

# NEWS BULLETIN

RETIRED TEACHERS ASSOCIATION OF CHICAGO

*Since 1926*

VOL. LXVIII

APRIL 2012

NO. 2

## The 2011 Fall Luncheon....Where were you?



*Illinois Senate President  
John Cullerton was there.  
Guess who's coming June 5....*

**RTAC SPRING LUNCHEON**

**TUESDAY, JUNE 5, 2012**

**CONRAD HILTON HOTEL**

**LEGISLATIVE ACTION  
NEEDED NOW PAGE 3**

**FLORIDA SATELLITE  
PHOTOS PAGES 28, 29**

**JUNE 5 LUNCHEON  
INVITATION PAGE 31**

**RETIRED TEACHERS ASSOCIATION  
OF CHICAGO**

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**The RTAC 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](mailto:rtac_editor@comcast.net). Mail handwritten articles to the RTAC office. May 15, 2012, is the deadline for the next issue .**

# LEGISLATIVE ACTION NEEDED NOW

*By Roy Coleman*

In addition to HJRCA0005 (Amendment #5 – see page 3 of the WEB VERSION of the February RTAC *News Bulletin*) which is a Constitutional amendment that will require that the Chicago City Council approve ANY Chicago Teacher's Pension Fund (CTPF) 'pension benefit increase' by a three-fifths vote (30 of the 50 aldermen), there are several other legislative initiatives that you need to be aware of.

The Chicago Teacher's Pension Fund has five legislative initiatives of utmost importance to all of us. They are described in detail in Mary Sharon Reilly's Pension report later in this news bulletin (See pages 8-10).

They are 1) Eliminate the offset of State of Illinois revenue; 2) Increase the State of Illinois contributions to CTPF; 3) Increase FY 2013 CPS contributions to CTPF; 4) Increase the cap on retiree healthcare spending; 5) Redefine re-employment provision for retirees. PLEASE READ HER FULL REPORT and then contact your legislators and express your opinions about these provisions.

In addition to the five CTPF initiatives, RTAC has several other legislative issues you should be aware of:

**HB3827** sponsored by Representative Cross proposes to replace the current CTPF pension board with a seven member board, four of which will be appointed by the mayor, in effect giving the mayor full control of all of our pension money. We are AGAINST this proposal.

**HB5172** sponsored by Representative Colvin would add one more annuitant to the CTPF Board

of Directors. Since the number of annuitants is approaching the number of active teachers, an additional annuitant would provide equal representation. We are FOR this proposal.

**HB3398** sponsored by Representative Rita amends the CTPF Article of the Illinois Pension Code to provide that the Board of Education shall demand and direct the City Council to levy a tax of 0.1% annually and that those revenues be paid to the City Treasurer and held for the benefit of CTPF. We are FOR this proposal.

Some issues that have not been introduced as formally proposed bills are listed on the RTAC.ORG website in the 'Pending Bills' section. These include the elimination of the 3% cost of living increase and/or applying the 5% Illinois income tax to our pensions and/or eliminating our health insurance subsidy.

Be aware that, even though the deadline for submitting proposed legislation for this session has passed, anything may be added to an existing bill as an amendment. Many things can happen during the last several days of a legislative session. So please remain alert.

Probably the most dangerous time for our pension will be after the November election. Also, please be sure to read our Executive director's comments on the 'lame duck' legislature.

Elsewhere in this issue is an invitation to join the RTAC Alert Network e-mail. If you have e-mail and have not already joined, you should consider joining. Your e-mail address will never be shared and you will ONLY receive alerts in simple text or

**All these matters will be up for discussion at the Spring Luncheon, June 5, 2012 at the Conrad Hilton Hotel, 720 S. Michigan Ave. In addition to having a delicious luncheon and meeting former colleagues and friends, you will learn the most important things about YOUR INCOME for the rest of your life.**



**Can you really afford NOT to attend the RTAC Luncheon?  
Your invitation is on page 31 (back cover).**

# THE PRESIDENT'S MESSAGE

By Steven A. Kailes



Please take special note that RTAC's Board has voted to cease all affiliation with Association Member Benefits Advisors, LTD (AMBA) and all of their programs and vendors,

Those members who already have signed up for any policy through them will still have their policies honored.

Our Met Life dental program is not affected by this decision and is still in effect. If you have any questions please call our RTAC office at (312) 939-3327.

The new Nominations Committee has now been formed. At this time it is not known if there are any vacancies as a Director. However, any member who wishes to serve on the Board, is invited to fill out a form now for future consideration. Please call the office to have one mailed out. (312-939-3327)

Due to circumstances beyond our control the



Spring RTAC Luncheon has been rescheduled for TUESDAY, JUNE 5, 2012 Please make note of this change and inform any of your friends who may be planning to attend of this change. You will receive a separate mailing about this rescheduling.

Your invitation to the Luncheon is on the back cover. Please call up some friends and make a date (June 5) to attend the Luncheon together.

You will be updated on the current status of our pension and insurance subsidy, and learn how to contact your legislators to urge them to support teachers at this most treacherous time for the pension we worked so long and so hard for.

Enjoy a delicious luncheon prepared by the renowned Conrad Hilton chefs, park for only \$15 in the hotel, and win very nice prizes. It's definitely a "Win-Win"! Please show your support for RTAC, the only organization that has supported retired teachers since 1926.

## THE CHICAGO DEFENDER NAMES RTAC DIRECTOR 'MAN OF EXCELLENCE'

During his 35-year career as a social studies teacher, Hubert Jackson and his classes won many awards and competitions. His outstanding work in CPS high schools has been recognized by The Chicago Defender news paper.

Hubert's students won the city title seven out of nine years on the Heritage Bowl, and they won four years in a row on "Know Your Heritage" television show on WCIU. In 2001, three of his students went on to the state competition in the Chicago Metro History Fair.

Hubert was twice named Educator of the Year by Coca Cola, and he was also honored by Operation Push, the National Women of Achievement, and Sigma Gamma Rho Sorority.

Hubert taught at several schools including Wells, Corliss, Hyde Park and Brooks College Prep.



Congratulations, Hubert!

# EXECUTIVE DIRECTOR'S

*By Robert F. Bures*

It's been a few months, January 2012 to be exact, that I have written to you - our members - about important developments surrounding the issues that are important to RTAC and YOU!

The March 20 primary election is over! I'm probably as glad as you are that the robo-calling by candidates, the many flyers and postcards urging you to vote in a particular way and even visitors to your front porch are at an end ... until the November General Election. Democracy is certainly a messy thing. Kindly be reminded that the General Election is only some eight months away and it will start all over again.



As a reminder, the recent election provided us an opportunity to vote for (or against) State Senate and State Representative candidates. Some won ... some lost... but all stay in office until January 2013! It's a strange phenomenon but true!

All of us will have to continue to deal with many "lame ducks" in the General Assembly. Think about it ... why should they concern themselves or even show up to vote. That's the rules.

It is important to keep abreast of who's still run-

ning in November and double check on them as to their position on Chicago teacher pensions! WE cannot let our guard down and let others take up their causes to the detriment of ours! One of the easiest and most pleasant ways to keep up with the changing political scene is to attend our RTAC at the Conrad Hilton on Michigan!

We've kept the price at \$45 for members and \$50 for guests. Everyone always has a good time. It's a great crowd - about a thousand show up - and we'll have a blockbuster speaker again! Mark it down - post it on the fridge - everyone will get an invite soon! Check out your calendar! Mark June 5th! Come one, come all!

Please don't worry over the G-8 summit and the NATO conferences to be held in Chicago. These meetings will be over and any protesters will have gone on to other things!

We do not expect any issues confusing our luncheon. The hotel, the city and the police department have all been consulted and all agree our luncheon

Thanks!

***Bob Bures***

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## CONTACT YOUR STATE SENATOR TO STOP AMENDMENT #5

HJRCA0005 (Amendment #5) is a Constitutional amendment that will require that the Chicago City Council approve ANY CTPF 'pension benefit increase' by a three-fifths vote (30 of the 50 aldermen). Wording seems to be very ambiguous and open to interpretation, which will probably lead to considerable litigation.

This amendment may require the Chicago City Council to vote to allow our 3% automatic annual increase (since the Constitution trumps the provision in the pension law). This may also affect future retirees as it is unclear whether a salary increase provided through CTU and CPS contract negotiations (thus raising our potential pension benefits) falls

into the category of a 'pension benefit increase'.

This amendment will be a way for the Chicago City Council to control, i.e. reduce, pension costs for ALL public employees, including police and firefighters. It is expected to pass the House, so attention is being focused on the Senate. Visit, call, fax, email, snailmail your state senator. This amendment will change the Illinois Constitution FOREVER. Remember, it is only the 1970 Constitution that protects our pension; this amendment opens the door to revising our benefits. For example, the City Council would be able to cap our COLA (Cost of Living Adjustment) if this amendment is ratified.

