



RETIRED TEACHERS ASSOCIATION OF CHICAGO

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NEWS BULLETIN

SPRING 2014



UNDERSTANDING THE ILLINOIS LEGISLATIVE PROCESS

Your pension fund is governed by Illinois Law, and Lawmakers in Springfield have the power to change or alter your benefits – so it's important to understand how laws are passed and how you can participate in the legislative process.

BASIC INFORMATION

- Legislators are elected in even numbered years.
- Primaries are held on the third Tuesday in March. General elections are held on the first Tuesday in November.
- The Illinois House of Representatives consists of 118 members who represent 118 different Districts. Each Representative's District includes about 109,000 constituents.
- The Illinois Senate has 59 members. Each of the Senators has approximately 218,000 constituents.
- All legislators have two offices – a local office in his/her District and an office in Springfield.

SPRING INTO ACTION

Take these steps now to protect your pension.

1. Share your e-mail address with RTAC. Send an e-mail to rtac-webster@sbcglobal.net. Changes can happen quickly and e-mail is the fastest way to reach you.
2. Educate yourself about your pension and health insurance (see page 6). Find information at www.rtac.org, and pension information on CTPF's Education and Advocacy page at www.ctpf.org.
3. Participate in the legislative process. Know your local elected representatives and make sure you vote. Primary elections are coming up **March 18**, so make sure you do your research, investigate your incumbents' voting records, and make informed decisions. Look up your legislator at www.rtac.org.
4. Make an appointment to visit your local legislator. See page 5 for tips on planning a visit.



Continued on page 5

RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

111 North Wabash Avenue, Suite 2010, Chicago, Illinois 60602 ■ www.RTAC.org

Since 1926, the Retired Teachers Association of Chicago (RTAC), an independent, non-profit, 501(c) 4 organization, has worked to protect the pensions of retired Chicago Public School (CPS) educators. RTAC is not governed by or a part of CPS, the Chicago Teachers' Pension Fund (CTPF) or the Chicago Teachers' Union (CTU).

RTAC NEWS BULLETIN

The News Bulletin is distributed free of charge to RTAC members three times per year. RTAC welcomes submissions on topics relevant to members. Material will be published as space allows, and may be edited. Send typed submissions to office@rtac.org.

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Arlene R. Crandall

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RTAC SERVICE DIRECTORY

RTAC Office hours: 10 a.m. to 3 p.m. school days 312-750-1522

RTAC E-mail office@rtac.org

Chicago Teachers Pension Fund (CTPF)
203 N. LaSalle St., Suite 2600, 60601-1231 312-641-4464

CTPF Health Insurance Information 312-604-1400, ext.135

Annual Membership \$50

Lifetime Membership \$300

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COMMUNICATING WITH RTAC



February 2, 2014, was the first anniversary of the Chicago Retired Teachers Aid Fund and Retired Teachers Association of Chicago's move to a new location at 111 N. Wabash Avenue – Suite 2010, Chicago, Illinois 60602-2949, (312) 750-1522. Our office is open from 10:00 a.m. to 3:00 p.m. on days when school is in session, and generally closes on school holidays and vacations.

Please do not send any correspondence to our previous address or use any of the 'pink self-addressed/postage paid envelopes' as they are no longer valid and will not reach us.

As postage rates increase, we find it easier to share communication with our members electronically. Please share your e-mail address with RTAC so you can stay in touch. Contact our webmaster – rtac-webster@sbcglobal.net to inform us that you would like to receive alerts related to legislative concerns and/or other information electronically. We are also able to send information to prospective or current members electronically from our office.



RTAC BOARD OF DIRECTORS APPLICATIONS AVAILABLE

2014 Marks the 88th Anniversary Year of the Retired Teachers Association of Chicago (RTAC).

Then, as now, the organization's mission is to protect and enhance CTPF annuitants' pensions and ancillary benefits. The path ahead will be challenging.

In Spring 2014, RTAC's Nominating Committee will interview candidates for eight Director positions which will be voted upon at the Fall 2014 Membership meeting. The application for the Director Positions is available online at www.rtac.org.



Candidates should complete the application and return it electronically to Arlene Crandall, executive director, at ArCrandall@rtac.org, on or before April 30, 2014.

The nominating committee will be identified by May 1, 2014, and interviews will be conducted thereafter.

The following are criteria which all candidates should possess to be considered for the open positions:

BRUSH UP ON DENTAL INSURANCE

MetLife RTAC members



in good standing can participate in one of two MetLife group dental insurance plans. Plan 1 offers comprehensive

services and Plan 2 offers a lower-cost option with more limited coverage. Both plans cover oral exams and cleanings every 6 months, and include dependent coverage options. Enrolled members can also benefit from the complimentary MetLife Vision Access program which offers discounts on eye exams, contact lenses, and laser vision correction.

Contact RTAC at 1-312-750-1522 for eligibility and enrollment information.

1. Computer competency (either Windows or Macintosh).
2. Have regular access to the Internet to send/receive information.
3. Be prepared to work collaboratively.
4. Attend monthly meetings (generally the first Wednesday of the month).
5. Engage new and current CTPF retiree annuitants to join RTAC.
6. Offer constructive ideas to support the organization's goals.
7. Participate in activities which focus upon the organization's mission.

CRTAF LAUNCHES NEW WEBSITE



Friday, February 14, 2014, RTAC launched a website for the Chicago Retired Teachers Aid Fund, Inc. (CRTAF) at www.crtaf.org.

CRTAF is organized to “assist indigent retired Chicago public school teachers through grants-in-aid and in such other financial matters as may be appropriate.” Visit the site to learn more about CRTAF and its mission.

OUR NEW ADDITION

Please join us in welcoming the newest addition to our family with a tax deductible gift to the Aid Fund.

CRTAF is a 501(c)3 charitable organization, and gifts are tax deductible as allowed by law. Consider making a gift to celebrate, honor and/or memorialize individuals of your choice. The website includes a listing of 2013 donors and honorees. Gifts are also published in the RTAC *News Bulletin*.

A LASTING LEGACY

As you think about your legacy to our profession, give serious consideration to also making arrangements for a final bequest to CRTAF. Bequests provide long-term support for the fund, and honor your legacy to the profession.

