeffer) Kalsch	January 14, 2011	68	Hope Prep	2004	33
Anne F. Kanapack	January 30, 2011	79	Smith	2010	40
Svea E. Karlson	January 12, 2011	94	Peirce	1975	37
Mildred (Sims) Katz	December 31, 2010	90	Onahan	1987	25
Mary Alice Kavanagh	February 2, 2011	74	Chalmers	1993	38
Shirley A. (Carter) Kelso	January 1, 2011	74	Young	1994	38
Alida D. Klaud	December 7, 2010	68	John Hope	1999	35
Florence (Siegel) Krasnow	February 10, 2011	96	Goudy	1979	16
Margaret Krueger	March 12, 2011	95	Dever	1978	37
Janet A. Kusner	March 11, 2011	71	Waters	1997	35
Edward E. Kwasigroch	January 8, 2011	78	Hay	1993	38
Esther J. (Martin) Landis	February 8, 2011	95	City Colleges	1973	19
Evelyn (Townsend) Lane	February 3, 2011	98	Peterson	1983	20
Aurelia W. (Choate) Leggett	February 6, 2011	87	Senn	1993	30

[Numbers in parentheses indicate service outside CPS.]

Name	Date	Age	School	Retired	CPS Service
Lillian (Hartke) Lehman	January 25, 2011	77	Cluster 2	2006	21
Patricia (Limperis) Liston	January 13, 2011	87	Region 5	1997	39
Martha (Peterson) Logan	December 30, 2010	86	Buckingham	1991	28
May (Sweet) Lord	February 5, 2011	85	Dyett	1984	13(7)
Gloria L. (Forrest) Ludwig	January 21, 2011	84	Lenart	1991	23
Ernest O. Luedtke	February 14, 2011	78	Amundsen	1993	38
Janice M. (Wilder) Magidson	March 16, 2011	62	Turner-Drew	2005	22
Nora J. (Reed) Malloy	February 11, 2011	70	Frazier	2006	44
Erika (Kunzl) Marshall	February 13, 2011	75	Skinner	1993	36
Christine (Washington) Mason	December 25, 2010	74	Harlan	1991	28
Eugene Matthews	January 15, 2011	71	Crane	2007	42
Pearlie (Robinson) Matthews	January 9, 2011	66	Ericson	2007	16
Gertrude (Zepowitz) Maxwell	January 18, 2011	100	Lafayette	1973	16(6)
Robert T. McCabe	December 23, 2010	91	Tanner	1987	38
Leah E. McGregory	December 22, 2010	73	Byrd	1997	30
Lanore (Reynolds) McMillan	December 25, 2010	84	Metro	1987	22
Norma J. (Cooper) Meccia	January 9, 2011	81	Chalmers	1994	9
John L. Meggs	January 20, 2011	81	Howland	1986	32
James Melton	December 16, 2010	74	Foster Park	2000	16
Seymour S. Miller	January 11, 2011	87	Schurz	1991	41
Mable D. Mitchell	March 1, 2011	87	Dumas	1998	10
Ruth T. Miyagi	February 28, 2011	84	Creiger	1992	27
Ruth C. (Benson) Moore	December 5, 2010	73	Fulton	1994	36
Hallie (Downs) Murphy	December 7, 2010	74	Nansen	1994	27
Ruth E. Nicoli-Lippert	December 30, 2010	86	Reavis	1987	36
John C. O'Gorman	February 11, 2011	84	Clissold	1987	38
John P. Oklepek	February 25, 2011	87	Morgan Park	1988	39
Anderson E. Olaker	January 20, 2011	87	Calumet	1987	12
D. Sally (Carlson) Olsson	January 23, 2011	97	Amundsen	1979	11
Mary F. O'Malley	February 16, 2011	69	Armour	2003	27
Carolyn (Crystal) Osher	December 25, 2010	96	Palmer	1984	35
Athena (Massias) Palczak	March 12, 2011	94	Hughes	1984	16(10)
Ronald G. Pastryk	January 24, 2010	74	Linne	1993	36(1)
Joyce Peifer	December 28, 2010	84	Roosevelt	1991	29
Elizabeth (Payne) Penn	December 24, 2010	91	Wacker	1986	27
Naomi (Jackson) Petty	February 18, 2011	76	Foreman	2000	35
Neva Piepho	December 29, 2010	74	Donoghue	2000	40
Chester A. Pietroczyński	January 17, 2011	82	Orr	1984	21
Allegra Helene Podrovsky	December 17, 2010	58	Kelvyn Park	2009	34
Carol A. (Cooper) Porter	January 15, 2011	74	Spalding	2001	30
Marjorie A. (Metzger) Preston	March 17, 2011	75	Jenner	2001	11
Gloria P. Rahnert	February 16, 2011	76	Piccolo	1994	38
Elijah Randles	February 15, 2011	89	Sumner	1991	32
Mary F. (Cogger) Reinkall	December 11, 2010	70	Talcott	2001	34
Shirley (McCollum) Rider	December 28, 2011	77	Wheatley CPC	2002	45
John S. Riehle	December 16, 2010	63	Austin	2003	11
Solomon Rockove	February 22, 2011	92	Cameron	1993	37
Dorothy (Marley) Ronken	March 10, 2011	102	Pupil Personnel	1967	36
Jose N. Rosales-Salas	December 21, 2010	72	Marquette	2000	40
Dephane (Jensen) Rose	January 18, 2011	89	Bur. Med. School	1986	34(4)
Seymour Roth	February 25, 2011	82	Hilliard	1994	34
Bobby R. Ryan	March 6, 2011	78	Kennedy	1997	28
Florence (Kaminski) Ryzanca	March 17, 2011	91	Hurley	1978	23(4)
Cleophas (Bingham) Sanders	January 5, 2011	90	Beale	1983	30
Dottie (Elkins) Sawyer	December 14, 2010	84	Bethune	1992	24