## WEBSITE REPORT

*By Webmaster Roy Coleman*

With the legislature about to complete the current session, it is important that you check our website for any legislation which has been introduced that may affect your pension. Legislation which may affect your pension, along with the current status of that legislation, is posted on the 'Pending Bills' page. Detrimental legislation is highlighted in orange while favorable legislation is highlighted in green. Please visit, call or mail your legislators with your opinions about this legislation. Last year it was YOUR voice through visits, letters and calls that helped to table HB3827, a bill that would have given the Mayor of Chicago complete control of ALL of Chicago's pension funds, including CTPF. However, HB3827 has been introduced AGAIN this session!

Contact information for all of the legislators is posted, both alphabetically and by district. If you do

not know your district(s), there is a link to Project Vote Smart where you can enter your nine digit zip code and get that information.



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.

We would like to thank everyone for their use of this website. Please visit our guestbook and leave your comments. (Note: to avoid robotic additions, you must type the word 'human' in the space provided at the end and then copy the number displayed into the second space.)

### RTAC ALERT NETWORK

Get the latest alerts during the 2012 session of the Illinois Legislature! Be a part of the RTAC Alert Network and receive news about legislation that might affect your pension.

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. You will then receive an invitation to join the RTAC.Alert Google Group and YOU MUST CLICK the 'Accept Invitation' box provided.

### SPRING LUNCHEON RESCHEDULED

PLEASE NOTE: Due to circumstances beyond our control the Spring RTAC Luncheon has been rescheduled for TUESDAY, JUNE 5, 2012

Please make note of this change and inform any of your friends who may be planning to attend of this change. You will receive a separate mailing about this rescheduling.

We also apologize for the errors in the latest News Bulletin. For some unexplained reason the unproofed version was published. Please go to RTAC.ORG to read and/or download the issue that you should have received. An important article that was omitted from the last issue appears on page 3 of this issue. Please read it carefully ,

Please be aware that RTAC is NOT part of CTPF, CPS or CTU. We are an INDEPENDENT watchdog organization dedicated to the preservation and enhancement of your pension.



## PENSION NOTES

### JAMES F. WARD

Past RTAC President and Pension Trustee

*[Editor's Note: We regret that, due to illness, James Ward's Pension Notes article is unavailable. We wish him a good recovery and look forward to his next article in the July issue.]*



*James F. Ward*

### WALTER PILDITCH

#### OUR OVERALL ECONOMY

In looking at our overall economic conditions we are still influenced to some degree by economic threats in Europe. A good deal of posturing has been and is still being performed. In addition to events and rather poor economic conditions in Greece and Italy, other problems are noted in Ireland, Portugal and Spain. According to Callan Associates, our overall pension fund managers, the solution comes down to Germany, a rather rich country that may or may not partially support the debts of the other countries mentioned.



Despite these problems overseas, there are several signs of good progress on our road to recovery here in the United States. Stock evaluations are favorable and dividend yields are strong. As to United States equities, they finished this last quarter with double digit returns. Foreign equity markets did not do as well and emerging markets out paced developed markets. A shining star is the S&P 500 which was up 11.8% for the quarter---the highest gain since the middle of 2009. In short, there are signs of good progress.

#### OUR PENSION FUND

The latest total value of our fund is \$9.2 billion, which represents an increase of \$511 million in market appreciation. At the same time we withdrew \$243 million for benefit payments. This is due to the lack of adequate support by both the Board of Education and the State of Illinois. The amounts they forward to our fund are not adequate to provide the fund overall

growth as needed. We did not meet our policy target and ranked at the 42nd percentile level of our peers in public pension funds. Our international equity managers, Earnest Partners, Lazard, Morgan Stanley and William Blair, all performed favorably as to their targets and they continue to do well.

Looking back over 2011, we were above our benchmark but below the median of our public pension peers. As to our fund segments, international equity, fixed income, real estate and private equity, they all over performed their respective targets. Not doing as well were domestic equity, REIT's, infrastructure and hedge funds all trailed their assigned targets. Finally, largely due to our economic conditions over the past few years, our performance trailed over the past three year measure and also lagged during the past five years.

#### PERSONAL COMMENT

As this report is being written the Dow Jones Industrial average has been flirting with the 13,000 level and if this continues over a period of time, it should forecast growth in the months to come. The problems we are having in the public pension fund arena can be well noted with the following observation from a group that publishes a newsletter for all of us. In their publications one branch of government was stepping up rhetoric on cutting public pension benefits while in the same branch a conference was being planned to study the growing problem of poverty among senior citizens. This says it all! Have a wonderful spring season.

# PENSION NOTES

MARY SHARON REILLY

PENSIONS MATTER

The Pension Laws and Rules Committee of the Chicago Teachers Pension fund (CTPF) has met several times with representatives of Retired Teachers Association of Chicago (RTAC), the Principals and Administrators Association (CPAA), and the Chicago Teachers Union (CTU). Fact sheets (see below) were prepared by CTGPF that should be used by all members in conversations with their legislators. The future of all participants both active and retired is at stake in this legislative session, and every effort must be made to contact our representatives either before adjournment in May or during the fall session.



Pensions provide secure and stable retirements for teachers, administrators, and public school personnel, yet their very existence has come under attack. CTPF sets the record straight.

1. CTPF members do not contribute to or receive Social Security retirement benefits

A pension is the primary source of CTPF members' retirement security. The normal Social Security contribution is 6%, but CTPF members contribute 9% of their earnings to fund their retirement pensions. Benefits earned over a lifetime of service are deferred compensation, guaranteed by Illinois law. The average CTPF retiree receives \$41,584 annually after investing 28 years of service in the Chicago Public Schools.

2. Pensions create a positive impact on Illinois' economy

A 2009 study by the National Institute on Retirement Security found that in the State of Illinois, each \$1

paid out in pension benefits supported \$1.50 in economic activity.

3. Funding problems, not generous benefits, caused the current financial problems with the pension system

Prior to 1995, the Chicago Public Schools Board of Education (CPS) funded pensions on an annual basis through a property tax levy. In May 1995, CPS sought and received a change in the law which allowed it to keep pension tax revenue. From 1995 to 2005, CPS made no contributions to the pension fund. This costly measure redirected more than \$2 billion in funds designated for pensions into the CPS operating budget. CPS was forgiven an additional \$1.2 billion dollars in funding relief from the Illinois legislature in 2010.

4. The State of Illinois provides minimal CTPF funding

State support for CTPF has fallen in recent years. CTPF received \$32.5 million in 2011, while the Teachers' Retirement System (TRS) received more than \$2.5 billion. Chicago's taxpayers bear a double burden, funding TRS and their own system, without equal benefit.

5. Retirees depend on CTPF for health insurance

CTPF offers comprehensive group health insurance for members who must pay for their coverage after retirement (many do not qualify for "free" Medicare Part A). The fund offers a health insurance premium subsidy, to help offset insurance costs, but it is limited to \$65 million per year. CTPF

## CTPF FACT SHEETS

The following pages contain the fact sheets that were prepared by CTPF. They should be used by all members in conversations with their legislators:

**The CTPF Board of Trustees set the following legislative agenda during their February 2012 meeting, and is working actively to promote these bills in Springfield.**



## CURRENT LEGISLATIVE PRIORITIES

1. Eliminate the offset of State of Illinois revenue-  
HB 5334 sponsored by Representative Marlow  
H. Colvin (D)

SB 3632 sponsored by Senator Kwame Raoul  
(D)

Summary: Beginning in 2013, any state contribution received by CTPF will be in addition to CPS contributions.

Rationale: Under current practice, contributions to CTPF from the CPS Board of Education are reduced by any amount CTPF receives from the State of Illinois. These proposals eliminate the offset which would increase total fund revenues.

2. Increase State of Illinois contributions to CTPF.

HB 5232 sponsored by Representative Monique  
D. Davis (D)

SB 3628 sponsored by Senator Kwame Raoul  
(D)

Summary: These bills require the State of Illinois to contribute \$270,347,800 to CTPF in 2013. After 2013, the State would be required to make an annual CTPF contribution equal to 10% of the State contribution to the Teachers' Retirement System (Suburban and Downstate Teacher Pensions).

Rationale: In 1995 the State of Illinois agreed in principle to fund CTPF at an amount equal to 20%-30% of the amount it awards to the Teachers Retirement System. This funding failed to materialize. These bills ask the State of Illinois to fulfill its promise to fund pensions for Chicago teachers.

3. Increase FY 2013 CPS contributions to CTPF

HB 5333 sponsored by Representative Marlow  
H. Colvin (D)

SB 3742 sponsored by Senator Kwame Raoul  
(D)

Summary: These bills increase the 2013 CPS contribution to CTPF from \$196 million to \$307 million.

Rationale: In 2010, CPS was required to pay \$307 million to CTPF, and the amount was scheduled to increase in future years. CPS asked for and received pension "relief" from the Illinois legislature in 2010, which reduced the CPS obligation for fiscal years 2011-13. When the relief measure expires, CPS will be required to pay more than \$557 million to fund CTPF pensions in 2014. These bills reset the CPS obligation to the 2010 level, in order to "ramp up" or prepare for larger future payments.