RETIREE’S TEACHING CERTIFICATES/LICENSES

In 2013, the Illinois State Board of Education began the process of converting Illinois educators’ teaching/supervisory certificates to licenses. As one concludes his/her career as a professional educator, it is worth reflecting upon whether one might wish to stay active in our profession beyond the Chicago public schools. Private and parochial schools as well as universities hire retired CPS educators to serve in a variety of capacities. Some limit their hiring to former teachers who have maintained their professional certificates/licenses.

The Illinois State Board of Education’s website includes information as to what a retired educator should do to maintain his/her professional status. When a current certification is set to expire (usually every five years), it can generally be converted from active to valid but inactive. The ISBE website has additional information: www.isbe.state.il.us/certification.

2014 ARMSTRONG AWARD NOMINATIONS SOUGHT

RTAC seeks nominations for the 2014 James Armstrong Award. The award is named in honor of our founding President James E. Armstrong. Armstrong, together with a small group of like-minded retired CPS educators, established RTAC in 1926 to preserve and protect retired CPS educators’ pensions.



Any RTAC member can nominate an individual to be honored for his/her outstanding commitment, dedication, and service to the RTAC and/or CRTAF. Nomination forms are available at www.rtac.org. Nominations are due to David T. Peterson, April 1, 2014.

VOLUNTEER MATTERS... BIRTHDAYS AT RTAC

Each month RTAC Service Committee Members write and send birthday cards to all members age 85+. Members who reach the age of 90 also receive a floral arrangement on their special day.

“This is really a big effort and appreciated outreach,” said Arlene Crandall, executive director. “Our volunteers’ efforts really brighten a lot of days.”

2014 Birthdays Really Add Up!

SERVICE COMMITTEE MEMBERS PREPARE BIRTHDAY CARDS FOR ALL MEMBERS AGE 85+.



120 FLORAL BOUQUETS WILL BE SENT TO MEMBERS CELEBRATING A 90TH BIRTHDAY.



MORE THAN 1,700 RTAC MEMBERS WILL RECEIVE CARDS WITH HAND WRITTEN BIRTHDAY MESSAGES IN 2014.



BECOME A LEGISLATIVE ADVOCATE

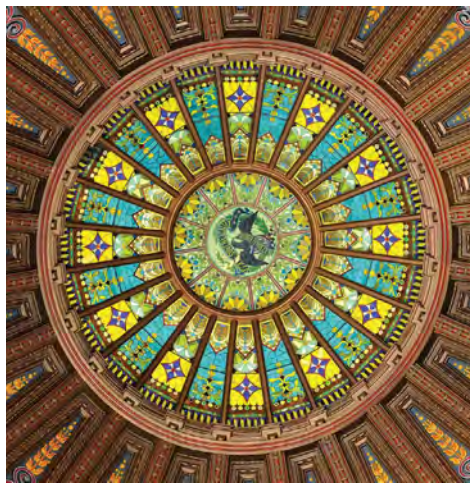
Legislators are politicians who represent the needs of their constituents. You can take an active role in the legislative process by advocating for your pension and ancillary benefits.

THE ROLE OF ADVOCATES

- Help share information about important issues.
- Build and maintain positive relationships with legislators.
- Provide credible and reliable information about issues.
- Regularly contact legislators and/or staff members at their local offices.

TIPS FOR VISITING

- Call to schedule an appointment.
- Arrive at your meeting on time.
- Consider asking your legislator to pose for a photo with you.
- Limit the time for your conversation.
- Be respectful and positive about the issue you are discussing.
- Ask the legislator, if s/he will support your position before you leave.



- Provide/leave written information about RTAC or your issue (see www.rtac.org).
- Be sure to indicate that RTAC's professional lobbyists are Bukola Bello, John Carr and Dick Lockhart.
- Report your legislative contact to RTAC's office and send a photo (if available) to office@rtac.org.
- Follow up with information if appropriate and a thank you note after your visit.

DO NOT...

- Hesitate to talk to a legislator because s/he will ask you a question you cannot answer. You can always follow up with more information.
- Argue, criticize, or complain about the legislative process.
- Criticize legislators or their organizations.
- Make promises which you cannot keep or "burn bridges."

READY TO BECOME A LEGISLATIVE ADVOCATE?

The Chicago Teachers Pension Fund (CTPF) offers free training for members interested in learning more about their pensions and how to advocate for them. Register at <http://goo.gl/x6qRRR> or call 1-312-641-4464.

Pension Fund Ambassador Training
April 15, 2014 (attend one)
9:30-11:30 a.m. or
1:30 -3:30 p.m.

The workshops will be held in the CTPF office at 203 North LaSalle Street, suite 2600, Chicago. Light refreshments are provided.



Legislative Process continued from page 1...

LOCATING YOUR LEGISLATOR

The RTAC web page www.rtac.org has a legislator look up function. You can also find current contact information at www.ilga.gov.

LEGISLATIVE OFFICES

Each legislator has a Springfield and District office staffed by personnel who interact and communicate with constituents.

LEGISLATIVE SESSION

The Illinois legislature is in session from January through May 31 every year and is followed by an autumn 'veto session.' The Governor can call a special session at other times.

BILLS

Every law starts out as a bill. Each bill must have a sponsor. Generally 6,000 to 7,000 bills are introduced during each session. Once a session ends (May 31), bills can be held over and voted upon during a 'veto' or a special session. If a bill fails to become a law during a session, it dies. It can be reintroduced during the next session.

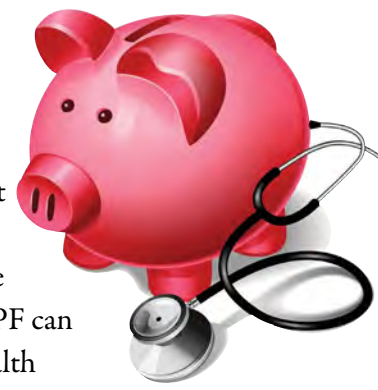
THE COMMITTEE SYSTEM

The House and Senate move legislation through a committee system. A committee holds hearings to review the 'pros and cons' of proposed legislation, and then votes on whether the bill should be sent forward for a vote by the entire chamber. If a bill does not move out of committee, it dies.

