



# RETIRETEACHERS ASSOCIATION OF CHICAGO

SINCE 1926

## SPECIAL EDITION FALL NEWS BULLETIN: INTRODUCTORY ISSUE for CTPF members: your invitation to join RTAC

### PROTECT YOUR PENSION: JOIN RTAC TODAY

Retired Chicago Public School educators who depend on pensions for their retirement security depend on the Retired Teachers Association of Chicago (RTAC).

RTAC is the only **independent** organization continuously committed to protecting the pensions, benefits, security, and well-being of Chicago Teachers' Pension Fund members.

You are receiving this special issue of the RTAC Fall 2015 **News Bulletin** because you are not yet a member of RTAC. This 8-page special edition offers a preview of the 16-page RTAC **News Bulletin** sent to our members three times each year. We hope you find this publication informative and interesting as you learn more about the services and programs RTAC offers its members.

We invite you to join RTAC, the organization which has been committed to protecting your pension since 1926.

Find more information on the benefits of membership and an enrollment form on page 7.

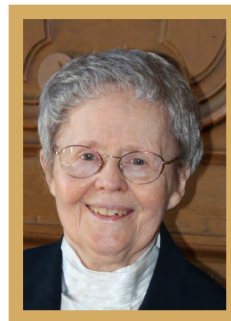
## VOTE for RTAC Endorsed CTPF Trustee Candidates

Wednesday, June 3, 2015, the RTAC Executive Board, Directors, and Past Presidents interviewed six Chicago Teachers' Pension Fund (CTPF) Pensioner Trustee Candidates. RTAC's Board voted to endorse three candidates: **Ivry J. Hobbs, Patricia Kubistal, and Mary Sharon Reilly**. All candidates will work to maximize CTPF's resources and secure the most appropriate health insurance options for our membership. CTPF will mail ballots to all eligible pensioners in mid-October. Completed ballots must be postmarked on or before November 6, 2015. We urge you to vote for the RTAC endorsed candidates.



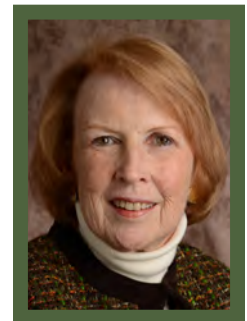
### IVRY J. HOBBS

Ivry J. Hobbs' career extended from the classroom to the principalship during a full CPS career. Hobbs also served as a CTU delegate and taught at Northeastern Illinois University. Following his retirement, he completed his Doctorate in Education at Loyola



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During her extended CPS career, Patricia Kubistal developed a wide range of expertise in school administration, finance, federal, and state regulations. She completed her doctorate and served as a university professor at four local universities. In 2015 Kubistal joined RTAC as



### MARY SHARON REILLY

Mary Sharon Reilly had a full CPS career during which she served as a school counselor and CTU delegate. She represented active CTPF members as a trustee from 1991 to 2002, and served as President of the CTPF Board of Trustees from 1993 to 2002. Reilly has served

# RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

111 North Wabash Avenue, Suite 2010, Chicago, Illinois 60602 ■ [www.RTAC.org](http://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](mailto:office@rtac.org).

## EXECUTIVE COMMITTEE

David T. Peterson  
*President*

Sylvia Asllani  
*Secretary*

Louella B. Preston  
*First Vice President*

John A. Butterfield  
*Treasurer*

Ivry J. Hobbs  
*Second Vice President*

Marcella L. Morrison  
*Immediate Past President*

## EXECUTIVE DIRECTOR

Arlene R. Crandall

## ELECTED DIRECTORS

### 2015-2016

Betty Cittadine  
John W. Craig  
Hubert C. Jackson  
Ralph A. Juss  
Patricia Kubistal  
Rita M. Naughton  
Louise Ponce  
Linda R. Williams

