



RETIRED TEACHERS ASSOCIATION OF CHICAGO

SINCE 1926

SPECIAL EDITION FALL 2016 NEWS BULLETIN:

INTRODUCTORY ISSUE for CTPF Members who are not yet members of 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 working for more than nine decades to protect the pensions, benefits, security, and well-being of Chicago Teachers' Pension Fund members. You can depend upon RTAC to continue its activism on your behalf.

You are receiving this special issue of the RTAC Fall 2016 **News Bulletin** because you are not yet a member of RTAC. This newsletter offers a preview of the 16-page RTAC **News Bulletin** sent to our members three times each year. The Bulletin offers engaging, informative, and critical information which is important to retired CPS educators.

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.



CELEBRATING 90 YEARS

More than 500 members and guests attended a gala luncheon in the Grand Ballroom at the Hilton Chicago on Friday, May 20, 2016, to celebrate the 90th Anniversary of The Retired Teachers Association of Chicago.

"This celebration truly caught the spirit of our organization and proved a memorable day for all who attended," said RTAC President David Peterson. "The day reminded us that we are an organization born of necessity. The early activists who rallied behind our founder, James E. Armstrong, understood that they spoke for teachers whose voices and rights were being lost in a sea of politics and social upheaval. Today we call our challenges by different names, but our mission remains the same – protecting the rights and benefits

of the people who devote their lives to educating the youth of Chicago. We proudly celebrate this legacy on the occasion of our 90th Anniversary."

A highlight of the afternoon included a surprise appearance by Illinois Senator Dick Durbin, who saluted our organization and its members for their significant contributions to the education of Chicago's youth and our mission. Charles A. Burbridge, Executive Director of the Chicago Teachers' Pension Fund presented a special Certificate of Recognition honoring the work done by RTAC. Speakers throughout the afternoon program updated members on current events and reflected on past challenges and accomplishments.



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). The RTAC Board of Directors meets monthly. RTAC members in good standing are welcome to attend; check www.rtac.org for the current meeting schedule.

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.

EXECUTIVE COMMITTEE

David T. Peterson

President

Louella B. Preston

First Vice President

Linda R. Williams

Second Vice President

Sylvia Asllani

Secretary

John A. Butterfield

Treasurer

Marcella L. Morrison

Immediate Past President

EXECUTIVE DIRECTOR

Arlene R. Crandall

ELECTED DIRECTORS

2016-2017

Roy Coleman

John Reilly

John Garvey

Mary Sharon

Juanita Jordan

Reilly

Carlene Lutz

Maria Rodriguez

Eva Nickolich

2015-2016

Betty Cittadine

Rita M. Naughton

Hubert C. Jackson

James Patrick

Ralph A. Juss

Louise Ponce

Patricia Kubistal

EX-OFFICIO BOARD MEMBERS

PAST PRESIDENTS

Robert C. Konen

Ethel Philpott

Vaughn J. Barber

Ned L. McCray

Walter E. Pilditch

Steven Kailes

Edward A. O'Farrell

Zygmunt Sokolnicki

RTAC SERVICE DIRECTORY

RTAC Office hours: 10 a.m. to 3 p.m. school days

1-312-750-1522

RTAC E-mail

office@rtac.org

Chicago Teachers' Pension Fund (CTPF)

203 N. LaSalle St., Suite 2600, Chicago, IL 60601-1231

1-312-641-4464

CTPF Health Insurance Information

1-312-641-4464

TABLE OF CONTENTS

3 NEWS UPDATES

Legislative Highlights and Information about Spring and Fall Membership Luncheons.

3 DENTAL, VISION, AND HEARING BENEFITS FOR RTAC MEMBERS

High quality dental insurance plans, vision and hearing benefits are available exclusively to RTAC members in good standing.