[Numbers in parentheses indicate service outside CPS.]

Name	Date	Age	School	Retired	CPS Service
Pamela A. Scannell	January 21, 2011	74	Steinmetz	2000	39
Walter J. Schreiman	December 18, 2010	82	Taft	1993	38
Mary Schwickrath	February 4, 2010	87	Morgan Park	1985	30
Ann Angie Seretis	March 24, 2011	71	Lincoln Park	1999	36
Thomas Sieracki	December 24, 2010	76	Lindblom	1993	38
Louis Sigalos	February 9, 2011	90	Peabody	1982	39
Margaretha G. Smit	February 22, 2011	66	Robeson	2007	37
Helen M. Smith	March 24, 2011	95	Prussing	1976	33
Stanford Smith	February 27, 2011	87	Julian	1988	30
Marion B. Smithson	January 26, 2011	90	Dyett	1993	32
Robert R. Spies	December 19, 2010	88	Roosevelt	1981	35
Charles Stasek	September 24, 2010	81	City Colleges	1995	35
Elizabeth (Little) Stephens	January 23, 2011	83	Gillespie	1983	30
Alphonse Stokes	February 10, 2011	80	Pritzker	1993	19
Harriet (Augustus) Swanson	March 19, 2011	92	Julian	1990	24
Louis R. Swanson	December 21, 2010	89	Raster	1985	38
Raymond F. Swanson	December 29, 2010	87	Mt. Greenwood	1984	35
John D. Taylor	February 17, 2011	77	Funston	1989	13
Margaret (Wikel) Trehey	December 14, 2010	83	Bargon	1987	25
Dorothy (Hastings) Valeo	January 19, 2011	93	Taylor	1978	35
Ruth Verdun	December 13, 2010	92	Taylor	1979	39
Dorothy T. Walsh	December 2, 2010	84	District 7	1990	32
William H. Warren	January 12, 2011	82	Barton	1993	38
Richard D. Wenzlaff	March 16, 2011	89	City College	1989	11
Eunice C. Wickstrom	January 24, 2011	96	Education Center	1982	31(3
Josephine V. Wilke	March 6, 2011	84	Sutherland	1987	38)
Jerline A. Williams	January 11, 2011	73	Morse	2003	33
Eleanor M. (Koelle) Wiza	December 13, 2011	88	Hammond	1986	26
Lennie C. Woods	December 14, 2010	73	Cook County Jail	1993	39
Matilda Yoelin	February 18, 2011	100	Hammond	1976	11
Dorothy Youngquist	March 1, 2011	99	Sub	1975	10
Irving Zeller	December 13, 2010	91	Beilder	1984	33
Audrey (Ames) Zoloto	January 20, 2011	71	Lovett	2001	33