VOTING

Once a bill moves out of committee and receives a positive vote in the House or Senate, it moves to the other chamber and follows the same process. If the bill passes both houses, it is sent to the Governor who can sign or veto the legislation.

ADDING UP THE COST OF HEALTH INSURANCE



Last December, the Illinois General Assembly passed pension “reform” legislation for members who participate in four of five statewide pension plans. The legislation eliminated the use of pension fund dollars to pay for health insurance. While this legislation does NOT currently impact our pensions, we at RTAC are concerned about the prospect of legislators introducing similar “reforms” to our benefits.

Retirees on fixed incomes are the most vulnerable to the increasing cost of health care. Although inflation overall has remained relatively flat recently, health care costs have more than doubled in the last 10 years. CTPF retirees must pay for post-retirement health insurance, and many do not receive “free” Medicare Part A.

CTPF members receive a health insurance premium subsidy (currently 60%) to help make insurance more affordable. This subsidy is not

guaranteed and is subject to change annually. The amount CTPF can spend on health insurance is capped at \$65 million per year. As costs rise, the subsidy available to members falls. The information below shows the amount an average retiree must spend on health insurance, and the impact that losing the subsidy could have.

THE IMPORTANCE OF YOUR CTPF HEALTH INSURANCE SUBSIDY...

The charts below show the annual and monthly cost of insurance for an average single member in a CTPF PPO plan, with and without the CTPF health insurance subsidy.

CTPF Member Under Age 65	ANNUAL COST WITHOUT SUBSIDY	ANNUAL COST WITH SUBSIDY	MONTHLY COST WITHOUT SUBSIDY	MONTHLY COST WITH SUBSIDY
CTPF PPO Single coverage	\$ 14,628	\$ 5,844	\$ 1,219	\$ 487

CTPF Member Age 65 and Above	ANNUAL COST WITHOUT SUBSIDY	ANNUAL COST WITH SUBSIDY	MONTHLY COST WITHOUT SUBSIDY	MONTHLY COST WITH SUBSIDY
Medicare Part A*	\$ 5,112	\$ 2,045	\$ 426	\$ 170
Medicare Part B	1,258	503	105	42
Supplemental with Part D	3,420	1,368	285	114
Total single coverage	\$ 9,790	\$ 3,916	\$ 816	\$ 326

WE CAN'T AFFORD TO LOSE

According to the US Bureau of Labor Statistics, the average American household spent 4.9% of its income on health care costs in 2013. The average CTPF retiree currently spends much more – between 7-13 % of his /her income on health insurance, even with a subsidy. If we lose the subsidy, retirees could be forced to pay much

more – between 22-33% of their average income on health insurance. We can not afford to lose our health insurance subsidy.

TAKE ACTION NOW

The best way to protect the subsidy is to reach out and contact your Illinois legislators and to tell them how vital the health insurance subsidy is to

your retirement security. Your elected representatives need to understand the cost and impact that cuts to the health insurance premium subsidy would have on your retirement security and your health.

See page 5 for more information on ways to reach your legislators. Take action today.

*Members with 40 quarters of Medicare credit receive Part A at no charge. If you do not qualify for “free” part A, you must pay for this coverage. Everyone pays for Part B, Supplemental, and Part D coverage. CTPF does not subsidize the cost of a spouse’s coverage.

FROM THE DESK OF THE PRESIDENT

Marcella L. Morrison



As I write this message, all I can see outside is snow and more snow. It seems the coming together of so many snowflakes, too many to count, but easily seen and their impact felt by all is something to behold.

To you my members of RTAC, too often we forget about the impact others have upon the quality of life

during our retirement years. Just as with snowflakes, there is strength in numbers. As retirees we can collectively have an enormous impact on our elected representatives in the Illinois General Assembly. As seniors, we tend to be treated as the problem or the “Silent Majority.” Our issues are not heard, nor understood. And if they are heard, they are often dismissed.

Our General Assembly members were happy to receive our votes in the election. But it’s questionable if they really are committed to representing us as retirees; we who taught and educated Chicago’s youth.

Yet, this spring the question arises as to how will we be impacted when the Illinois General Assembly addresses Chicago’s pension revenue deficit. Collectively, we each must make it our goal to visit our legislators so they can hear our story, our plight, and our insistence on why we need to maintain our pensions, the annual increase, and our health insurance subsidy. We

must insist that the Chicago Board of Education and/or the State of Illinois meet their obligations to the Chicago Teachers Pension Fund (CTPF). They must be reminded that their 1995 legislation and subsequent actions have caused the revenue shortfall which has decimated CTPF since 1995.

Just as snowflakes can clog traffic, as RTAC members, we must clog the phone lines, the Internet and the legislators’ offices. Be sure to communicate with your State representative and senator. We must be seen and heard. If each of us conveys the message loudly and clearly, we will make a difference. It has been said that silence concedes consent. Under no circumstances should we be silent when it comes to pension reforms that diminish retired Chicago public school educators fiscal well-being.

Be sure to visit, call and/or write to your Illinois senator and representative before and after the March 18th election.

EXECUTIVE DIRECTOR’S MESSAGE

Arlene R. Crandall



As RTAC enters its 88th year, we realize that the mission that James Armstrong and his fellow founders focused upon is still at the forefront of our existence. We continue to focus upon protecting your pension and your ancillary benefits.

We depend upon our pensions, our annual cost-of-living increases, and especially our health insurance subsidy. These three elements enable us to live decently in retirement.

CTPF members receive a subsidy to help offset the cost of post-retirement health insurance. In 2014, the current \$65 million health care subsidy enables each CTPF annuitant to have a 60%

subsidy. As insurance costs increase, the percentage will be reduced. If Illinois legislators eliminate our health care subsidy, each of us will have even far greater health insurance obligations. See page 6 for more information.

RTAC and its lobbyists are working together to prevent an outcome similar to the State systems; but we need you to do your part. Contact your state legislators and help them understand the negative impact that losing your health insurance subsidy will have on your financial security in retirement.

Speak up and speak out – now. We can’t afford to be silent. See page 5 for more ideas on contacting legislators.