4 CRTAF PROVIDES HELPING HAND

4 RTAC'S FREE SEMINARS

4 IMPORTANT HEALTH INSURANCE REMINDERS

5 FROM THE DESK OF THE PRESIDENT

David T. Peterson

5 EXECUTIVE DIRECTOR'S MESSAGE

Arlene R. Crandall

6 FIGHT THE SCAMMERS

Roy Coleman, Webmaster

6 RTAC HIGHLIGHTS AND ACCOMPLISHMENTS

7 BENEFITS OF MEMBERSHIP

7 MEMBERSHIP APPLICATION

FALL CALENDAR

Join RTAC today to access a range of member services and events.

September

20 RTAC Free Seminar – Healthy Sugars

27 RTAC Free Seminar – Closing the Gap to Create Financial Peace

28 CTPF Health Insurance seminar and webinar registration opens, see pg. 4

29 RTAC Free Seminar – Senior Housing Options 101

October

12 RTAC Free Seminar – Save Money on Your Income Taxes

November

3 RTAC Business Meeting/Fall Luncheon

Annual Membership \$50

Lifetime Membership \$300

News Updates

RTAC works as a “watchdog” for retirees, supporting positive legislation and opposing proposals that would be harmful to Chicago public school retirees. Highlights from 2016 included the initiation of the L.E.A.P. (Legislative Education and Advocacy to Protect Pensions) advocacy program culminating with LEAP Day – February 29th. Members and our legislative advocates met with, called, and wrote to our Illinois General Assembly Representatives and Senators to focus their attention on the personal impact which pensions have on members and in the communities in every legislative district.

Legislative Highlights

The Illinois General Assembly concluded its Spring 2016 session on June 30, 2016, passing two bills which may support the Chicago Teachers Pension Fund (CTPF).

After two decades of underfunding at CTPF, the Governor signed **Public Act 99-0521** into law. The new law allows CPS to establish a property tax levy up to .383%, and could yield an estimated \$250 million, which would be remitted directly to the Fund. The restoration of the dedicated property tax levy is a vital step in ensuring that CTPF has a stable source of revenue and is responsibly and adequately funded. This has been a priority for RTAC since 1995.

SB2822 House Amendment 3, provides that the State is to appropriate one year of CPS’ normal employer pension contribution to CTPF for fiscal year 2017. However, this is contingent upon Governor Rauner securing pension reform, and those reform measures have not been defined.

The Chicago Board of Education terminated its health insurance coverage options for retirees in 1988. CTPF stepped forward to administer the program and provide well negotiated group health insurance options for retired CPS educators. **HB5681** proposed the establishment of a health insurance task force to review and recommend adjustments to the management of CTPF pensioners’ health insurance program. It did not advance. RTAC continues to carefully monitor any legislation impacting these essential benefits.

Membership Luncheons

RTAC sponsors spring and fall luncheons for members and their guests. These luncheons, which feature guest speakers and updates on the status of our Pension Fund, are held in the Grand Ballroom of the Hilton Chicago Hotel. Recent guest speakers include Ralph Martire, Director of the Center on Taxation and Budget Accountability, ABC News Journalist Charles Thomas, and U.S. Senator Richard Durbin of Illinois. The events also provide attendees with the opportunity to meet and renew their acquaintances with former colleagues and friends.



The Fall 2016 luncheon will be held on **Thursday, November 3, 2016**. The program will include the annual election of RTAC’s Directors and Officers of our Executive Board. The cost is \$45 for members and \$50 for their non-member guests. A reservation form can be downloaded at www.rtac.org. Save the date for the Spring luncheon, May 19, 2017.



RTAC’s sponsored L.E.A.P. Day 2016 which encouraged members to contact their local legislators to remind them of the important economic benefit pensions bring to each legislative district in Illinois. Pictured above, a few of the RTAC members who made personal visits to elected officials.