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 address: _____

NEW LAWS THAT MAY AFFECT YOU

by Anne Chestney Mudd
Attorney at Law and RTAC Law Line



I. Living Trusts and Tenants by the Entirety

Many married couples in Illinois hold title to their homestead property as “tenants by the entirety,” a form of ownership available to married couples. This form of ownership is similar to that of “joint tenancy with right of survivorship,” which is a form of ownership available to any persons. Although all characteristics of joint tenancy with right of survivorship also characterize tenants by the entirety, some differences between these two forms of ownership exist and are as follows:

- Holding title as tenants by the entirety is available only to married couples;
- Holding title as tenants by the entirety is available only for ownership of homestead property;
- Couples holding title as tenants by the entirety may not give away, sell or otherwise convey their respective shares of their property unless both partners agree.
- For couples who own their home as tenants by the entirety, creditors generally cannot force the sale of the home to satisfy a judgment entered against only one spouse; a judgment would need to be against both partners in order to attach to the property. This is particularly attractive to couples when one or both of the partners have occupations that put them in more danger of lawsuits.

For couples who engage in estate planning, there are estate benefits to putting their property into the partners’ living trusts, advantages that include, without limitation, avoidance of probate and minimizing estate taxes for married couples. Couples in the past have needed to choose between the benefits of ownership of homestead property individually as tenants by the entirety or the benefits of trust ownership.

Good news! As of January 1, 2011, the living trusts of married persons may hold title to homestead property as tenants by the entirety. Public Act 96-1145. A couple that owns their homestead property will have all the benefits of tenants by the entirety and some of the benefits of trust ownership, although not all such benefits. This new ownership opportunity will not be

automatic. The language on the deeds to convey property to properly accomplish this will need to be carefully drawn.

Anyone interested in knowing more about this may call the LawLine at 708-246-8739 or their own estate attorney.

II. New Estate Tax Laws

Estate taxes are taxes imposed on the assets held by persons at the time of their death. Estate taxes, along with inheritance taxes, are often referred to as “death taxes.” There are some new laws that are complicated, but it is a good idea for all of us to have some concept of what these laws are. This is a brief and simplified attempt to give an idea of what these laws accomplish. Certainly, this article is not an adequate alternative to seeking good, thorough legal and tax advice.

There is a difference between estate tax and inheritance tax.

- Estate tax is imposed upon the assets of the person who died before the assets are distributed according to wills, trusts, beneficiary designations or state laws on descent and distribution for intestate estates (those with no valid will). Estate taxes are imposed by the federal government and some state governments, including Illinois.

- Inheritance tax is imposed upon the recipient of assets inherited. Neither the federal government nor Illinois imposes inheritance tax, but some states do, including Indiana (although Indiana will be phasing this out).