4. Increase the cap on retiree healthcare spending

HB 5520 sponsored by Representative Daniel J.  
Burke (D)

SB 3598 sponsored by Senator Iris Y. Martinez  
(D)

Summary: These bills change the structure of the health insurance spending cap from a flat amount to an amount that adjusts annually. The annual adjustment would increase based on the average of the medical care services and commodities indexes in the consumer price index.

Rationale: The amount that CTPF can spend to subsidize retiree health insurance premiums is currently limited to \$65 million per year. The spending cap was set in 2004, and since that time the number of retirees and the cost of care have nearly doubled. The cap needs to be raised so CTPF can continue to help retirees cope with rising health insurance costs.

5. Redefine re-employment provision for retirees

HB 5744 sponsored by Representative Robert  
Rita (D)

SB 3597 sponsored by Senator Iris Y. Martinez  
(D)

Summary: these bills clearly outline the return to work rules for members who seek re-employment in the CPS system.

Rationale: If a retiree wants to return to CPS employment and maintain a pension, there are certain restrictions which must be met. These bills establish the limits of CPS re-employment, and outline the steps a retiree must take to become re-employed without forfeiting pension benefits.

## FAST FACTS--CTPF BY THE NUMBERS\*

### 30,133 ACTIVE MEMBERS CONTRIBUTE TO THE FUND

Active members include teachers, administrators, and public school personnel

- 76% of CTPF members are women.
- The average annual salary for an active member in 2011 was \$69,364.
- Active members contribute 9% of their salary to the pension fund every pay period during employment.

### 25,199 BENEFICIARIES RECEIVE CTPF PENSIONS

- 21,977 Retiree Pensions
- 465 Disability Pensions
- 2,757 Survivor Pensions
- CTPF members do not contribute to or qualify for Social Security benefits at retirement.
- CTPF paid out more than a \$1 billion in pension benefits in 2011.

- The average annual benefit in 2011 was \$41,584.

- During the past 10 years, the number of retirees has increased about 41%.

- More than 70% of CTPF retirees are between the ages of 60 and 79. The most senior member retired in 1968 and reached age 108 in 2011.

- HEALTH INSURANCE- CTPF offers comprehensive group health insurance coverage for eligible retired members.

- CTPF offers a subsidy to help pay for the cost of retiree health insurance. The subsidy dropped to 60% from 70% on January 1, 2011.

- The fund paid \$78.9 million in health insurance subsidies in 2011.

### FUNDED RATIO

CTPF's funded ratio as of June 30, 2011, fell to 59.7%. The ratio was nearly 100% in 2005 and has declined steadily since that time.

\*[Source: CTPF December 5, 2011, Actuarial Certification]

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## *Did you know?*

Men can read smaller print than women can; women can hear better.

Coca-Cola was originally green.

It is impossible to lick your elbow.

The percentage of Africa that is wilderness: 28% (now get this...)

The percentage of North America that is wilderness: 38%

The cost of raising a medium-size dog to the age of eleven: \$ 16,400

The average number of people airborne over the U.S. in any given hour: 61,000

Intelligent people have more zinc and copper in their hair..

The first novel ever written on a typewriter, *Tom Sawyer*.

**[Continued on next page]**

## GREED IS ALL AROUND US

Corporate greed--that is being protested in this country and around the world--is only one form of greed that pervades society. Greed in one form or another is all around us.

The corporate greed protest is against the giant corporations ever increasing bottom-line (profit margin) while at the same time, great numbers of people in this country and abroad are experiencing a downturn in their financial and job security and an inability to support themselves and their families,

Companies that send jobs overseas for the cheap labor and tax breaks are guilty of stuffing their coffers at the expense of jobless Americans. This is greed of the highest order. They should be boycotted

Greed rears its ugly head in other areas. Big companies that have made billions in one state, seek greener pastures by threatening to move out of state unless they are granted tax breaks and incentives. This is nothing more than extortion and blackmail and should be resisted. I say let them move and then boycott any remaining vestige of their business in the state.

Politicians express greed in their quest for one office, then a higher office, and then do whatever it takes to stay in office. Many will vilify an opponent,

the opposite party and distort the truth for the sole purpose of gaining positions of power and influence. The public be damned. Is it any wonder, they are held in such low regard and often end up in jail for greed?

The greed for ever more profits is seen in the business world where products, drugs and food are often rushed to market by taking shortcuts and not always adhering to high safety standards. Here again, the public be damned in the interest of the bottom line.

The entertainment industry comes in for its share of greed. They are guilty of foisting on the public, movies, videos, music and reality shows that are in some cases downright vulgar and salacious. If it makes money, it's a go. The public and our youth be damned.

There is no shortage of other examples of greed. Is there any cure for this malady that is like an epidemic? I think so. When society starts to put group interest above self interest and realizes that what happens to one happens to all, we'll be on our way. The protests we are witnessing, could be the beginning.

Ned L. McCray 69 Odyssey Drive Tinley Park, Ill.  
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## *Did you know?*

*[Continued from page 10]*

The San Francisco  
Cable cars are the only mobile  
National Monuments.

Each king in a deck  
of playing cards represents a great king from history:

Spades - King David  
Hearts - Charlemagne  
Clubs - Alexander, the Great  
Diamonds - Julius Caesar

Q. Half of all Americans live within 50 miles of what?

A. Their birthplace

If a statue in the park of a person on a horse has both front legs in the air, the person died in battle.

If the horse has one front leg in the air, the person died because of wounds received in battle.

If the horse has all four legs on the ground, the person died of natural causes

Only two people  
signed the Declaration of Independence on July 4,  
John Hancock and Charles Thomson.

Most of the rest  
signed on August 2,

*[Continued on page 14]*



## **PAST PRESIDENT MAE HUNTER**

Past President Mae M. Hunter has had a remarkable career both in and outside the classroom, and it's by no means over .

Mae was born in Cheraw , South Carolina, to descendants of one of the two founding families of that city. Later she moved to Durham, North Carolina where she graduated from North Carolina College at Durham now known as North Carolina Central University.

Soon Mae began her 38-year teaching career with CPS at the Betsy Ross School. That same year she married Henderson James Hunter , Jr., of Indiana, at St. Anselm Catholic Church where all of their four children would attend elementary school. Mae interrupted her teaching career to care for them: Henderson, Jr., now a Texas realtor, the late Christopher who was an engineer , Elease, now the wife of Dr. Thomas Dorsey, a renowned pediatrician, and Candace, the baby and today a talented artist. Granddaughter Kristen Dorsey is pursuing a Ph.D. in electronics. Proud Grandma Mae said that Kristen has presented papers in Paris, in China, in Mexico, and in Hawaii, and she has been invited to further her studies at the university in Oregon.

After teaching at the Betsy Ross School, Mae returned after starting her family and spent more than 25 years at Shoesmith Elementary in Hyde Park. Looking back over her career , Mae said that in addition to teaching for 38 years and parenting she also expended much energy in the Chicago Teachers Union (CTU) going all the way up to the position of National Delegate.

After retirement in 1999, Mae served the Chicago Teachers Pension Fund as a Trustee and Financial Secretary. In 1999 she also became president of RTAC. Membership increased immensely during her two-year term; attendance at the luncheons also increased immensely. "Our financial standing was solid," Mae said. " [Members were] so happy at the luncheons. [There was an] atmosphere of happiness at the luncheons. [Members] Could see the joy of being a member; and they told others."



*Mae was a winner at the 2010 Fall Luncheon*

Her journey in the spiritual realm has taken her to study with Rajinder of the Science of Spirituality and under that auspice, she spoke at the Parliament of World Religions in Cape Town, South Africa in December 1999 which was a very busy and active year for Mae.

"At this time I am even more interested in spirituality and philosophy and sharing thoughts with family, friends and others for greater awareness of this wonderful life we have," Mae said of her spiritual side.

Today Mae Takes care of her own home, drives her own car and spends some quality time with her beautiful Akita dog Prince Orpheus. "He will never leave me; he's always in my sight.

"I now participate in Laughter Yoga weekly," Mae said. " I know the beautiful benefit of laughing." Her words to RTAC members: "Retired teachers have two great worlds: one is financial security and the second is education to help them to choose to live well."

# AID FUND REPORT

*by Steven A. Kailes,  
President Teachers Aid Fund, Inc.*

At our Fall Meeting/Luncheon Dr Walter Pilditch the CoChair (along with Bob Konen) of the Grants Committee of the Chicago Retired Teachers Aid Fund related to us about just a few of our clients. Their needs are great.

The expenses of these needy clients are primarily food, shelter and medication--and little else. These are exactly the expenses which have increased more than others.

The Board of Directors of the Chicago Retired Teachers Aid Fund has voted to increase the monthly benefits to its clients by 5% beginning January 1, 2012.

In addition, the Board, again, was able to save the housing of another retired teacher. The 5% increase was possible because of some of the bequests the Aid Fund received in 2011. Those donors

are being remembered for their concern for our less fortunate fellow teachers.