### 2014-2015

Roy Coleman  
Robert V. Cunningham  
Sherye Garmony-Miller  
John J. Garvey  
Juanita Jordan  
John Reilly  
Mary Sharon Reilly  
Richard F. Tryba

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### PAST PRESIDENTS

Vaughn J. Barber	Ned L. McCray	Zygmunt Sokolnicki
Helen P. Johnson	Edward A. O'Farrell	James F. Ward
Steven Kailes	Ethel Philpott	
Robert C. Konen	Walter E. Pilditch	

## RTAC SERVICE DIRECTORY

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

RTAC E-mail [office@rtac.org](mailto:office@rtac.org)

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

CTPF Health Insurance Information 312-641-4464

Annual Membership \$50

Lifetime Membership \$300

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## RTAC CALENDAR



### October

#### 1-31

Open Enrollment for CTPF Health Insurance Programs. Watch your mail for information from CTPF on health insurance programs and changes.

#### 16

RTAC Fall luncheon and business meeting, find an invitation online at [www.rtac.org](http://www.rtac.org).

Save the Date!

**May 20, 2016**

**90th Annual RTAC Spring  
Luncheon**

Details about this special celebration will be shared in the Winter *News Bulletin*, but save the date!

## Dental, Vision, and Hearing Benefits

RTAC members in good standing are eligible to access one of RTAC's MetLife Dental insurance plans. Option 1 offers comprehensive services and Option 2 offers a lower-cost option with limited coverage. Both plans cover primary services such as oral exams and biannual cleanings. Dependent coverage is available.



Members enrolled in MetLife Dental plans can access a complimentary vision care service plan which includes discounts on eyeglasses and contact lenses, laser vision correction, and non-prescription sunglasses.

The *Hear in America Program* provides product and service discounts to members and their dependents. Benefits include free annual hearing screenings, discounts on hearing aids, extended warranties, and follow-up care. There are 2,200+ HEAR in America providers.



## RTAC: Now Hiring

CRTAF/RTAC is seeking a part-time Staff Assistant who is a retired Chicago public school educator. The position is five hours per day, Wed.-Fri. in the CRTAF/RTAC office. Compensation rate is \$16 per hour (no peripheral benefits) for a 6-month probationary period, after which time, full employment will be considered. Submit a resume and cover letter to Arlene R. Crandall, arcrandall@rtac.org on or before September 25, 2015.

## FALL NEWS BRIEFS

An update on recent issues that may impact your CTPF pension:

1. Thanks in large part to lobbying efforts by RTAC members, the Chicago Teachers' Pension Fund (CTPF) received its full \$634 million contribution due from CPS in 2015. The Board of Education subsequently engaged CTPF Trustees in discussions regarding a possible payment plan for fiscal years 2016-17. RTAC opposed this, and discussions ended shortly thereafter.
2. RTAC successfully fought the passage of SB316, and its amendments this summer. This bill would have underfunded CTPF by more than \$536 million and extended the funding schedule by four years.
3. RTAC strongly supported and fought for passage of HB 3695 this past spring. This legislation would have restored CTPF's dedicated pension tax levy. The bill successfully passed the Illinois House but stalled in the Senate. RTAC continues to lobby for this legislation and is encouraging members to contact legislators to ask for their support of this measure.

## Fall Fellowship: Join us for Lunch

RTAC sponsors spring and fall luncheons for members. The programs offer members the opportunity to renew acquaintances with former colleagues, hear guest speakers, discuss issues of importance to retired CPS educators, and participate in the annual election of Directors and/or Officers. The Fall luncheon will be held Friday, October 16, 2015, 11:45 a.m. - 2:30 p.m. (doors open at 11:30 a.m.) at the Hilton Chicago Grand Ballroom, 720 South Michigan Avenue, Chicago, Illinois 60605. The cost is \$45 for members and \$50 for their guests. Download a reservation form at [www.rtac.org](http://www.rtac.org).