USER NAME, PA55WORD AND PIN ADVICE

Roy Col3man, RTAC Webmaster



Target and several other major retailers recently suffered a huge data breach. **Over 100 million account names, passwords**

and PIN numbers were stolen. This information is then sold on the black market for as much as \$10 per account. There is a big profit to be made.

Thieves will often try the same user name, password and/or PIN on other accounts of the same person in the hope that they can profit from other accounts that were not originally breached.

For this reason **you should never use the same user name, password and/or PIN for more than one account.**

The problem then becomes how to remember the user name, password and/or PIN for each individual account. One way is to use a common core of letters for the user information, passwords and/or pins and then alter them in a manner that is representative of the place you are using them.

EXAMPLES

1. For a 4 digit PIN, most keypads have letters on each key, so you could use a common 2 digit number (53 for example) and add the initials of the account as the other two characters. For a Discover Card PIN use DC53 (3253), for the Private Bank use PB53 (7253), for Target Stores use TS53 (8753), etc. This will reduce the possibility of someone using your PIN on another account.

2. There are several ways to make a password more secure. Use numbers or symbols in place of characters. 'S' could be 5, 'i' or '1' an exclamation mark !, 'o' a 0 (zero), etc. (See the title of this article). My favorite is to replace the

'at' with @. i.e. Matt becomes M@, Atlanta becomes @lanta, etc. However, you should **not** use the same password everywhere. You might do the same thing with your password as you would with the pin, insert characters that are representative of the use. For example, if you currently have 'score1' as your password, you could change it to 5c0re! for all of your accounts and then add the two initials for the account. 5c0re!@DC for Discover Card, 5c0re!@PB for the Private Bank, etc.

You should also change your password once a year. The change can be as easy as adding a character or number to the beginning or end but do not just add a 1 as it is the most popular change. Adding a 7 or 8 to the beginning or end is the best since they are the least used digits.

Remember, in this era of on-line access and transactions, your financial health could depend on how secure you make your accounts.

KEEPING YOUR (AND YOUR FRIENDS') E-MAIL SAFE

The September 2012 RTAC *News Bulletin* included an article I wrote that focused on your-email safety. The core messages included: **1.** Do not open or respond to any e-mails that ask you to verify any information such as passwords, birthdays, etc. **2.** Do not click any link if you do not know exactly what site it goes to. **3.** Do not click on any link in a one line e-mail without a good explanation of its relevancy.

It is also important to realize that the way you **send** e-mail can jeopardize your and your friends' computers. If you send an e-mail to a number of people with their names and addresses

in the **TO:** line and any one of them has an infected e-mail program **all** of the people you sent the message to can become infected. Some malware can read your disk and send your confidential information to unknown places or lock a computer and demand payment to unlock the computer.

How can you avoid this? Send the message to yourself (put your e-mail address in the **TO:** line) and then use the **BCC:** option of your e-mail program for everyone else. (BCC stands for Blind Carbon Copy.)* This will do three things: **1.** You will get a copy back so you know it went out.

Stay in touch. Join the RTAC E-mail list. Send an E-mail to: rtac-webster@sbcglobal.net with "Join mailing list" in the subject line.



2. The recipient list is not displayed nor is it available to malware on other computers. **3.** If a recipient prints the message they will not need to wade through a possibly long list of addresses before reading the message.

For the safety of your (and your friends') e-mails, please learn to use the **BCC:** feature. This will help to ensure everyone's e-mail safety.

NEW LIFE MEMBERS: NOVEMBER 1, 2013 - JANUARY 31, 2014

RTAC welcomes the following new Life Members and applauds their commitment to lifetime membership in the only organization that is safeguarding our pension rights and benefits. Your lifetime membership makes us stronger and better able to make our voices heard. Welcome and Thank You.

YVONNE ALFORD
BERTHA T ALONSO
PATRICIA K ANDERSON
ROSALYNN ANDERSON
MARVA L ANYANWU
DEBORAH ARENDT
WILLIE BALDWIN
DELORES BALLENTINE-
HALBERT
MARLA BANKS
CEOLA DAVIS BARNES
DOREEN E BARRETT
DAVID E BARTLETT
CAROLL BASKIN
PATTILYN BEALS
CAROLYN BEASLEY-
JACKSON
DANIEL BECK
LORETTA BECKER
MARCIA Z BEHRENS
JANETTA BELL
KAREN A BELLAMY
RONALD BELLAMY
MARY BILLINGSLEY
JANET M BLAHETA
PERCY BLAND JR
CHRISTEEN BOONE-
OWENS
JOHN P BOTT
WILLIE L BRAXTON
ANITTA BRIGHT
KATHERINE BURGESS
MARILYN C BURK
SHIRLEY BUTLER
JUDY CALDOW
ETHEL CAMPBELL
MOLLY A CARROLL
SHIRLEY M CARTER
MARY ANN CASEY
EDWARD J CAVALIERE
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THOMAS COPPOLA
DELOISE CROSS
ESTHER CROSS
PATRICIA CROWE
AMANDA B DAVIS
GERALDINE T DAVIS
EMIL DE JULIO
SARA DIGGS
ROBYN D DOUGLASS

GAIL L DOZIER
MATTIE R DRANE
LANEARE A DRAYTON
KATHY M DREWS
ESTRELLITA J DUKES
CATHIE DUSEK
DIANE DWYER
LINDA EICH
CHERYL ERICKSON
RUBY EVERAGE
ANN FARIELLO
PANAGIOTA FASSOS
BARBARA J FORTE
SHERI D FREEMAN
FRIEDA GARTH
DOROTHY GATERS
EMMA P GAUTNEY
GREGORY GAWRONSKI
JEAN ANN GNALL
CARY GOLDSTEIN
MARTHA GOMEZ
PHYLLIS A GRAY
THOMAS R GREEN
SONJA GRIFFIN
GLORIA GUSIC
BUNNY GUY
MARCIA HADAD
HELENA F HALEY
JOANN HANNIGAN
JEANNE
HARALAMPOPOULOS
ANITA L HARMON
JOAN HARRIS
STELLA L HARVEY
DAVID HAYES
GWENDOLYN A HILARY
TYRONE C HINES
THOMAS L HOLLIMAN
ANITA HOLMES
GENETTA JACKSON
HUBERT C JACKSON JR
JOYCE JANOVEC
ROSE ANN JARVIS
DANIEL E JENKINS
LOREN K JENKINSON
PAULA JESKE
BEV BURKS JOHNSON
DOROTHY JOHNSON
GLORIA L JOHNSON
HELEN M JOHNSON
LUBA JOHNSON
WILLIAM A JOHNSON