The CRTAF is proud of its record of disbursements because virtually--except for auditor's mandate of expenses--all of our bequests, and donations are devoted to helping them. This is due to the diligence of our Officers, First Vice-President Marcella Morrison, Second Vice-President Veronica Chemers, Treasurer Art Keegan and Secretary Jim Ward. Along with Directors Hubert Jackson, Dr. Ralph Juss, Ethel Philpott, and Dick Tryba. They do not allow any administrative expenses!"

Bequests to the Aid Fund can be made easily and, if one chooses, with no extra paperwork. One can speak to me directly if there are any questions.

I also urge members to call me or our Executive Director Bob Bures if they know of someone who might be needing financial help and is reluctant to apply. We will handle this most discreetly without mentioning your name.

**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.                      Send to:  
    CRTAF - Suite 1500  
    20 East Jackson Blvd.  
    Chicago, IL 60604-2235  
    312.939.3327

This is for me.

***In Appreciation. . .***

**We thank the following for their large bequests and contributions to the Aid Fund.**

**Loren C. Aspel, trust; Nate Blackman (memory of Mamie); Louise E. Christensen (memory of Bernice Boye); Beatrice J. Burchfeld (bequest); Florence M. Devenish (memory of Teresa, Lucille and Frances); Frances K. Dykes, estate; Hugh A. Gammel, estate; Helene Gonska, estate; Lois J. Hinkle, estate; Irene E. Johanes, estate; Shirley Klaper estate; Frances H. Knaphurst, trust; Rita Levy, trust; Amanda Moloney trust; Mildred L. Mueller, trust; Lillian Treka trust; Pruitt Conner Family Trust (Elberta Pruitt); Helen Marietta Smith, trust; Lillian Treka, trust; Phi Delta Kappa of Chicago State University; Kappa Chapter--Delta Kappa Gamma; Phoenix, Arizona Chapter of RTAC; Southern California Chapter of RTAC**

## 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\_\_\_\_\_ Email address:\_\_\_\_\_

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:\_\_\_\_\_



## *Did you know?* [continued from page 11]

but the last signature wasn't added until 5 years later.

Q.. If you were to spell out numbers, how far would you have to go until you would find the letter 'A'?

A. One thousand

Q. What do bulletproof vests, fire escapes, windshield wipers and laser printers have in common?

A. All were invented by women.

Q. What is the only food that doesn't spoil?

A. Honey

Q. Which day are there more collect calls than any other day of the year?

A. Father's Day !

MEMORIAL DONATIONS TO  
CHICAGO RETIRED TEACHERS AID FUND, INC.  
FEDERAL TAX DEDUCTIBLE. In amounts of \$10 and over  
(From December 1, 2011 to March 7, 2012)

DONOR:	IN MEMORY OF:
John Demczyk	Chester Baker
	Inga Kaminaka
	Dr. Helen Putko
	Dr. Joseph Ewald
	David Schalble
	Rev. Dr. Chester Mitoraj
	Dorothy Clark
	Dorothy Stinn
	Dale Lamos
	Mary Marnel
	Arthur Drecovec
	Roberta Husband
Arlene R. Crandall	Benita Freeman,
Rosemary McMahon	Eleanor Dorman
Susan M. Malone	Eleanor Dorman
Kappa Chapter of Delta Kappa Gamma	All retired CPS teachers
	Eva Helwing
Nancietta L. Stocking	Harold Kiehm
Nancietta L. Stocking	Charlotte Zielke
Barbara J. Stewart	Schaefer
	Donald Thompson, Montifore School
Nadine A. Thompson	Mary O'Malley
	My mother, Jeanette R. Whiteley
	Schoer
Rose Ann Mulhern	Dr. Fred Cafasso
Diane and Harold	Dr. James Ahern
	Catherine (Kay Galotta)
	Skubal
	Robert Korenski
	Eileen M. Byrne
	William D. Little
	Lula Lewis
	Mary Killingham
	Mitchell
	O'Bannon
	Charles McCarthy
	Charles McCarthy
	Larry Becker
	Abe Fink
	George Ricks
	Ira Sax
	Yossel Naiman
Robert E. Riemenschneider	Dave Goodman
George J. Richter	

Eva Nickolich

Joan M. Soderberg

Deirdre Ann O'Malley

Eileen B. O'Malley

Marianne Flanagan

Carolyn R. Huizenga

Karen Ley

Nancy Jorbin

Cathy Skopis

Ann Tanabe

Blanche Smith

Susan Kirshner

Virginia Hamilton

Clara Littau

James Matthews

John E. Summaria

Vera I. Vaughns

Judith Ghidohi

Louise Cafasso

Sharon Butman

Charlene Vega

Barbara Stewart

June G. Shackter

Suzanne Ackerman

Eva Helwing

Peter Moscinski

Marceline Kostris Page

Mary Prendergast Conley

Charles McCarthy

Marita T. Hogan

Pearl M. Reid

Peg Cunningham

Peg Cunningham

Peg Cunningham

Peg Cunningham

Peg Cunningham

Peg Cunningham

Peg Cunningham

Peg Cunningham

Walter Ferganus

Virginia C. Summaria

Marilyn Harper

Douglas, sister of Joyce H. Brown & Charmaine Price

Andrew Kuban

Dorothy Tisevich

Karen Guinsburg

Dr. Joseph F. Schroeder

Dr. Lourdes Afile

Dr. Sung Ok Kim

June Perryman

Eva Helwing

SPECIAL DONATIONS TO  
CHICAGO RETIRED TEACHERS AID FUND, INC

DONOR	OCCASION
Arlene R. Crandall	Barbara & Sidney Jarrow's 61st Wedding Anniversary
Myrtle A. Kilcrease	General Purpose
Anonymous	General Purpose
Joseph McCloskey	General Purpose
Anonymous	General Purpose
Nadine A. Thompson	In honor of son Zachary Thompson who began his first teaching position in Chicago, January 2012
Sandra Maison Rosen	General Purpose
Esperanza T. Calderon	General Purpose
Walter E. Sowa	General Purpose
John Moscinski	Happy Anniversary to Donna

John and Bonita Lyles  
Karen A. Svendsen  
Diane A. Smith  
John J. Frantz  
Vera I. Vaughns

Anonymous  
Flora Moreno Soto  
Anonymous

General Purpose  
General Purpose  
General Purpose  
General Purpose  
Happy Birthday;  
Joyce H. Brown  
Marjorie H. Small  
Carrie J. Clark  
Remembering  
the Newton  
School Faculty of  
Altgeld Gardens  
General Purpose  
General Purpose  
General Purpose

MEMORIAL DONATIONS TO  
CHICAGO RETIRED TEACHERS AID FUND, INC.  
FEDERAL TAX DEDUCTIBLE. In amounts of \$10 and over  
(from July 16, 2011 to December 1, 2011 )

Charles A. Tauchman

Lois M. Weiss  
Judith Kesler  
Robert C. Konen

Bettye M. Stuckey  
Arrie Ammons, Jr.

Elizabeth  
Dougherty  
Anthony Pilch  
Frank P. Modica  
Eva Helwing  
Ann Bannor  
V. K. Brown  
Joan Ferris  
Charles Mingo  
Rosie and Linda  
O'Conner-Ammons

MEMORIAL DONATIONS TO  
RETIRED TEACHERS ASSOCIATION of CHICAGO  
FOR THE GENERAL EXPENSE FUND  
NOT TAX DEDUCTIBLE. In amounts of \$10 and over  
(From December 1, 2011 to March 7, 2012)

DONOR:  
Douglas Martin

IN MEMORY OF:  
Peggy S. Leibik,  
wife of the late  
Leon J. Leibik:

SPECIAL DONATIONS TO  
RETIRED TEACHERS ASSOCIATION of CHICAGO

DONOR:  
Mary Procnier  
Eleanore J. Bilandic  
Eddie G. Harrell  
Leslie R. Barron  
Mary Cunnea Russell

OCCASION:  
Legal Fund  
General Purpose  
General Purpose  
General Purpose  
Roberta Hodnett  
Kruchten

## MORGAN PARK HIGH SCHOOL REUNION FOR CLASSES '65, '66, '67

The Empehi Reunion Association is well into the planning of a reunion for August 3-5, 2012. We are planning a casual Friday night event and a Saturday dinner. Details will be forthcoming on our website at [www.morganparkhigh.com](http://www.morganparkhigh.com) <<http://www.morganparkhigh.com>> or [morganparkhigh.myevent.com](http://morganparkhigh.myevent.com) – register now on the “Sign In” page so you get all the announcements!

The Reunion Committee is looking for volunteers to organize small group activities. Please let us know—especially if you would like to organize a small group event by using the “contact us” link on the website at [www.morganparkhigh.com](http://www.morganparkhigh.com) <http://www.morganparkhigh.com>> or [morganparkhigh.myevent.com](http://morganparkhigh.myevent.com).

Please get the word out to those who may not receive this e-mail. Hope to see you in Chicago this August.

> Will Hepburn, Chairman, Judy Halligan Willingham, Treasurer, Craig Hullinger, Communications, Committee Members: Taffy Cannon, Susan Engle Budash, Bill Kamenjarin, Randy Lam, Ron McComb, Jan Miller, Carol Post Raines and Chuck Thompson.