Estate tax has been aimed at individuals with very high net worth. For most Americans, estate tax is not an issue. In fact, in 2010, there was no federal or Illinois estate tax at all, so it was not an issue for anyone. For 2011, an estate of \$5,000,000 or less is exempt from federal estate tax (The 2010 Tax Relief Act), and an estate of \$2,000,000 or less is exempt from Illinois estate tax (the Taxpayer Accountability

Continued on page 18

Continued from page 17

and Budget Stabilization Act of Illinois). Thus, if the estate of an Illinois resident is less than \$2,000,000, that individual does not have to worry about any estate tax. All persons, especially those with estates between \$2,000,000 and \$5,000,000, should consult their legal and tax advisors as to how best to plan for their estates under the new laws.

When the estate tax was first imposed, the government made a deal with the citizens. In exchange for the estate tax imposition, the IRS would honor a "step-up in basis," which would not affect the estate tax, but rather would advantageously affect individuals paying capital gains tax. A step-up in basis means that when a person inherits property, the tax basis of that property is the higher of the cost basis of the decedent for the property or the current fair market value of the property.

Prior to 2010 (but not in 2010), and again in 2011,

taxpayers have had the benefit of a step-up in basis for inherited property. In 2010, there was no step-up in basis. Why does this matter? When we sell an asset, we pay capital gains tax on the difference between the price we receive from the sale and the basis. The higher the basis, the lower the tax.

Good news! In 2011, an estate of a decedent has an option to choose between 2010 law or 2011 law. For most persons, 2011 law will be more advantageous. This is a decision that should be made very carefully after receiving advice from a knowledgeable tax advisor.

I cannot stress strongly enough how important it is to seek good advice regarding these issues. This article is not thorough enough to properly educate you as to these issues, but is intended to let you know these issues are out there for your consideration and discussion with your advisors.

2011 SPRING & SUMMER SCIENCE TEACHING POSITIONS

Spring Science Sleuths Instructor

Instructors needed to prepare for and facilitate hands-on science field trips for students grades K through 6. Instructors will provide inquiry-based garden experiences. Candidates must have a science background and enjoy working with children. Instructors needed from 8:30 am - 1:00 pm Monday through Friday, April to June 2011.

College First Instructor

An experienced science educator needed to develop curriculum and teach ecology/nature-based curriculum for upper high school students at the Chicago Botanic Garden. Candidate must be available 40 hours per week from June 20 to August 26. Three years' experience in formal or non-formal high-school science education is preferred.

Science First at Lake County Manager

The seasonal manager of the Science First of Lake County program will oversee a middle-school science program at the Lake County Forest Preserve site in North Chicago, but prior to the summer will be

based at the Chicago Botanic Garden. This position is responsible for student recruitment and program setup (February to late May for 15 to 20 hours per week) and then program logistics and daily site visits (June and July for 40 hours per week).

Science First Instructor

Instructors are needed to help deliver a hands-on summer science enrichment program at the Chicago Botanic Garden for student in grades 7 to 9. The instructor will design and deliver an informal science curriculum with emphasis on outdoor field investigations. Must be available through late August.

Science First at Lake County Assistant Instructor

Instructors are needed to aid in the delivery of a hands-on summer science program for students going into grades 7 through 9, which will take place at the College of Lake County campus, Grayslake, IL. Must be available June to July.

Send cover letter and resume to: Human Resources Department, Chicago Botanic Garden, 1000 Lake Cook Rd, Glencoe, IL 60022 or employment chicagobotanic.org; fax: 847- 835-4263

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.