## Free Programs for Lifelong Learners

RTAC hosts a series of free seminars for its members in good standing. Seminars are held in the conference room in RTAC's Office at 111 North Wabash in Chicago and feature a variety of topics ranging from financial planning to computer literacy.

Check [www.rtac.org](http://www.rtac.org) for dates and times. Pictured here, Bill Blyth's July 14th program, "Minimizing Your Taxes on Your Minimum Retired IRA Distributions," received excellent reviews from attendees.



# CRTAF Provides Vital Support



Since its founding, RTAC has been committed to assisting former Chicago Public School (CPS) colleagues. Documents show that early in our organization's history, members of the RTAC Service Committee helped support CPS educators who needed guidance and assistance with financial, housing, medical, and transportation issues. The Service Committee members would carefully investigate the retiree's circumstances. Once they determined the need for assistance, they would request support from the RTAC Board. This led to the creation, in 1986, of the Chicago Retired Teachers Aid Fund (CRTAF). The Fund was established to "assist indigent retired CPS teachers through grants-in-aid and in such other financial matters as may be appropriate."

CPS Retirees whose total household income is diminutive may seek a CRTAF grant-in-aid to help them access basic goods and services. In addition, individuals who are addressing a large home repair, health related, or other unexpected essential expenses, are encouraged to apply for a one-time grant.

"The Aid Fund provides a safety net for retired CPS educators with very low household incomes in retirement. Each year we serve individuals who benefit from the generosity of their fellow teachers," said Arlene R. Crandall, Executive Director. "Throughout the year our members make gifts to CRTAF to honor or remember their colleagues, and we pool those gifts to help our community."

If you or an acquaintance is a retired CPS educator in need of financial assistance, consider applying for a grant. Call 1-312-750-1522, 10:00 a.m.-3:00 p.m., Mon.-Wed. to request an application or visit [www.crtaf.org](http://www.crtaf.org) for more information.

# RTAC Effort Saves Pensioners \$32M

The Chicago Board of Education took legal action against the Chicago Teachers' Pension Fund (CTPF) in 2005, claiming that 3,600 retirees from 1999-2004 had received inflated pensions. RTAC joined the case as an intervener in 2007, eventually paying \$97,353 in legal expenses to support CTPF pensioners, regardless of their RTAC membership status.

The case settled in 2012. All retirees were released from having to repay CPS. Instead, each pensioner's status was reviewed individually, and Automatic Annual Increases were withheld until pensions "caught up."

This case illustrates why *every* CTPF pensioner should be an RTAC member. Pensioners count on RTAC for support, and we are counting on **you**. Join us today. See page 7 for information.

# CTPF ELECTION Endorsed Candidates Continued from Page 1

## HOBBS continued from page 1

University-Chicago. In retirement, Hobbs continues to be active in a variety of professional and civic organizations. Elected an RTAC Director in 2013, Hobbs currently serves as RTAC's Second Vice President, and attends CTPF's monthly meetings. His goals for CTPF are to:

- increase CTPF's funding ratio beyond its current 51.5% level;
- fulfill its fiduciary responsibility by controlling operating expenses;
- engage investment personnel who will maximize returns;
- provide health insurance options that address retirees' needs at the lowest possible cost; and
- increase CTPF Retiree Trustees from three to four.

## KUBISTAL continued from page 1

a Director, and currently serves as chair of the insurance committee. As a CTPF trustee representing retirees her goals are to:

- review CTPF expenditures to ensure that expenses are appropriate;
- implement a process for negotiating and implementing health insurance options that address the needs of all CTPF retirees;
- ensure that newly retiring CTPF members are appropriately compensated from the beginning of their retirements; and
- control investment fees and charges so they increase CTPF's income stream.

## REILLY continued from page 1

as Pensioner Trustee for the past 8 years, and serves on several CTPF committees. Her ongoing goals are to:

- maintain CTPF as an independent entity for the benefit of Chicago Public School teachers and administrators;
- provide affordable and consistent health insurance;
- make informed investment decisions to insure benefits;
- lobby for CTPF's ongoing sustainability; and
- fulfill her fiduciary responsibilities.