JERRYELYN L JONES
LOIS KAMERMAN
PAMELA KANE
LYNNE KARZI
MARY K KAVANAUGH
DEBORAH KAY
PATRICK M KEATING SR
ALICE KEEFER
SHEILA KEELEY
LOIS KELLY
VIRGINIA KENNEDY
BARBARA KENT
CHRISTINE KIEFER
GLORIA L KINAST
VERLINDA KINCAID
ANEDD B KING
CAROLYN KIRKSEY
SUSAN KIRSHNER
DENISE Y KNOX
FAY KOSNOFF
LESLIE K KRUMDICK
KARL L KUHN
FRANK M LACEY
EDWIN T LARDIZABAL
BARBARA J LAWRENCE
JOEL LEVIN
JANET LEVINE
ARYLISS LISNER
ROSWITHA DESNICK-
LOGAN
MICHAEL K
LOPUSHONSKY
MILO LOVE
MARLENE LOVE-
ANDERSON
CHERYL MACKEY
PATRICIA A MALLON
MYRNA MANNERS
EVERLEAN H MANNING
JACQUELINE MARTIN
JUANITA MARTINEZ
VIRGINIA MAYNOR
FRANK MC BRIDE SR
VIVRE MC CLELLAN
LUCINDA J MC CLENDON
MARY E MC DONALD
KATHLEEN MC GARRY
JACQUELIN
MC LAUGHLIN
KIMBERLY A MC NEAL
JOHN DAVID MC SHANE
PATRICIA
MEARIEWEATHER

LINDA MEDINAH
JAMES P MENCONI
GLORIA D MHOON
IZABELA MIKLOWICZ
CARYN MILLER
THELMA L MILLER
WILLIAM L MILLER
NATALIE MILLMAN
NATALIE MILLMAN
GWENDOLYN MIMS
DELLORES M MIROT
LINDA H MOHR
CORDELL MOORE
DENYCE L MOORE
DIANNE MARIE MOORE
JANICE MORLEY
EILEEN MORRISON
HELEN MOY
LINDA MARIE NEWSOME
JUNIDA NICHOLAS
RITA NICKY
SHARON NIX
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TERRIE TILDEN
OVERSTREET
JOAN J OWENS
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RETIRED TEACHERS ASSOCIATION OF CHICAGO

Membership Application

Please use this form to:

- Join the Retired Teachers Association of Chicago (RTAC)
- Renew your annual membership
- Notify RTAC of an address change

GENERAL INFORMATION: PLEASE PRINT

Your Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Date of Birth: _____ Phone: _____

Retired In Year: _____ Position: _____

From: _____

(name of Chicago Public School)

Social Security Number: xxx-xx-____ _

(last 4 digits only for verification purposes — your confidentiality is assured.)

Non-CPS e-mail address: _____

(Your CPS e-mail address terminates when you retire)

JOIN OR RENEW MY MEMBERSHIP

Please make checks payable to RTAC:

Enroll me as a new member \$50

Enroll me as a life member \$300

CHANGE OF ADDRESS

If the address listed above is new, please complete the section below:

Please note effective date for new address:

(date: mm/dd/yy) _____ / _____ / _____

Please return this form and a check to: RTAC, 111 North Wabash Avenue, Suite 2010, Chicago, IL 60602

MAKE A DONATION: MAKE A DIFFERENCE

A donation to the Chicago Retired Teachers Aid Fund (CRTAF), Retired Teachers Association of Chicago (RTAC), or to the Committee on Political Education (COPE) is a meaningful way to honor or memorialize a friend or loved one. Return this form with your payment to: **RTAC, 111 North Wabash Avenue, Suite 2010, Chicago, Illinois 60602.**



CHICAGO RETIRED TEACHERS AID FUND (CRTAF) DONATION FORM SEE: WWW.CRTAF.ORG

CRTAF is a 501 (c) 3 charitable organization established in 1986 to assist retired CPS teachers and administrators in challenging financial circumstances. Please complete this form and return with your check. Donations are tax deductible as allowed by law. Enclosed please find my check in the amount of \$_____ (\$20 minimum per honoree or purpose) **payable to CRTAF.**

Donor's Name: _____ Check box if this gift is anonymous

Address: _____ City: _____

State: _____ Zip Code: _____ Phone: _____

Please indicate purpose of gift congratulate celebrate memorialize general purposes

Honoree's Information

Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

RETIRED TEACHERS ASSOCIATION (RTAC) DONATION FORM

RTAC is a 501 (c) 4 organization established in 1926 to protect and enhance the pensions of retired CPS educators. Please complete this form and return with your check. Donations to RTAC are **NOT** tax deductible.

Enclosed please find my check in the amount of \$_____ (\$20 minimum per honoree or purpose) **payable to RTAC.**

Donor's Name: _____ Check box if this gift is anonymous

Address: _____ City: _____

State: _____ Zip Code: _____ Phone: _____

Please indicate purpose of gift congratulate celebrate memorialize general purposes

Honoree's Information

Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

COMMITTEE ON POLITICAL EDUCATION (COPE) DONATION FORM

COPE is organized to support political efforts designed to educate legislators and protect pensions. Please complete this form and return with your check. Gifts to the COPE Fund are for political purposes and are **NOT** tax deductible.