Members’ 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 Free Seminars for Lifelong Learners

As a membership benefit, RTAC provides free informative seminars on a variety of topics of interest to members. This Fall RTAC will offer programs on several topics including *Closing the Gap to Create Financial Peace*, *Healthy Sugars*, *How to Save Money by Reviewing Your Income Tax Returns*, and *Senior Housing Options 101*. The programs are held in RTAC's office building at 111 N. Wabash Avenue. All programs begin at 10:00 a.m. and generally conclude before noon. *Pictured above, Ward Powell conducts the popular seminar, ABC of RMD's in June 2016.*

CRTAF Provides Helping Hand

Since its founding 90 years ago, RTAC committed itself 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 retired CPS educators who needed guidance and assistance with financial, housing, medical, and/or transportation issues. The Service Committee members would carefully investigate the retiree's circumstances. If an assessment determined that assistance was needed, they would request support from the RTAC Board.

This led to the establishment of the Chicago Retired Teachers Aid Fund (CRTAF) in 1986. It was initially funded with a significant bequest from Ms. Ferol Potter who served as RTAC's President in the biennium 1975-76. It was created "to assist 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 expense, may apply for a one-time grant.

"The Aid Fund provides a safety net for retired CPS educators. "Each year we serve individuals who benefit from the generosity of their fellow retirees," said Arlene R. Crandall, Executive Director. Throughout the year our members contribute to CRTAF to honor or remember their former colleagues and



Important CTPF Health Insurance Reminders

The Chicago Teachers' Pension Fund (CTPF) offers comprehensive health insurance for retirees whose final service is with CTPF. Open enrollment for these programs runs October 1-31, 2016. During this time, qualified members can enroll for the first time or change plans. CTPF will send enrollment information by Oct. 1. Save the date for free seminars and webinars:

2016 HEALTH INSURANCE SEMINARS AND WEBINARS

Online Webinars (Internet accessible versions of the seminars).

- 1 p.m., October 4, Medicare plans
- 10 a.m., October 6, Non-Medicare plans

Tuesday, October 11, Seminars

- Harold Washington Library
- 9 a.m. – Medicare plans
- 1 p.m. – Non-Medicare plans

Thursday, October 13, Seminars

- Hilton Oak Lawn
- 9 a.m. – Medicare plans
- 1 p.m. – Non-Medicare plans

Seminar and webinar registration is conducted by CTPF and begins on September 28, 2016. Visit the health insurance website at www.ctpf.org for information.

friends. We pool those gifts to help our retired CPS educator community."

If you or an acquaintance is a retired CPS educator who is in need of financial assistance as described above, consider applying for a grant. Call 1-312-750-1522 weekdays between 10:00 a.m. and 3:00 p.m., to request an application or visit www.crtaf.org for additional information. Applications and grants are confidential.

PRESIDENT'S MESSAGE

David T. Peterson

On their behalf and on YOUR behalf, RTAC members have leaped to answer the challenges to our pensions.

While state legislators have played bait and switch with our legislative agenda, your fellow retirees and their families have challenged each of their state legislators through e-mails, letters, visits to their district offices, and even traveling to Springfield to see them, face to face or to testify before legislative committees in support of your pensions and benefits.

Were they effective? YES!! Most importantly SB318 provides for the reestablishment of the CPS pension levy. Once implemented, the funds collected will be directly remitted to the Chicago Teachers Pension Fund. RTAC has led the fight for two decades to restore this levy which provides a stable source of revenue for our monthly pension checks.

Another bill, SB2822 provides a one year contribution of \$215.2 million from the

State of Illinois to the Chicago Teachers Pension Fund pending implementation of 'reforms' which are as yet to be identified and approved by Governor Rauner. This is a first real step by the State of Illinois in recognizing its obligation to Chicago Teachers' retirement security.

Unfortunately, this legislation is in a parliamentary hold in the Illinois Senate. Its implementation is delayed until the legislature passes pension 'reform' which meets with Governor Rauner's approval. Of greater significance is the issue of whether the as yet to be identified 'reforms' are acceptable to retired CPS educators.

A bill to create a task force to review and evaluate the role of CTPF in providing access to well negotiated health insurance did not progress in the spring 2016 session. If it resurfaces, RTAC will again demand that we participate in the decision-making process and continue to vigorously object to benefit reductions.



David T. Peterson

For the past 90 years, RTAC has consistently demonstrated that educating the public and the legislature about the needs of retired CPS educators makes a difference. Our perseverance and persistence have worked.