# FROM THE DESK OF THE PRESIDENT



*President David T. Peterson*

Like each of you, I love my pension. I continue to be blessed by the benefits I earned through contributions to the Chicago Teachers Pension Fund (CTPF), which were supported by the work of the Chicago Teachers Union (CTU), the Chicago Principals and Administrators Association (CPAA), and especially the Retired Teachers Association of Chicago (RTAC).

For nine decades RTAC has served retired Chicago Public School (CPS)

educators by ensuring the integrity of CTPF and protecting our pensions.

As the only **independent** organization devoted to these two goals, we have a record of actions preventing the loss of benefits, the loss of revenue, and support of our Illinois State Constitution which has stipulated that legislation to ‘diminish or impair’ our pension benefits violates our rights.

Even with these protections and our advocacy, our pensions are at risk. In 1995, Chicago’s Mayor and CPS, without opposition from CTU or CPAA, convinced the Illinois General Assembly to divert our dedicated pension tax levy to the CPS operating budget. At the time, CPS made assurances that contributions would be made to maintain CTPF at the 90% funding ratio. In the years that followed, CTPF lost **\$3.2 billion** dollars in revenue. CPS failed to make

adequate contributions, and CTPF now has a 51.5% funding ratio.

This year we led a successful attempt to restore the CTPF pension levy in the State House, only to see it stalled in the Senate. In June 2015, Chicago’s mayor requested a reduction in the CPS Fiscal Year 2016 employer contribution. We fought this and talks ended.

To move our agenda and stop attacks on our pension fund and your benefits, we need you to become active participants in RTAC. You worked and earned your pension. Now is the time to protect it and your financial security. The more voices that are raised, the more likely we are to be heard.

We share a common and essential goal – **maintenance of our pensions**. Please join us and our cause. Find an enrollment form on page 7, and join today. Welcome to RTAC!

## EXECUTIVE DIRECTOR’S MESSAGE



*Arlene R. Crandall*

I hope you enjoy this special issue of our RTAC *News Bulletin*. This issue includes a sampling of our official, 16-page newsletter, mailed three times per

year to RTAC members. The regular publication includes additional content featuring stories, news updates, a listing of “Friends Gone Ahead,” memorial gifts, and bequests.

The *News Bulletin* is just one of the tools we use to keep members informed and engaged. RTAC members also enjoy a host of other benefits and services, including informational alerts through our RTAC Alert network, free seminars on a variety of topics ranging from financial planning to computer literacy, group dental insurance, vision and hearing discount programs, fellowship luncheons, outreach and

networking, and volunteer/leadership opportunities.

One of our most important undertakings is the lobbying and advocacy that we undertake on behalf of all CTPF members. RTAC serves as a watchdog in Springfield, monitoring legislation and hiring lobbyists to advocate for the rights and interests of CTPF pensioners.

No other organization offers such a complete program and works solely for retirees. We’re stronger when we speak with one voice, and RTAC is your voice. I hope you will join us today. See page 7 for an enrollment form.

# RTAC BENEFITS OF MEMBERSHIP

Join RTAC today and access a range of

## JOIN TODAY

All retired Chicago Public School educators may join RTAC. Simply complete and return the enclosed membership form (see page 7) with your payment. The membership fee is \$50 for an annual membership or \$300 for a lifetime membership.

Joining RTAC means you will have access to a range of RTAC communications, programs, dental insurance and other services including:

## Communication and Information



Membership includes a subscription to the **RTAC News Bulletin** sent exclusively to members three times per year. This publication includes updates and current news important to retirees including legislative issues, health insurance benefits, updates from RTAC staff and leadership, and memorials for 'Friends Gone Ahead'.

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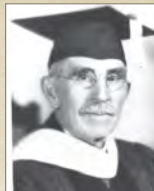
**The RTAC Alert Network** sends e-mails about important events or legislation that may require immediate action. Alerts include calls to action and provide information for contacting legislators.