### CELL PHONES GO PUBLIC THIS MONTH: CALL 888-382-1222 FOR 'DO-NOT-CALL' LIST

*NOTE: According to Snopes this is not accurate.  
Please see*

<http://www.snopes.com/politics/business/cell411.asp>  
*for complete details.*

(Corrected by Webmaster 5/8/2012)



# 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 \_\_\_\_\_



**PASS IT ON!**

**THANKS FOR YOUR SUPPORT**



*RTAC officials attended the CTPF-sponsored pre-retirement seminar Feb. 20 at the Renaissance O'Hare Hotel. From left, Director David Peterson, News Bulletin editor Rosemary Tirio, RTAC Director and CTPF Trustee Mary Sharon Reilly, Director John Butterfield and Executive Director Robert F. Bures. About 500 prospective retirees attended the event and received information, including the most recent issue of the RTAC News Bulletin. Another 500 teachers attended a second seminar held at the Oak Lawn Hilton in the afternoon. If you know any of the estimated 1,000 teachers planning to retire this June, please encourage them to join RTAC.*

*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.*

SAKINAH ABDAL-SABOOR  
 ALEJANDRA ALVAREZ  
 VIOLA F. ANSAH  
 CAROLYN J. ARGYRAKIS  
 CAROLYN BARBER  
 MARIAN E. BEACH  
 JUDITH N. BIANCALANA  
 RALPH D. BRESSLER  
 JACQUELINE BREWER  
 SHARON D. BUTMAN  
 SHIRLEY A. CALLOWAY  
 FERNANDO R. CAMPOS  
 HELEN P. CLEARY  
 MARY L. COLLINS  
 THERESE CROWLEY  
 SHIRLEY ROUNDS DAVIS  
 JAMES E. DWYER  
 PAUL M. EUBANKS  
 KATHLEEN A. FINAN  
 KASH FLOURNOY-BRAZILE  
 JUANITA E. FLOYD  
 ETHEL L. FREEMAN  
 WENDY J. FRIEDMAN  
 JOYCE A. GARRETT  
 BELINDA C. GOLD  
 DORIS R. GRIFFIN  
 MAUREEN A. HAGEN  
 EDDIE G. HARRELL  
 EARLEAN HAYMON  
 ESTHER IACOBAZZI

GLORIA J. JACKSON  
 MAMIE JAMES  
 ORA JAMISON  
 VIVIAN A. JANSEN  
 MAURICE H. JOHNSON  
 TERENCE O'CALLAGHAN JONES  
 DORIS A. KAMYS  
 LORRAINE A. KIMMEY  
 DORIS PERDUE KNIPMEYER  
 IRMA C. KOCH  
 CANDACE KOWALCZYK  
 GEORGE N. KULLES  
 ANDREW A. KYRIAZES  
 IRENE LA MONTO  
 MARIE F. LACKO  
 DOROTHY ANN LEBETSKI  
 LUCILLE LEHNERT  
 VERONICA LEVINE  
 ADA L. LOCKHART  
 MARIA V. LOREDO  
 BEATRICE LUMPKIN  
 ELIZABETH A. MACKIE  
 THOMAS A. MARINIER  
 NEREIDA MASO  
 DIANNE MC COY-JOYCE  
 MARY MC GUIRE  
 ISOBELY MIGUEST  
 ANN ELLEN MIZEL  
 SUSAN J. NELSON  
 MARION P. O'NEILL

TESSA M. PENNINGTON  
 LOUISE PONCE  
 VIOLA M. RAGUSO  
 MELISSA D. ROOKS  
 GLORIA E. SANCHEZ  
 DEBORAH B. SHURNEY  
 JERALD A. SIEGEL  
 IRMA R. SLAIMAN  
 MARLENE SLAVITT  
 ELIZABETH SMITH  
 LESLIE SPARREY  
 JOANNE B. STEIN  
 THERESA G. STLOUKAL  
 DAPHNE F. STRAHAN  
 MARY P. TRACY  
 MIGUEL A. TRUJILLO  
 ANN MARIE M. VARVODIC  
 MEG VENCKUS  
 JUNE M. VERBILLION  
 LINDA E. WALKER  
 JOYCE C. WASNER  
 TERRY WEINER  
 ERMA M. WESSON  
 DOLORES P. WHITE  
 OGDEN M. WILCHER  
 PEARLIE A. WILLIAMS  
 YVONNE M. WILLIAMS  
 RAYMOND WILLIAMS SR  
 MARVIN M. WINER  
 YOSHIO YAMADA

**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: \_\_\_\_\_

## TEACHER NURSE GAVE HER ALL FOR COUNTRY, FAMILY AND CPS

Most if not all CPS teachers can be classified as “unsung heroes” one way or another. But one group in particular is almost always overlooked when the kudos are being handed out—the Teacher Nurses. They perform many child and teen services that classroom teachers are often unaware of, and they show devotion to the vast number of students in the schools they serve sometimes even supplying clothing and other supplies that so many Chicago school children are sadly lacking..

One such Teacher Nurse was Eileen M. Byrne who passed away last December 26 at the age of 97. Her daughter, also named Eileen Byrne and a Special Ed teacher for CPS, and her good friend and colleague Terry Dumond submitted a beautiful *Sun-Times* obituary article about Mrs. Byrne that detailed her life of outstanding service to her country, to her family and to the children of Chicago schools.

After graduating from Austin High School and the St. Joseph Hospital School of Nursing, Eileen O’Connell began her career in the psychiatric hospitals of Chicago. When World War II began, she signed up to be an Army nurse and cared for injured soldiers at some of the most notable conflicts of the war including D-Day, the Normandy Invasion and Omaha Beach.

In 1948 she met and married Charles Byrne. She completed her degree at DePaul University and became a Teacher Nurse with CPS. Interrupting her career to raise a family, Eileen and Charles had five children and resided in the Edgebrook neighborhood of Chicago. At the age of 49, she was tragically widowed and left with a young family to provide for.

She immediately resumed her career with CPS and also took on a second full-time job working in various Chicago area nursing homes. “This woman never took a day off,” said fellow Teacher Nurse Terry Dumond, who worked with Eileen in the schools.

“She raised five children and always worked two jobs.”

Eileen loved to work with children, and she provided many services far beyond what was expected. In the *Sun-Times* article her son said, “She could pick up on kids who were hard of hearing, kids who had heart murmurs. She went to my uncles, who were dentists, to do free work [on the students], “wherever she could get free help for anybody, because she knew disabilities were a huge impediment.”

In the same article, her daughter said: “She worked two full-time jobs but never missed an important meeting involving her kids. She worked in public schools all day, [would] come home and make dinner, then she worked from 11 to 7 overnight at various nursing homes. Then, in the morning, went to the Board [of Education] again. She never slept, except, like, catnaps — for 15 years.”

Frances Belmonte-Mann, a retired CPS nurse and instructor at the University of Illinois at Chicago was also quoted in the obituary: “Eileen never missed a day of work....Every Christmas, Mrs. Byrne bought and wrapped presents for dozens of schoolchildren who were facing lean holidays.”

Eileen Byrne worked as a Teacher Nurse until the mandatory retirement age. Then she became a consulting nurse. She was 92 when she retired.

Surely, Teacher Nurse Eileen M. Byrne is one of the great unsung heroes of the CPS.



*Fran Belmonte-Mann (left) and Eileen celebrate Eileen’s very own Central Office cubicle. For many years Eileen just worked on a table in the middle of the aisle. When her superior gave her her own cubicle, she was very proud, as you can see.*

# LETTERS. . .

## Re: HR Amendment #5

The reason we were so successful last year is that the CTU, the Retirees, the Police, Fire, etc., all united in WE ARE ONE IL. What is happening with Amendment #5? We need everyone if we are going to defeat it. I don't think only the RTAC can do it alone. My fear is that if we don't get very active quickly, the Legislature will slip this by us while no one is looking. Then it will be much harder, if not impossible to reverse.

Looking forward to your answer,

Claire Murray

## CORRECTIONS.

The donation made to the Aid Fund. by Mary F. (Cunnea) Russell was in memory of Roberta not Robert Hodnett

Druchten. Brenda Anderson-Bryant's name was misspelled in the New Life Members list in the February News Bulletin. We apologize, for these errors.

## HELP (assistance) WANTED

I am interested in learning how to proof-read. Do you know of any retired teachers that have an English background that could teach me? I would pay them.