As effective as we are, your participation as active contributing members would only increase RTAC's important role as the only independent organization dedicated to protecting the pensions and benefits of retired Chicago Public School teachers. We need all CTPF pensioners to join RTAC now. This is not action that you should defer or expect others to assume on your behalf.

EXECUTIVE DIRECTOR'S MESSAGE



Arlene R. Crandall

Current RTAC members are the beneficiaries of our forbears who ninety years ago saw the need to establish an organization which would protect retired CPS educators' pensions and ancillary benefits. Today's legislative challenges are similar to what our predecessors confronted. Descendants of those who wanted to "impair or diminish" the benefits of our predecessors during the past nine decades continue to seek the same action in 2016. If we are to proceed to live our retirement lives with economic

security, we must join with one another to maintain contact with our elected officials and continue to persuade them that we have earned and deserve the pensions we were promised.

Throughout our careers, we contributed 8 ½% of our salaries to ensure that when we retired we would be able to live securely. All was progressing smoothly until 1995, when the Illinois General Assembly was persuaded by the Mayor of Chicago to divert our pension levy away from our Chicago Teachers Pension Fund to the Chicago Public Schools' operating budget. That legislation also included promises by the ILGA to provide resources from the State of Illinois should our Pension Fund fall below a 90% funding level. Those promises were not kept.

As the Spring 2016 legislative session concluded on June 30th, the legislature

passed and Governor Rauner signed SB2047 (Public Act 099-0524) which appropriated \$12.1 million to CTPF. However, the same legislation appropriated \$3.7 billion to the Teachers Retirement System (TRS) just .003% of what is paid to CTPF. Chicago Public School retirees represent about 19% of the State's retired educators. Our Pension Fund should be receiving far more than a fraction of a penny for every dollar allocated to TRS.

NOW is the moment to join RTAC so that together we can create a fully united front. RTAC needs you today, tomorrow, and in all the years ahead to stand strong with your former colleagues in order to regain and secure what is rightfully ours.

All CTPF pensioners need to be a part of the effort to ensure that we receive the full benefits to which we are entitled by Illinois State Law. Your membership in RTAC is essential if we are to continue to prevail going forward.

FIGHT THE SCAMMERS

By Roy Coleman, webmaster



Unfortunately -- scamming -- trying to cheat people out of money or to share important personal information to steal an identity -- is on the rise. Fortunately, there

are ways that you can fight back. Keep these tips in mind:

1. Create strong passwords – at least 10 characters including at least one number, one special character (@, &, etc.) and both upper and lower case letters. Password protect anything that is mobile (phone, tablet, etc.). If you write down your passwords, make sure you store them in a secure place (not on your phone).

2. Change your passwords at least twice a year.
3. Examine your bank and credit card statements closely, especially for very small amounts that a thief may try to withdraw just to see if you would notice.
4. Use a credit card instead of a debit card because credit cards have much stronger fraud protection than most debit cards.
5. Instead of signing your credit and debit cards, write (in permanent marker) “Photo ID Required.”

THE IRS IS NOT CALLING

A common scam is a phone call or e-mail from people claiming to be the IRS, FBI, or a law enforcement agency telling you that you need to immediately wire money to an account or face severe penalties, including jail. The IRS will **never** call you! If you really owe money, the IRS will send letter(s) to the address you submitted on your tax return. They will **never** ask for immediate payment over the phone.

Never give anyone that calls you your personal information. **Never** call back a number that they left. If it appears to be a legitimate call from a bank or other institution, look up the phone number of the main office or your local branch office. Call the number and explain the content of the call you received.

EMAIL ETIQUETTE

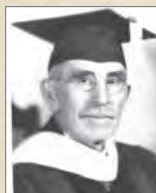
The same applies to any e-mail that tells you to log-in to a site to verify your information or to reactivate your e-mail. **DO NOT** click on any links in a message, even if it looks like the ‘real’ website, until after you do the following: 1. pause the cursor over the link but do not click, and 2. check the bottom of your screen to see the destination to which you are connecting.