Enclosed please find my check in the amount of \$_____ **made payable to COPE.**

Donor's Name: _____ Check box if this gift is anonymous

Address: _____ City: _____

State: _____ Zip Code: _____ Phone: _____

DONOR	IN MEMORY OF
Anonymous	Daretta F. (Russell) Rogers Hazel B. Steward
Anonymous	Larry Hawkins
Mary Adele Brown	Anne M. Greaney
Leona Collins	Lionel B. Collins Will Smith
Delta Kappa Gamma Society International, Kappa Chapter	
Maureen Fiore	In memory of all
Mary Jo Jacobs	Retired Chicago
Dolores Kazuk	Public School
Patricia Kubistal	Teachers
Barbara Lehman	
Margaret O'Brien	
Nancietta L. Stocking	
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John Moscinski	Hannibal A. Frik
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COPE GIFTS NOV. 1, 2013 - JAN. 31, 2014

Marjorie Dwy	Marilyn Quas
Katie Ann Edwards	Isabel Schechter
Harry J. Kone	Marie L. Turner- Brown
Katherine Logue	
Edward B. Mitchell	

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Martha & Charles Rayburn	Inez (Douglas) Clayton
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Isabel Schechter	Pearl Morgenstern
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Nadine A. Thompson	Donald M. Thompson
DONOR	PURPOSE
Anonymous	General Purposes
Anonymous	General Purposes
Anonymous	General Purposes
Esperanza Calderon	General Purposes
Jack Haugsnes	General Purposes
Harry J. Kone	General Purposes

RETIRED TEACHERS ASSOCIATION OF CHICAGO GIFTS NOV. 1, 2013 - JAN. 31, 2014

Anonymous	General Purposes	Carole Jonesi	Congratulate and Celebrate: Daisy Driss 107 years old on Jan 1st
Katie A. Edwards	General Purposes	Martha & Charles Rayburn	General Purposes
Alice M. Gutenkauf	General Purposes		

DONOR	PURPOSES
Frank McClenahan	General Purposes
Catherine V. Pucci	General Purposes
Sandra Maison Rosen	General Purposes
Martha Semisch	General Purposes
Flora Moreno Soto	General Purposes

CRTAF WINTER ISSUE OMISSIONS

The following donations to CRTAF should have appeared in the Winter *News Bulletin*. We regret the omissions:

DONOR	IN MEMORY OF...
Ann & Tom Connelly	Orpen Bryan Julien Drayton Joan Ferris McNair Grant James Moore Grace M. Stagno Salvatore A. Vallina
Diana Jarmacz	Marie Nordenberg Adeline Rafferty
Genevieve Lober	Helen Harmon
Alice Maresh	Joan Ferris Rina M. Naddeo Marybelle Shriner Armella Schwartz
Charles A. Tauchman	James Dwyer Sylvia Kayser Irene Siedlecki
Rose Walsh	Joan Lucas

DONOR	PURPOSE...
Rosylin Dean	General Purposes

FRIENDS GONE AHEAD *Requiescat in pace*

NAME	DATE	SCHOOL	NAME	DATE	SCHOOL
Anderson, Barbara	11/05/13	Hyde Park	Franklin, Joyce S.	01/14/14	Simeon
Bachta, Lillian B.	12/16/13	Stewart	Giles, Marjorie H.	11/03/13	Tilden
Barkin, Judith E.	12/12/13	Lyon	Gramer, Dorothy A.	11/25/13	Lane Tech
Baylock, Yvonne G.	01/15/14	Curtis	Greaney, Anne M.	11/12/13	Lane Tech
Bell, Joseph H.	11/07/13	Kelly	Green, Helen D.	12/01/13	Bradwell
Bernstein, Morton	01/14/14	Funston	Gruenberg, Rena K.	10/29/13	Lane Tech
Bernstein, Sylvia T.	11/08/13	Hibbard	Hampton, Bessie T.	11/28/13	Madison
Bolden, Clara R.	12/24/13	Bond	Hansen, Wilma J.	02/18/14	Central Office
Bowie, Ethel N.	12/26/13	Cleveland	Hardin, Elizabeth L.	01/02/14	Fermi
Brud-Wesselhoff, Judith	11/11/13	Fernwood	Harley, Janice	11/17/13	Bouchet
Cahill, Sarah A.	10/23/13	Roosevelt	Harris, Vera C.	12/30/13	Nixon
Carlson, Marjorie	01/03/14	Monroe	Hines, Irene	12/17/13	Ross
Chikow, Helen A.	11/11/13	Calumet	Hogan, Hilda T.	01/11/14	Nash
Clay, Doris A.	01/04/14	Phillips	Ingram, Jacqueline	12/20/13	District 3
Clayton, Inez A.	12/16/13	Family Guid Ctr	Jackson, Esther	12/30/13	Clinton
Coane, Barbara	01/10/14	Bridge	James, Gerald T.	12/18/13	Flower
Council, Bennie E.	01/15/14	Riis	Jansen, Vivian A.	11/05/13	Reinberg
Crump, Katherine B.	11/26/13	Howe	Janulis, Raymond D.	11/03/13	Kohn
Dalton, Patricia L.	01/15/14	Chicago Voc.	Jennings, Barry	01/07/14	Fenger
Daudel, Ruth B.	01/02/14	Reilly	Kaczmarek, Eugene	01/13/14	Peterson
Davis, Leautry	10/22/13	Carver Primary	Kenyon, Sarah G.	01/22/14	Amundsen
DeCarlo, Mary B.	10/24/13	Courtenay	Lazicki, Lorraine J.	12/05/13	Schiller
Degaard, Marie L.	11/16/13	Trumbull	Levin, Joy E.	12/28/13	Chase
Demasy, Joseph	12/09/13	Cregier	Lilek, James W.	10/28/13	Morrill
Demolick, Mary	01/03/14	Jungman	Mahoney, John J.	10/28/13	Spalding
Deutsch, Rozanne	11/09/13	Bryn Mawr	Mazarakos, George L.	10/27/13	Lane Tech
Dolan, Patricia H.	11/02/13	Farnsworth	McAllister, Valeria M.	11/03/13	Hyde Park
Dolnick, Samuel	02/14/14	Von Steuben	McCaleb, Charles R.	10/17/13	Farragut
Downey, Eileen M.	11/12/13	Hale	McCoy, Marie	11/08/13	Graham
Duffy, Catherine E.	12/11/13	Dist 17	McLaughlin, Gregory L.	11/02/13	Cullen
Durry, Grover C.	11/07/13	Senn	McMath, Lula	11/04/13	Henry
Eddy, Robert N.	01/07/14	Central Office	Meekma, Nicholas	12/25/13	Spalding
Edwards, Jeanne L.	12/25/13	South Shore	Melamed, Trina C.	10/24/13	Blaine
Egan, Janet	01/01/14	Lafayette	Mendoza, Remedios	12/17/13	Prescott
Ehrlich, Bettye K.	11/16/13	Mather	Monroe, Edith F.	11/16/13	Hurley
Evans, Rudolph J.	12/14/13	Foreman	Moody, Imogene C.	12/26/13	Raymond
Forester, Frank	12/06/13	Central Office	Morley, Jean B.	01/16/14	Dore
Forrest, Richard	12/20/13	Herbert	Murphy, Adelaide P.	10/10/13	Locke
Forte, Joan W.	12/23/13	Randolph	Oatman, Joyce E.	12/09/13	Tilden