Thanks – Jim Collins [jpwcollins123@gmail.com](mailto:jpwcollins123@gmail.com)

**RTACLUNCHEON JUNE 5**

**CONRAD HILTON HOTEL**

**720 South Michigan Ave.**



## SUBJECT: NEW WORDS

The Washington *Post* has published the winning submissions to its yearly contest, in which readers are asked to supply alternate meanings for common words. And the winners are:

1. Coffee, n. The person upon whom one coughs.
2. Flabbergasted, adj. Appalled by discovering how much weight one has gained.
3. Abdicate, v. To give up all hope of ever having a f at stomach.
4. Esplanade, v. To attempt an explanation while drunk.
5. Negligent, adj. Absentmindedly answering the door when wearing only a nightgown.
6. Lymph, v. To walk with a lisp.
7. Gargoyle, n. Olive-f avored mouthwash.
8. Flatulence, n. Emergency vehicle that picks up someone who has been run over by a steamroller.
9. Balderdash, n. A rapidly receding hairline.
10. Oyster, n. A person who sprinkles his con-



# Name That Picture

1



5

2



3



4



6



7



- 1. \_\_\_\_\_
- 2. \_\_\_\_\_
- 3. \_\_\_\_\_
- 4. \_\_\_\_\_
- 5. \_\_\_\_\_
- 6. \_\_\_\_\_
- 7. \_\_\_\_\_

When you're sure you have correctly titled each picture above, phone your answers into the RTAC Office at 312-939-3327. The first member with all seven correct answers will receive two (2) free tickets to the June 5 Spring Luncheon.



## FRIENDS GONE AHEAD

*Requiescant in pace*

Name	Date	Age	School	Yr. Retired	CPS Service
Gerald Achies	March 30, 2012	83	Jefferson	1998	30
Laverne(Williams)Alexander	December 31, 2011	69	Sherman	1994	35
Robert L. Andrews	January 12, 2012	64	Kelvyn Park	2004	30
Lura M. Aurelius	November 27, 2011	94	Bennett	1981	40
Fred Babbin	December 9, 2011	86	Von Steuben	1990	29
Lawrence Balsevicis	January 29, 2012	91	Cameron	1986	33
Sheila M. Bass	December 30, 2011	74	Jenner	1995	37
Dorothy (King) Benshop	December 18, 2011	100	Scott	1966	26
Gabriel Bernal	December 14, 2011	69	Lloyd	2008	16
Kenneth R. Bjork	January 12, 2012	70	Hanson Park	2000	38
Alta M. (Farr) Blakely	January 4, 2012	93	Kenwood	1980	25(4)
Veronica (Walsh) Booth	February 2, 2012	89	Pirie	1985	16
Patsy (Estes) Borgomainerio	February 19, 2012	87	Brennemann	1987	19
Bernard J. Brille	March 22, 2012	93	Fulton	1978	30
John G. Brown	January 4, 2012	90	Substitute	1983	20
Patricia (Allgood) Brown	December 9, 2011	69	Earle	2003	35
Robert H. Brown	January 26, 2012	90	Collins	1983	25
Rachel (Clingen) Bryson	December 22, 2011	86	Wentworth	1986	28
Barbara S. (Levin) Bulmash	March 24, 2012	70	Von Steuben	1993	30
Marvin D. Burack	February 18, 2012	90	Amundsen	1979	19
Antoinette (Mascoline) Burgan	January 24, 2012	86	Johns Academy	1999	27
Wallace E. Burton	December 20, 2011	80	Gage Park	1992	11
Eileen M. Byrne	December 26, 2011	97	District 4	1984	22
Margaret Caltagirone	December 27, 2011	69	Dirksen	2007	29(5)
Mabel L. Canham	March 14, 2012	90	Corliss	1992	27
Marguerite E. (Wiggins) Cannon	March 15, 2012	83	Harvard	1993	38
Elouise (Collins) Cantrell	December 30, 2011	91	Sojourner Truth	1989	44
Dorothy M. (Green) Carroll	December 7, 2011	67	Curie	2007	17
Charles E. Cashaw	January 27, 2012	84	Montef ore	1993	36
Rosemary (Degnan) Cleary	March 6, 2012	93	Ward	1984	15
Evelyn (Stanton) Cobbs	January 15, 2012	76	Wadsworth	2003	31
Barbara T. (Auburn) Colin	January 13, 2012	80	Emmett	1994	29
Mary L. (Wheeler) Collins	February 18, 2012	86	Hanson Park	1964	28
Rose (Baskind) Corey	March 6, 2012	102	Substitute	1973	15
Kathryn (Graham) Cornia	January 29, 2012	84	Dawes	1987	37(1)
John Cronin	January 3, 2012	82	Altgeld	1994	38
Margaret (Brown) Cunningham	January 25, 2012	92	Armstrong	1987	34
Elyse A. (Rusiecka) Daniels	January 27, 2012	95	Foreman	1993	36
Kay J. Davey	March 9, 2012	70	Schurz	2004	38
Shirley Davis-Morrissey	March 1, 2012	68	Solomon	2002	20
George J. Dayiantis	December 5, 2011	84	Lane Tech	1993	38
Mary G. Deane	December 8, 2011	99	District 11	1977	20(4)
Fay D. (Scott) DeYoung	January 24, 2012	82	Doolittle West	1993	37
William B. DeYoung	February 27, 2012	81	Kelly	1994	38

[Numbers in parentheses indicate service outside CPS.]

Name	Date	Age	School	Yr. Retired	CPS Service
Dorothy (Horwitz) Dredze	January 13, 2012	89	Howe	1987	18
Bett (Deitz) Dreizen	January 9, 2012	93	Jahn	1984	22
Charles W. Driskell	January 6, 2012	88	Stagg	1990	34
Patrick C. Dunne	December 16, 2011	77	Mather	1998	27
Amalia (Monaco) Durante	February 2, 2012	100	Beaubien	1977	33
Emmanuel J. Eckert	January 22, 2012	84	Lathrop	1993	38
Joseph J. Eckl	February 20, 2012	90	Voc. & Career	1980	30
Clarice (Ritter) Edenson	January 31, 2012	93	Substitute	1981	16
William Elzaurdia	March 20, 2012	79	Kelvyn Park	1996	25
Almena B. English	February 21, 2012	86	Gladstone	1992	36
James Engstrom	December 31, 2011	69	Senn	1993	31
Edwin T. Enright	December 3, 2011	76	Harper	1997	39
Walter E. Ferganus	January 28, 2012	88	Harper	1991	38
Euphrosyne (Wloch) Fewer	March 6, 2012	92	Morse	1985	40
Merline (King) Fitch	December 17, 2011	69	S.Side Occup.	2005	32
June Fleming	February 6, 2012	84	Sexton	1999	48
Yvonne (Grammer) Fowler	November 27, 2011	91	Tilden	1980	27(5)
Marilyn (Corbin) Franklin	December 6, 2011	73	Smyth	2000	39
Benita L. Freeman	November 30, 2011	75	Woodson South	1991	29
Leonard Harold Fretzin	December 13, 2011	65	Substitute	2004	8
Marylou (Mikty) Fritzmann	February 12, 2012	85	Clemente	1987	24
Amelia (Vasquez) Garcia	November 17, 2011	80	Orozco	2000	16
Betty (Gaines) Gardener	February 25, 2012	78	Penn	1996	37
Frank W. Gardner	December 25, 2011	88	District 14	1983	36
Betty P. George	January 14, 2012	86	Gage Park	1983	36
Lydia Georgoff	March 18, 2012	91	Kelly	1979	35
Emma (Barber) Gibson	November 10, 2011	71	West Pullman	2003	36
Bernadette M. (Gaines) Gilbert	December 9, 2011	79	Kozminski	1997	38
Ruth Dorothy (O'Neill) Gillies	February 21, 2012	84	Von Humboldt	1990	35
Lillian (Hubert) Gipson	February 8, 2012	78	Terrell	1999	43
Lucille Glickman	November 22, 2011	93	Monroe	1983	21
Paul B. Gordon	February 24, 2012	82	Wells	1988	36
Colleen (Watkins) Hall	March 3, 2012	85	Hyde Park	1993	26
Herbert Hajicek	January 22, 2012	83	Kenwood	1996	10
Eva K. (Eifert) Helwing	January 20, 2012	74	Inter-American	2005	41
June G. (Lackey) Hennelly	March 22, 2012	87	Sutherland	1981	24
Florence (Carlson) Heston	February 8, 2012	104	Morse	1969	31
Helen (O'Brien) Hinsberger	March 22, 2012	93	Onahan	1978	31
Jeaneria (Robertson) Humphrey	January 25, 2012	98	Gregory	1984	25
Carol (Newman) Hyman	November 24, 2011	89	Franklin	1989	24(2)
Olavenia F. (Rush) Jackson	December 31, 2011	81	Pope	1994	39
Marie V. (Wolf) Jensen	January 7, 2012	88	Cameron	1994	20(3)
Ernestyne Johnson	March 7, 2012	85	Kosciuszko	1989	31
Rita M. (Harty) Jutzi	March 15, 2012	87	Neil	1984	26
Roberta (Hakanson) Karlson	February 18, 2012	91	Fort Dearborn	1985	38
Eurydice (Chentes) Kartsounis	March 2, 2012	77	Gresham	1993	38
James S. Kass	January 16, 2012	81	Pasteur	1992	38
Carol L. (Costello) Kastner	February 21, 2012	75	Sutherland	1999	16
David Kawiecki	March 13, 2012	74	Washington	1993	38
Stamo Kocalis	March 23, 2012	81	Bell	1992	38

[Numbers in parentheses indicate service outside CPS.]