A. C. E. S.	Chicago	Eric Werge	773-535-6922
AARP	Chicago	Loretta Hilsher	847-571-5514
Adler Planetarium	Chicago Central	Maria Christus	312-542-2411
AHS (Adult ESL and Literacy)	Chicago Northside	Robbin Kotajarvi	773-293-8139
American Heart Association	Chicago	Traci Bruce	312-476-6643
Anixter Center Literacy Program	Chicago North	Sara Kohl	773-929-8200x265
Blind Service Association	Chicago Central	Theresa Togtman	312-236-0808
Boys/Girls Clubs	Chicago	Desiree McIntosh	312-285-5009
Brookfield Zoo	Western Suburbs	Regi Mezydlo	708-485-0263x366
Cabrini Connection (Mentor Tutor)	Chicago Near North	Daniel Bassill	312-467-2889
Catholic Charities (Tutor)	Cook & Lake County	Albert Curtis Jr.	312-655-7412
Chicago Distance Classic	Chicago Central	Dani Chitwood	217-390-1163
Chicago HOPES (Homeless Support)	Chicago	Arifa Boyer	773-553-2242
Chicago Lights (Tutoring)	Chicago Central	Regina D. Grant	312-981-3560
Chicago Youth Centers	Chicago Central	Michelle Gauthier	312-762-5655
Christopher House (Literacy)	Chicago North	Cortney DeArmound	773-472-1083x3067
Council for Jewish Elderly	Chicago	Anne. L. Simon	773-508-1064
DuPage Historical Museum	DuPage County	Mary Johnson	630-682-6746
Evanston NorthWestern Healthcare	Evanston	Ronna Jacobson	847-570-2840
Frank Lloyd Wright Pres. Trust	Chicago/Oak Park	Kent Bartram	708-848-1976
FreshStart (GED Tutors)	Southwest Suburbs	Donna Thomas	708-205-1334
Gary Comer Youth Center	Chicago South	Reggie Tucker	773-358-4088
Ginkgo Organic Gardens	Chicago North		773-404-7114
Glessner House Museum	Chicago Near South	Clare Schaecher	312-326-1480
Graue Mill	DuPage County	Sandy Brubaker	630-920-9720
Guide for the Blind	Chicago Central	Kathy Austin	312-236-8569
Ill. Holocaust Museum & Ed. Center	Evanston	Hallie Rosen	847-491-0905x113
Ill. Parents Anonymous (Counseling)	Chicago	Melinda Crosby	312-649-7301
Ill. Volunteers of America	Northeastern Illinois	Peggy Schweiger	312-707-8707
International Visitors Center	Chicago	Lexy Sobel	312-254-1800x102
Jesse White Tumblers (tutors)	Chicago Central	Yvonne C. Jones	312-943-4846
Kohl Children's Museum	Glenview	Charlene Podolsky	847-256-6056
League of Women Voters	Chicago Central	Courtney Balok	312-939-5935
Lincoln Park Zoo	Chicago Near North	Ellen Izenson	312-742-2124
Literacy Volunteers of DuPage	DuPage County	Tana Tatnall	630-416-6699
Loyola Museum of Art	Chicago Near North	Ann Meehan	312-915-7604
McCormick Tribune Freedom Mus.	Chicago	Danielle Estler	312-222-5963

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 may also list requests for volunteers for specific events like the Chicago Marathon, election workers and docents for various museums along with occasional requests for information on the history of the Chicago Public Schools.



SATELLITE DOINGS

S.W. FLORIDA

By Rosemary McMahon



The Retired Teachers of S.W. Florida held their third annual luncheon at Creekside Restaurant in Estero, Fla., on March 2. We had a great crowd for lunch with 40 in attendance. RTAC Past President and current Director Walter Pilditch brought us up-to-date on the happenings on pension issues.

Alice Carney, one of the attendees mentioned

that she is one of the volunteers who each month sends birthday cards to retired teachers who have reached their 85th birthday.

All in all, everyone enjoyed a delicious lunch and great companionship. We look forward to meeting again next year. We have already secured the date of March 6, 2012, for our next gathering again at the Creekside Restaurant.

[Editor's Note: In addition to hosting the S.W. Florida Luncheon, Rosemary McMahon was kind enough to send "16 great photos" of the occasion. We are happy to print a few of them here and on the next pages. Thanks so much, Rosemary!]