NAME	DATE	SCHOOL	NAME	DATE	SCHOOL
Pales, William A.	12/13/13.....	Perez	Shively, Carroll H.	12/12/13.....	Roosevelt
Patlak, Jo S.	11/15/13.....	Beidler	Short, James R.	12/10/14.....	Spencer
Pence, Eugene E.....	12/07/13.....	Richards	Smith, James E.....	01/25/14.....	Farragut
Pencz, Dolores H.....	11/24/13.....	Pulaski	Sorkin, Sidney.....	10/28/13.....	Bowen
Petravich, Reynold.....	12/04/13.....	Hubbard	Spears, Edward W.....	01/17/14.....	Brownell
Pietraszek, Edward.....	12/11/13.....	Collins	Stokes, Rosemary.....	11/27/13.....	Hurley
Pordugal, Alyce R.....	01/03/14.....	Pullman	Sussman, Rosamond.....	12/03/13.....	Stockton
Powell, Delores.....	12/26/13.....	Robeson	Tantawy, Latifah L.....	12/29/13.....	Shoemith
Powell, Shirley I.....	11/11/13.....	Gunsaulus	Terry, Mildred C.....	11/17/13.....	Keller
Powers, Walter J.....	01/10/14.....	Schurz	Tierney, Michael J.....	10/30/13.....	Marshall
Priest, David S.....	11/11/13.....	District 20	Tobin, Frank A.....	11/02/13.....	Cook Cnty Juv.
Pringle, Girard F.....	12/12/13.....	Steinmetz	Toefield, Tyrone X.....	12/25/13.....	Dunbar
Pugh, Alexander.....	12/10/13.....	Bogan	Trenholm, Dorothy S.....	01/08/14.....	Chicago Voc.
Pulliam, Yvonne A.....	01/18/14.....	O'Keefe	Triezenberg, George.....	01/10/14.....	Fenger
Quinnan, Dorothy J.....	01/22/14.....	Kinzie	Washington, Alexander ...	12/20/13.....	Brown
Rawlings, Sheila E.....	12/04/13.....	Higgins	Washington, Patricia.....	11/04/13.....	Southside Occ.
Richardson, Luvonia.....	01/17/14.....	Johns	Wesley, Ruth O.....	01/26/14.....	Holmes
Ritchie, Sallie B.....	11/18/13.....	Earhart	Wetzel, Janice A.....	01/20/14.....	Crane Tech
Rush, Irene.....	01/09/14.....	Medill	Wilburne, Janet D.....	01/07/14.....	Cuffe
Schulz, Vivian P.....	10/27/13.....	Ravenswood	Wilson, Elnora.....	12/14/13.....	West Pullman
Sepin, Barbara L.....	12/28/13.....	Ray	Wilson, Wardell.....	12/08/13.....	Johns
Sere, Edward A.....	01/10/14.....	Dewey	Wolnik, Paul I.....	01/06/14.....	Tilden
Shiras, Frank.....	01/11/14.....	Amundsen	Zimmerman, Harold C. ...	12/27/13.....	Ward

SAMUEL DOLNICK (1918-2014)

The RTAC/CRTAF Board of Directors regrets to report the passing of Samuel Dolnick, our long time colleague and President of the RTAC San Diego Satellite. Mr. Dolnick served in the U.S. Army in Europe in WWII. During his full life and career, Mr. Dolnick was a significant member of the Chicago public schools professional community serving in a variety of positions from 1940 -1978. Mr. Dolnick began his career as a teacher at Stockton Elementary School and he concluded it as Principal of Von Steuben High School. He also worked as an instructor at the Chicago Teachers College, University of Illinois, Chicago Campus, and DePaul University. He was an influential member of the team that led to the national organization of the American Federation of School Administrators, AFL-CIO. From 1973 through 1978, Mr. Dolnick served as President of the Chicago Principals Association.



Following his retirement from the Chicago public schools, Mr. Dolnick engaged in and won recognition for the multitude of activities that he pursued related to condominium governance/leadership, real estate law, legislative action, mediation, public affairs, aging/long-term care. He also helped RTAC's members who either resided in or near the San Diego area maintain their linkage to our organization. The RTAC Board of Directors extends its sincere and deep condolences to the family of Samuel Dolnick.

VOLUNTEER OPPORTUNITIES

Many retired teachers find working for a worthy cause as a volunteer extremely satisfying. The following organizations are among those who have asked us for help in recruiting. RTAC does not endorse any organization.



LEND RTAC A HAND

RTAC welcomes Service Committee volunteers. If you can lend a hand with light office work in our downtown office, please call 312-750-1522. Find additional volunteer opportunities at www.rtac.org.