Name	Date	Age	School	Yr. Retired	CPS Service
Robert A. Korensky	December 29, 2011	80	Nightingale	1993	38
Charles F. Krabec	March 27, 2012	75	Westinghouse	1993	35
Ruth M. (Eisen) Krieger	January 9, 2012	90	King	1989	31
Kathryn Kruger	December 2, 2011	84	Onahan	1986	37
Wilbur T. Langston	January 22, 2012	87	Reinberg	1994	40
Roslyn (Goldberg) Lawrence	December 11, 2011	88	Haugan	1988	27(2)
Joseph Lee	March 12, 2012	87	South Shore	1985	23
Peggy (Singer) Leibik	December 3, 2011	88	Sullivan	1986	33
Martha H. Less	December 8, 2011	94	Peck	1979	23
Jordon Levin	December 3, 2011	81	Central Office	1989	36
Anne (Pollock) Levine	January 12, 2012	101	Senn	1976	32
Hannah (Carter) Lewis	December 15, 2011	90	Seward	1993	25
Rosalind (Price) Lewis	January 25, 2012	85	Marshall	2010	39
Joan M. Lilek	January 13, 2012	65	Substitute	2003	10
Charles E. Lyles	February 13, 2012	89	Robeson	1994	34
Barbara Mandernach	December 17, 2011	86	District 10	1989	17
Christophine (Fobbs) Marshall	December 25, 2011	74	Hamline	2003	33
Patricia McEniff	October 31, 2011	87	Clay	1986	31
Esther (Johnson) McGee	February 12, 2012	66	Jefferson	2005	33(1)
Jose T. Mendez	February 27, 2012	85	Thorp	1996	23
Pearl (Hart) Meredith	February 3, 2012	82	Henry	1985	27
Henry L. Meyers	February 2, 2012	86	Schurz	1991	36
Anita (Sallo) Miller	March 19, 2012	93	Lincblom	1985	24
Charles E. Mingo	February 2, 2012	71	DuSable	1999	36
Augusta (Hanke) Moldawan	January 17, 2012	105	Burr	1973	19(3)
Elizabeth C. Myron	February 23, 2012	77	Hawthorne	1995	38
Robert E. Nelson	February 6, 2012	87	Foster Park	1988	38
Margaret Nicholson	December 10, 2011	74	Tonti	1998	28
Fusako (Mizutani) Nitahara	January 2, 2012	89	Hayt	1993	30
Lillian Nunziato	December 6, 2011	90	Spalding	1982	13
Lauretta (Kotwicki) Obara	February 3, 2012	99	Gage Park	1974	37
Edith L. O'Dell	December 21, 2011	90	Bradwell	1983	20
Elizabeth (Minogue) O'Neill	January 18, 2012	87	Schneider	1987	23
John W. Mulder	March 14, 2012	88	Kennedy	1984	34(1)
Julius D. Newborn	March 13, 2012	89	Wadsworth	1993	38
Rosalyn (Lucas) Olian	February 27, 2012	90	Marshall	2002	12
Rena Panter	November 27, 2011	69	Bell	1998	14
Elizabeth C. (Bibbs) Parks	March 9, 2012	88	Shakespeare	1981	22
Anthony Pasko	January 30, 2012	86	Everett	1993	39
Arthur L. Paternek	December 23, 2011	89	Clemente	1985	27
Lauryne E. Pauza	January 31, 2012	69	Substitute	1999	25
Adele (Weissman) Pearlman	January 1, 2012	93	Clemente	1987	28
Albert E. Peppers	March 10, 2012	77	Dett	2001	43
June (Brown) Perryman	February 20, 2012	81	Scammon	1998	36
Dorothy (Moscowitz) Petak	October 25, 2011	83	Howe	1989	39
Beryl (Shindoler) Petersen	January 21, 2012	102	Hitch	1971	26
Barbara (Jones) Peterson	January 2, 2012	77	Flowers	1998	23
Robert H. Porter	October 9, 2011	82	Whistler	1994	29
Pearl M. Reid	January 1, 2012	97	Cassell	1993	44

[Numbers in parentheses indicate service outside CPS.]



Name	Date	Age	School	Yr. Retired	CPS Service
Patricia C. (LaPointe) Reidy	February 21, 2012	88	Young	1980	23
Edward James Robinson	December 7, 2011	68	De La Cruz	2008	20
Clarence J. Robson	February 6, 2012	76	Montef ore	1999	29
Velma (Croom) Rogers	January 25, 2012	79	Robeson	1996	38
Evelyn A. (Pedro) Rosa	March 19, 2012	61	Juarez	2010	34
Shirley A. (Childers) Ruffner	December 9, 2011	86	Grissom	1987	24
Ann (Merwick) Russell	November 28, 2011	78	Central Off ce	1989	36
Isadore I. Salario	January 25, 2012	91	Marshall	1979	18
Robert M. Schrempf	February 4, 2012	68	Von Steuben	2008	34
Joseph F. Schroeder	January 30, 2012	80	Near North	1993	38
Erving P. Scorza	December 6, 2011	92	Austin	1982	25
Hattie Grace (Anderson) Scott	January 11, 2012	69	Curtis	2010	21
Mary Ellen (Osborn) Serritella	July 7, 2011	72	Lake View	1972	12
Marilyn (Smith) Shannon	February 16, 2012	83	Carroll	1991	38
Marion G. Shore	March 22, 2012	76	McKay	1999	41
Arthur W. Short	December 4, 2011	85	Clark	1992	38
Ruth E. (Hampton) Simmons	November 3, 2011	78	Lawndale	1993	36
Will Smith	January 28, 2012	72	Simeon	1994	22Sara
(Liston) Spurlark	February 12, 2012	89	Ray	1999	36
Dorothy (Priest) Stevens	December 17, 2011	76	Whistler	1993	37(1)
Dorothy (Thompson) Stewart	December 9, 2011	75	Gillespie	1998	39
Robert Stinson	February 10, 2012	87	Parental	1980	18(2)
Robert H. Stone	December 2, 2011	86	Whistler	1980	23
Robert L. Swor	December 31, 2011	90	Lane Tech	1987	32
Virginia G. Tait	December 1, 2011	84	JN Thorp	1989	21
Evelyn (Bradberry) Thompson	January 19, 2012	74	Perez	2002	30
Shirley P. (Whitfeld) Thompson	February 18, 2012	77	Hinton	1993	29
Pamela Jean (Jacobs) Threet	February 19, 2012	62	Sullivan	2011	21
Margaret (Lake) Tobin	February 5, 2012	92	Neil	1993	26(4)
Sherry Torimaru-Charvat	March 12, 2012	68	Skinner	2007	41
Phyllis J. Tuccori	February 8, 2012	74	Clay	1995	36
Florence Verkler	December 8, 2011	92	District 7	1985	30
Walter C. Vinson	November 29, 2011	80	Curtis	1993	38
Joseph B. Walker	January 8, 2012	87	Englewood	1988	36
Bertha (Frederick) Ward	December 4, 2011	72	Crane	1994	37
Barbara (Anderson) Werner	December 5, 2011	77	Grant	1993	38
Milton Wheeler	January 17, 2012	71	Cook	2002	33
Jimmie Ray White	January 17, 2012	63	Mather	2006	34
Alyce (Young) Williams	March 23, 2012	86	Hinton	1988	28
Laverne (Boykins) Williams	January 28, 2012	73	Kohn	1999	31
Creacy M. Wilson	December 30, 2011	77	Abbott	1998	28
Leedward Wilson	February 17, 2012	79		1995	34
Olye Worthington	December 19, 2011	85	Farren	1997	37
Lois (Byers) Wolff	January 6, 2012	78	Bell	1993	38
Doris A. (Butler) Young	December 9, 2011	84	Drake	1988	34(2)
Betty L. Zaturski	February 21, 2011	69	Saucedo	2003	33

[Numbers in parentheses indicate service outside CPS.]

# NEW LAWS THAT MAY AFFECT YOU

By Law Line Attorney Anne Chestney Mudd

## 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. 765 ILCS 1005/1(c). 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 the readers 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 and Budget Stabilization Act of Illinois). Thus, if the estate of an Illinois resident is less than

*[Continued on next page].*

**[Continued from preceding page.]**

\$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 to best 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

---

## PROOFREADING IS A DYING ART, WOULDN'T YOU SAY?

Recent headlines that needed a better proofreader

Man Kills Self Before Shooting Wife and Daughter  
*Huh?*

Something Went Wrong in Jet Crash, Expert Says  
*Really? Ya think?*

Police Begin Campaign to Run Down Jaywalkers  
*Now that's taking things a bit far!*

Panda Mating Fails; Veterinarian Takes Over  
*What a guy!*

Miners Refuse to Work after Death  
*No-good-for-nothing' lazy so-and-so's!*

Juvenile Court to Try Shooting Defendant  
*See if that works any better than a fair trial!*

War Dims Hope for Peace  
*I can see where it might have that effect!*

If Strike Isn't Settled Quickly, It May Last Awhile  
*Ya think?!*

Cold Wave Linked to Temperatures  
*Who would have thought!*  
Couple Slain; Police Suspect Homicide  
*They may be on to something!*

Red Tape Holds Up New Bridges  
*You mean there's something stronger than duct tape?*

Man Struck By Lightning: Faces Battery Charge  
*He probably IS the battery charge!*

New Study of Obesity Looks for Larger Test Group  
*Weren't they fat enough?!*

Astronaut Takes Blame for Gas in Spacecraft  
*That's what he gets for eating those beans!*

Kids Make Nutritious Snacks  
*Do they taste like chicken?*

Local High School Dropouts Cut in Half  
*Chainsaw Massacre all over again!*

Hospitals are Sued by 7 Foot Doctors  
*Boy, are they tall!*

***And the winner is....***

Typhoon Rips Through Cemetery; Hundreds Dead  
*Did I read that right?*

*[Submitted by Director Roy Coalman]*



## SATELLITE DOINGS



### SOUTHWEST FLORIDA

*By Rosemary McMahon*

The Southwest Florida satellite group of retired teachers held our annual luncheon on Tuesday, March 6. We had an excellent turnout and a great lunch to go with the fun.