**Complimentary Educational Seminars**  
RTAC members enjoy free seminars throughout the year on topics of interest related to investing, legal concerns, health issues, computer technology, etc.

## RTAC Highlights and Accomplishments

RTAC will celebrate its 90th Anniversary in 2016. Since its founding, the group has provided vital services and advocacy to CTPF members. Today, RTAC continues to advocate for retirees. Highlights from our history include:

**1926:** Retired Teachers Association of Chicago organizes to protect retired Chicago Public School educators' pensions and other benefits. Mr. James E. Armstrong begins his 10-year tenure as President which concluded with his death in 1936.



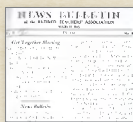
James E. Armstrong,  
RTAC founder

**1926:** Opened an office at 185 N. Wabash Ave., with the Chicago Principals Club.

**1926:** First membership luncheon at "The Top of the Town" Restaurant in Chicago.

**1941:** Published MEMOS, a communication which provided information and a record of the organization's activities for members.

**1945:** Began producing the **RTAC News Bulletin** with Charles S. Winslow as editor.



**1947:** Moved to an independent office at 220 South State St.



Ethel Percy  
Andrus the  
founder of  
AARP

**1947:** Worked with Dr. Ethel Percy Andrus of AARP to establish the National Retired Teachers Association. RTAC is a NRTA charter member.

**1951:** RTAC organized as a not-for-profit corporation.

**1966:** Initiated two-year term of office for the RTAC President.

**CTPF 1981:** Sponsored the election of the first Pensioner Trustee on the Chicago Teachers' Pension Fund Board of Trustees. Edna C. Fanning was elected to represent Pensioners on the CTPF Board of Trustees.



Edna C. Fanning  
served as RTAC  
President 1981-  
1982 and was  
the first elected  
CTPF Pensioner  
Trustee.

**1986:** Incorporated the Chicago Retired Teachers Aid Fund, Inc., (see [www.crtaf.org](http://www.crtaf.org)), a not-for-profit corporation which provides grants-in-aid to qualified CTPF pensioners with diminutive household incomes.



**2000:** Established an Internet web presence to enable members to receive news, updates on legislative matters, and convey the need for urgent and immediate member action.



**2002:** Launched a campaign to eliminate the penalty on earned Social Security benefits by retired public agency employees.

**2003:** Initiated action to increase the health insurance subsidy and pursue a long-term subsidy funding solution.

**2010:** Established the RTAC Alert e-mail system. Alerts notify registered members about urgent legislative or policy matters which require immediate action.

**2012:** Achieved success in a 7-year legal battle which protected the pensions of 3,600 CTPF members who were threatened when CPS tried to recover payments.

**2012:** Defeated a proposed amendment to the Illinois Constitution which would have compromised all Illinois public agency retirees' annual cost of living increases.



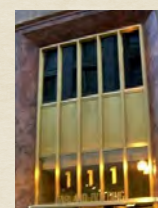
**2013:** Moved to a new office at 111 N. Wabash with additional meeting space.

**2013:** Began offering complimentary seminars for members on topics of interest to RTAC members.

**2014:** Created a Legal Defense Fund to pay legal expenses for action necessary to overturn legislation detrimental to CTPF Pensions, the health insurance subsidy, and/or the Automatic Annual Increase.

**2015:** Pursued a legislative agenda to restore the CTPF pension levy diverted to CPS in 1995, and to increase the health insurance subsidy from the level established in 2004.

**2016:** RTAC's 90th Anniversary will be celebrated at the May 20, 2016 luncheon at the Chicago Hilton. See [www.rtac.org](http://www.rtac.org).



RTAC office at  
111 N. Wabash



## communications, programs, dental insurance and other services *exclusively* for members.

### The RTAC website [www.rtac.org](http://www.rtac.org)

provides up-to-the-minute coverage of important issues including pension and health insurance legislation.