Back: Bill Woodrow, Dick Ovington, Jan Simon, Chris Pesce, Ed O'Farrell, Walter Pilditch, Adolf Pohlis, Audrey Olsen, Gail Obie, Tom Connelly, Ann Connelly, John Bennett, Don Mulvihill, Joan Bennett, Cindy Hajduk, Alice Carney, Joyce Becker; Middle: Sue Malone, Rosemary McMahon, Leland White, Linda Pohlis, Al Blackman, Carole Dale, Sandra Schultz, Carmela Gilbertsen, Joanne Walsh, Ed Enright, Joan Enright, Therese Mulvihill; Front Row: John Reidy, Bill Vickers, Yvonne White, Jean Wise.

[Courtesy of Carmela Gilbertsen]



Ed O'Farrell Joyce Pilditch Walter Pilditch Carmela Gilbertsen



Seated: Jannette Simon, Al Blackman, Linda Pohlis, Adlof Pohlis; Back :Audrey Olsen, Mike Wrenn



Rosemary McMahon, Chris Pesce and Sue Malone



Back Table: John Reidy, Dolores Woodrow, Bill Woodrow, Ed O'Farrell, Joyce Pilditch, Walter Pilditch, Sue Malone; Seated Yvonne White and Leland White

[Photos on pages 21 and 22 courtesy of Rosemary McMahon]



SAN DIEGO

By Sam Dolnick

On Tuesday, April 12, the San Diego Satellite met for a luncheon/business meeting at the Olive Garden Restaurant in Carlsbad, California. This was the 25th anniversary of the founding of the Satellite, which was in April 1986. Louise Daugherty, recently deceased, was the driving force behind the establishment of the group. She, and my wife, Edith Dolnick, deceased in 1994, collaborated in writing up the By-laws. At that time the dues were \$5.00 per year. Now no dues are collected. At today's luncheon, Ellen Brachtl, Sam Dolnick, Ruth Harris, Sylvia Kayser, and Rose Schulman, original charter members at the first meeting, were present. Others present were Jack and Frances Blumenthal, Nancy Lewis, Carol Mooney, Barbara Perkins, Evalyn and Arthur Schiff, and John Wilson, for a total of 13 participants. At the first meeting there were 49 people present.

Copies of Louise Daugherty's obituary, which appeared in the *Chicago Tribune*, were distributed. Those who knew Louise remembered her fondly and with reverence.

Then the status of our pensions was discussed. Copies of a column by Eric Zorn, which appeared in the *Chicago Tribune* on March 30, 2011, were distributed as it was very positive in its treatment of the underfunding of the Chicago Teachers Pension Fund. He discussed the disparity in the funding the State placed in the State teachers' pension fund and in the Chicago teachers' pension fund. It was pointed

out that "...this year just 2 percent of the money the state invested in teacher pensions went to the separate fund earmarked for Chicago teachers. The other 98 percent went into the fund that covers suburban and downstate teachers." This despite that "about 14 percent of public school teachers in Illinois work for Chicago Public Schools." Unfortunately, on April 1, \, the Illinois legislature passed unanimously the Amendment to House Bill 3639 which allocates \$2.4 billion to the State teachers' fund and only \$10.5 million to the Chicago teachers' pension fund.

To add insult to injury, Chicago taxpayers pay a portion of their property taxes into the pension fund, but "suburban and downstate school districts are contributing less than one-sixth of one percent of their overall annual pension obligations. Chicago taxpayers' income tax helps to subsidize downstate and suburban pension funds. Talk about gross disparities.

The next luncheon/business meeting will be held at noon on Tuesday, Oct. 11 at the Olive Garden Restaurant on Carmel Mountain Road. We welcome any person(s) who drop in. If any of our colleagues in San Diego County are not receiving reservation notices, please contact Sam Dolnick at 5706 Baltimore Drive, Unit 348, La Mesa, CA 91942, 619-697-4854, samdolnick@juno.com to be added to the list.

With warmest regards to everyone!

Sam Dolnick



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