The camaraderie was evident at each table. Two old friends Alice Mcready and Jackie Mooney have known each other since college days. We were thrilled that they able to join us this year as they were both ill last year.

Once again we were delighted to have Walter Pilditch bring us up to date on pension happenings. As Walter said " some good some not so good!" Everyone is looking forward to our meeting again next year.

We already have the date in place. Next year's luncheon will be held on Tuesday, February 19, 2013. We will meet at the same location The Creekside Restaurant located at the Villages of Country Creek in Estero, FL.

Walter Pilditch has agreed to join us again next year and keep us updated on pension happenings. We hope all retired CPS employees in the area will come and enjoy a fun afternoon with fellow retirees.

If you have any questions please contact Rosemary McMahon at [RM9706@aol.com](mailto:RM9706@aol.com) or 239-591-2879.



*Back Row: Fran Flucke, CJ Hajduk, Joyce Becker, Obie, Jan Simon, Ed Rybicki, Ed O'Farrell, Audrey Therese Mulvihill, Joanne Joyce, Yvonne White, Swiercz, Karen Morris, Joan Lyman, Dick Ovington, Alice Mcready, Jackie Mooney, Leland White, Sue*

*Bill Woodrow, Don Mulvihill, Walter Pilditch, Gail Olsen, Middle Row: Al Blackman, Rosemary McMahon, Joanne Walsh, John Reidy, Diana Rybicki, Sharon John Bennett, Roman Swiercz, Mike Wren. Seated: Malone, Margie Malone, Jean Wise, Alice Carney*



*Left, CTPF Trustee and RTAC Director Walter Pilditch gives SW Florida Satellite members the financial facts for the first quarter.*



*Jackie Mooney & Alice McCreedy*

*Right, Walter Pilditch, Rosemary McMahon, Joyce Pilditch*



*Ed O'Farrell Mike Wren Dick Ovington Ed Rybicki*



*Sue Malone, Rosemary McMahon, Jan Simon, Margie Malone*



*Fran Flucke & Jean Wise*

[Thanks to Rosemary McMahon for the excellent photos and satellite coverage.]



*Alice McCreedy, Al Blackman; Sue Malone, Alice Carney, Gail Obie Joanne Walsh, John Bennett, Fran Flucke, Jean Wise, Audrey Olsen; Back table: Alice Carney, Gail Obie*

**LET'S START A NEW SATELLITE!**

If any retired Chicago Public School employees are interested in getting a group together in the Southeast FL area we would love to be a part of it. Please contact Yvonne and Leland White at 1-954-739-9068 or 708-748-5335 (after May 1) if you are interested in starting a new satellite group.

[Editor's note: Contact Bob Bures for help with zip codes, names & addresses. 312-939-3327.]

## 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.

AARP Illinois Center	Chicago	Beverly Moore	312-458-3604
Abraham Lincoln Center	Chicago Near South	Hannah Katz	773-451-3360
Alternatives For The Older Adult	Outlying Counties	Tracee Keefer	800-798-0988
American Lung Association of Chicago	Chicago Central	Alexis Lewis	312-628-0234
Centro Loyola	Chicago North	Daniel Loftus	312-226-7887
Chicago Botanic Gardens	Glenco	Judy Cashen	847-835-6800
ChildServe at Bryant E. S.	Harvey	Jennifer Collins	773-867-7362
Corazon a Corazon (Heart to Heart)	Chicago Southeast	Amanda Koss	773-221-0620
CPS Student Science Fair	Chicago	B. Dubielak-Wood	773-553-6318
Forest Preserve District	Western Suburbs	Chris Linnell	630-942-6169
Garfield Park Conservatory Alliance	Chicago West	Kirsten Akre	773-638-1766x24
Guide for the Blind	Chicago Central	Kathy Austin	312-236-8569
Howard Area Community center	Chicago Rogers Pk	Kirsten Pomykala	773-262-6622x264
Kids Voting	Chicago	Ellen Solomon	312-332-3107
Lawyers' Committee for Better Housing	Chicago	Lindsey Ravizza	312-347-7600
Madison School	Skokie	Hillary Schab	847-414-8920
Maryville Academy	Northwest Suburbs	Jennifer Marks	773-205-3606
Mercy Home for Boys and Girls	Chicago Central	J. Brown/E. Dordek	312-738-7554
Metropolitan Tenants Organization	Chicago	R. McDannald	773-292-4980x223
Midwest Palliative & Hospice CareCenter	North Suburban	Elizabeth Grantner	847-556-1982
Misericordia Home	Chicago	Therese Loftus	773-273-4163
North Shore Senior Ctr (Senior Advocacy)	Northfield	Paul J. Luzwick	847-784-6000
Oakton Community College	DesPlaines-Skokie	Rita Stewart	847-635-1434
Oriental Institute, University of Chicago	Chicago Hyde Park	Cathy D or Terry F	773-702-1845
Polish Museum of America	Chicago Near NW		773-384-3352
Prologue Adult Ed. (Literacy Tutoring)	Chicago North	Christina Mang	773-728-7221
Read to Learn	Northwest Suburbs	Lesley Goldberg	847-718-7224
Refugee Program (Summer Tutoring)	Chicago North	Kaylee Sonnek	773-553-1930
Smith Village	Chicago South	Sarah Jewett	773-474-7300
Substance Newspaper	Chicago	C. Blumenthal	312-736-1702
The Art Institute's Ryan Education Ctr	Chicago Central	Karin Jacobson	312-443-3798
The Chicago Lighthouse	Chicago	Dick Carlson	312-666-1331x3141
The Learning Center	Chicago Lawndale	Sr. M. Kavanaugh	773-277-3111
The University of Illinois Extension	South Suburbs	Karen Meyer	708-449-4320
Travelers & Immigrants Aid	Chicago	Brian Harvey	312-629-4500x5011
Triton College (Literacy)	River Grove	Carol Di Fatta	708-456-0300x3407
Vocational Bridge Academy	Chicago	Robert Kos	773-772-7170x3002
Woman Made Gallery	Chicago near NW	Pamela Callahan	312-328-0038
Working in the Schools	Chicago	Liz Murphy	312-368-9487

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.



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

**86th Annual Spring Luncheon**

Tuesday, June 5, 2012

11:45 AM until 2:30 PM

Doors will open no earlier than 11:30 AM



Founded 1926

Founded 1926

**The RTAC Luncheon has a wonderful location:  
THE CONRAD HILTON GRAND BALLROOM  
720 South Michigan Avenue – Chicago**

The Grand Ballroom is immediately inside the main hotel entrance and UP the staircase on your left.  
An elevator is available for those who need it.

Convenient self-parking is easy; it is connected to the northwest corner of the hotel and is just \$15

~\*~SPECIAL GUEST SPEAKERS~\*~

Kevin Huber from CTPF, Walter Pilditch, James Ward and Mary Sharon Reilly will speak along with reports from the RTAC lobbyists in Springfield.

OTHER GUESTS FROM THE PRINCIPALS ASSOCIATION AND THE LEGISLATURE HAVE BEEN INVITED!

*Many Door Prize winners will be called throughout the program.-*



----- Complete, cut here and 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 maintains the price line!**

Member's Name \_\_\_\_\_ (meal-C, V, F, K) 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: \_\_\_\_\_ (C, V, F, K) \_\_\_\_\_ (C, V, F, K)  
\_\_\_\_\_ (C, V, F, K) \_\_\_\_\_ (C, V, F, K)

**Be sure to circle each person's meal option -- Chicken or Vegetarian or Fish or Kosher**

**NO changes at the hotel!**

Make check payable to: Spring 2012 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 29, 2012**

WE ARE **UNABLE** TO ACCOMMODATE WALK-INS!



NOT AN 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**

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***COME ONE – COME ALL  
to the 2012 RTAC Spring Luncheon***

***Tuesday, June 5 at the elegant***

***Conrad Hilton Hotel***

***720 South Michigan Avenue***

***Park in the hotel for \$15***