### Dental Insurance, Vision and Hearing Programs

Members in good standing can join one of RTAC's two comprehensive dental programs, offered through MetLife. Members enrolled in either dental plan also enjoy a complimentary vision program. Hear In America provides product and service discounts to RTAC members and their dependents.



### Fellowship

RTAC sponsors spring and fall luncheons for members so that they are able to renew acquaintances with former colleagues, hear guest speakers, and participate in the annual election of Directors and/or Officers.

### Outreach and Networking

RTAC sends birthday and holiday greetings to members age 85 and above to acknowledge their status as senior members and to communicate support for them.

RTAC offers volunteer opportunities through its Service Committee and shares information about additional volunteer and part-time employment opportunities with members.

### Lobbying and Advocacy

RTAC sponsors lobbyists who carry out its legislative agenda. Lobbyists travel to Springfield and work on members' behalf to educate and inform Illinois legislators about issues important to retirees, especially pensions and health insurance.



## Retired Teachers Association of Chicago MEMBERSHIP APPLICATION

Please use this form to join RTAC



### GENERAL INFORMATION:

PLEASE PROVIDE INFORMATION REQUESTED (WRITE ON LINE ABOVE REQUESTED INFORMATION)

NAME

ADDRESS

CITY

STATE

ZIP CODE

DATE OF BIRTH

PHONE NUMBER

YEAR OF RETIREMENT

POSITION

SCHOOL RETIRED FROM

NON CPS E-MAIL ADDRESS (CPS e-mail addresses expire at retirement)

LAST 4 DIGITS OF SSN

(for verification only, your confidentiality is assured)

### JOIN RTAC TODAY

Enroll me as a new annual member \$50     Enroll me as a new life member \$300

Enclosed please find my check number \_\_\_\_\_ dated \_\_\_\_\_ made payable to RTAC.

### DID A CURRENT MEMBER REFER YOU?

No     Yes    If yes, please list name of member: \_\_\_\_\_

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

**THIS FORM IS AVAILABLE ONLINE AT [WWW.RTAC.ORG](http://WWW.RTAC.ORG)**



# RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

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

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INSIDE: SPECIAL EDITION  
RTAC BULLETIN

**RETIRED TEACHERS ASSOCIATION OF CHICAGO** SINCE 1926

**SPECIAL EDITION FALL NEWS BULLETIN:**  
Introductory letter for CTPF members: your invitation to join RTAC

**PROTECT YOUR PENSION: JOIN RTAC TODAY**

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Biographies are all continued on page 4

VISIT [WWW.RTAC.ORG](http://WWW.RTAC.ORG)  
"LIKE US" ON FACEBOOK

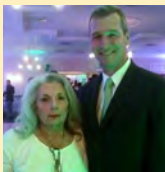


## RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC) MISSION STATEMENT

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 ADVOCACY IN ACTION....

Advocating for RTAC members' pensions and ancillary benefits is an important part of RTAC's mission. RTAC employs professional lobbyists to work in Springfield to educate legislators. Members and Officers also play an important role. Some recent examples:



*RTAC Secretary Sylvia Asllani met with her Illinois State Rep. John D'Amico in March to share information about the importance of supporting HB 3695.*



*RTAC President David Peterson traveled to Springfield three times within recent months to represent RTAC members' interests (pictured on July 28). He also made a presentation to the CTPF Board of Trustees meeting on July 16, 2015.*

### RTAC FIGHTS FOR YOUR PENSION

**Legislation Aimed at YOUR CTPF pension**

-  Remove health insurance subsidy
-  Reduce the annual cost of living increase (AAI)
-  Impose an Illinois pension income tax



**RTAC Success....**

-  Additional 'Pension Holidays' prevented
-  Fighting for fair CTPF pension funding
-  Defeated Constitutional Amendment #49

© 2014 RTAC

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