[Click here for additional volunteer opportunities.](#)

Agency	Location	Contact Person	Phone
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
Anixter Center Literacy Program	Chicago North	Lesley Kartali	773-929-8200x265
ANS Preparatory Institute	Chicago North	Doris Franklin	773-442-6192
Boys/Girls Clubs	Chicago	Desiree McIntosh	312-285-5009
Brookfield Zoo	West	Regi Mezydlo	708-485-0263x366
Cabrini Connection (Mentor Tutor)	Chicago Near North	Daniel Bassill	312-467-2889
CASA (Court App. Spec. I Adv.)	Cook County	L. Robinson-Locke	312-467-6987
Chicago Distance Classic	Chicago Central	Dani Chitwood	217-390-1163
Chicago Lights (Tutoring)	Chicago Central	Regina D. Grant	312-981-3560
Chicago Public Library	Chicago	Cristina Medina	312-745-0994
Evanston NW Healthcare	Evanston	Ronna Jacobson	847-570-2840
FreshStart (GED Tutors)	Southwest Suburbs	Donna Thomas	708-205-1334
Ginkgo Organic Gardens	Chicago North		773-404-7114
Grandma Please	Chicago	Kathy Slover	773-561-3500
Graue Mill	DuPage County	Sandy Brubaker	630-920-9720
Ill. Holocaust Museum	Evanston	Hallie Rosen	847-491-0905x113
International Visitors Center	Chicago	Lexy Sobel	312-254-1800x102
Intl. Mus. Of Surgical Science	Chicago-North	Kristen Vogt	312-642-6502
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
Lira Arts (Polish)	Chicago	Katherine McJimsey	773-508-7040
Literacy Volunteers of DuPage	DuPage County	Tana Tatnall	630-416-6699
Loyola Museum of Art	Chicago Near North	Ann Meehan	312-915-7604
Museum of Science & Industry	Chicago Jackson Park	Penny Aulston	773-753-2595
National Runaway Switchboard	Chicago North	Molly Billette	773-880-9860x218
PCC Comm. Wellness Ctr.	Oak Park	Jinnie Hoggarth	708-383-0113x7912
Peggy Notebaert Nature Museum	Chicago Lincoln Park	Jennifer Labows	773-755-5141
Project Care	Near West	Mary Jo Kuhn	708-656-8000x383
Recording for the Blind	Chicago, Orland & Naperville	Joanne C. Ruxin	312-236-8715
Red Cross	Chicago Area		312-729-6100
Salvation Army Group Home	Chicago Central	Frank Massolini	312-455-8059x200
Science Fair (Judges)	Chicago	Luba Johnson	773-209-2204
Swedish American Museum	Chicago North	Tina Harris	773-728-8111x28
Travelers Aid	O'Hare Airport	Laura Smith	773-894-2427



RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC) 88TH ANNUAL SPRING LUNCHEON

You are cordially invited to join RTAC friends and Board Members

FRIDAY, MAY 16, 2014

11:45 a.m. - 2:30 p.m. (doors open at 11:00 a.m.)

HILTON CHICAGO GRAND BALLROOM

720 South Michigan Avenue, Chicago

The ballroom is immediately inside the main hotel entrance and up the staircase to your left. An elevator is available. Convenient self-park (\$15) is located in the northwest corner of the hotel.

Special Guest Speakers and Recognition

CTPF Executive Director Kevin B. Huber, RTAC lobbyists, and other members of the legislature have been invited. The 2014 Armstrong Award for outstanding service to RTAC and/or the Chicago Retired Teachers Aid Fund will be presented, see page 4 for information. Be sure to join us to learn the latest information on the status of our pensions, and to spend an afternoon with your former colleagues. Door prizes will be called throughout the program. We hope you will join us!



2014 SPRING LUNCHEON RESERVATION FORM

PLEASE MAIL YOUR RESERVATION TO RTAC TODAY. MAKE CHECKS PAYABLE TO RTAC 2014 SPRING LUNCHEON.

If you don't want to tear out this form, you can make a photocopy or download a copy at www.rtac.org.

Enclosed is a check for \$ _____ for _____ member tickets at \$45 each
\$ _____ for _____ guest tickets at \$50 each

Member's Name: _____ Preference Chicken Fish Veg.

City: _____ State: _____ Zip Code: _____

Phone number: _____ Year of retirement (for a survey): _____

E-mail address: _____

Paid Guest's Name: _____ Preference Chicken Fish Veg.

Paid Guest's Name: _____ Preference Chicken Fish Veg.

Paid Guest's Name: _____ Preference Chicken Fish Veg.

**WE URGE YOU TO MAKE AN EARLY RESERVATION. RETURN THIS FORM AND CHECK NO LATER THAN
FRIDAY, MAY 9, TO: RTAC, 111 NORTH WABASH AVENUE, SUITE 2010, CHICAGO, IL 60602-2949**

Tickets will not be mailed. All tickets will be held at the door. No REFUNDS for any reason. We are unable to accommodate walk-ins or meal changes at the hotel. RSVP Deadline is Friday, May 9, 2014. No exceptions.

Not a member but want the member rate? Complete the form on page 10 and return it with this reservation form and your payments for membership and the luncheon. Need additional information? Call 312-750-1522.



RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

111 North Wabash Avenue, Suite 2010
Chicago, IL 60602-2949

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INSIDE: RTAC's ALL NEW
SPRING NEWS BULLETIN



VISIT WWW.RTAC.ORG



RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC) MISSION STATEMENT

To serve as the primary advocate for retired Chicago Public School teachers and to empower them by engaging in activities and services that will promote their well-being with particular emphasis on the maintenance and enhancement of their pension benefits.

RTAC EVENTS CALENDAR

Please join us at our upcoming events:

April

10 RTAC Seminar:* Fraud: Who can you trust? Securing a trustworthy financial advisor. Presented by Albert Coleman, Illinois Secretary of State Securities Dept., through *Money Smart Week*, a financial literacy program of the Federal Reserve Bank of Chicago.

15 Pension Fund Ambassador Training at CTPF.



Learn how to advocate for your pension. Presented by CTPF. *See page 5.*

May

16 RTAC Spring Luncheon, *see page 15 for your invitation.*

22 RTAC Seminar:* Legacy Issues with Bill Blyth & Associates

29 RTAC Seminar:* Estate Preservation with Ward Powell



October

31 RTAC Fall Luncheon. Save the date.



*ABOUT RTAC SEMINARS

All seminars are free for RTAC members, and are held at 10 a.m. in a conference room in RTAC's building at 111 North Wabash Avenue, Chicago. Registration is required and seating is limited, call 1-312-750-1522.

We also plan to offer these additional seminars this spring. Check our website, www.rtac.org, or watch your e-mail for dates and information:

- Computer Security with RTAC Webmaster Roy Coleman
- Wills and Trusts: *What Will You Do?* with Zyg Sokolnicki