STAY SAFE

Taking these steps can help safeguard your identity and your property.

RTAC Highlights and Accomplishments

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: 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.

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



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

1986: Incorporated the Chicago Retired Teachers Aid Fund, Inc., (see 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.

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.



RTAC office at 111 N. Wabash

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 or AAI.

2016: RTAC’s 90th Anniversary year. Legislative victories includes the restoration of the CTPF Property Tax Levy, which helps ensure a stable source of revenue for CTPF.

JOIN RTAC TODAY AND RECEIVE THESE EXCLUSIVE BENEFITS

All retired Chicago Public School educators may join RTAC. Complete and return the enclosed membership form with your payment. The fee is \$50 for an annual membership or \$300 for a lifetime membership. Join now and receive the remainder of 2016 free -- your membership runs through calendar year 2017.

Benefits of Membership include:

Communication and Information

The RTAC News Bulletin is sent exclusively to members three times per year. The Bulletin includes current news, legislative issues, health insurance, memorials, and more.



The RTAC Alert Network sends e-mails about important events or legislation that may require immediate action.

Complimentary Educational Seminars RTAC offers free seminars throughout the year on topics of interest.

Free notary service available in the RTAC office, by appointment.

The RTAC website www.rtac.org provides up-to-the-minute coverage of important issues

Dental Insurance, Vision and Hearing Programs

Members in good standing can join one of two MetLife dental programs and also have access to complimentary vision and hearing programs.



Fellowship/Outreach/Networking

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. RTAC sends birthday and holiday greetings to members age 85 and above and offers volunteer opportunities through the Service Committee.

Legislative Advocacy

RTAC sponsors legislative advocates who travel to Springfield and work on members' behalf to educate and inform Illinois legislators about issues important to retirees.



Retired Teachers Association of Chicago

2017 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 – YOUR MEMBERSHIP INCLUDES THE BALANCE OF 2016 AS WELL AS ALL OF 2017

Enroll me as a new annual member \$50 (calendar year 2017) 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



RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

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

NON PROFIT ORG
U.S. POSTAGE
PAID
CHICAGO, IL
PERMIT NO. 705

Inside: RTAC's Special Edition Fall 2016 News Bulletin



RTAC CELEBRATES 90 YEARS

More than 500 members and guests attended a gala luncheon in the Grand Ballroom at the Hilton Chicago on Friday, May 20, 2016, to celebrate the 90th Anniversary of The Retired Teachers Association of Chicago.

"This celebration truly caught the spirit of our organization and proved a memorable day for all who attended," said RTAC President David Perone. "The day reminded us that we are an organization born of necessity. The early actions who rallied behind our founder, James E. Armstrong, underscored that they spoke for teachers whose voices and rights were being lost in a sea of politics and social upheaval. Today we call our challenges by different names, but our mission remains the same - promoting the rights and benefits of the people who devote their lives to educating the youth of Chicago. We proudly celebrate this legacy on the occasion of our 90th Anniversary."

The RTAC Board and Social Committee developed a special program to commemorate the occasion. A highlight of the afternoon included a surprise appearance by Illinois Senator Dick Durbin, who shared our organization and its members for their significant contributions to the education of Chicago's youth and our mission. He recounted some of his special memories as they related to his youth and acknowledged how the encouragement of one of his high school teachers set him on his path to study public speaking which led him on his public service career. Charles A. Barbridge, executive director of the Chicago Teachers Pension Fund presented a special Certificate of Recognition honoring the work done by RTAC, and speakers throughout the afternoon program updated members on current events and reflected on past achievements.



CONTINUED ON PAGE 3

VISIT 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 CELEBRATES 90 YEARS!

Senator Dick Durbin (D-IL) joined more than 500 members and guests in the Grand Ballroom at the Hilton Chicago on May 20, 2016, for a Gala Celebration in Honor of RTAC's 90th Anniversary. Read more about the event on page 1.

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

This special Fall 2016 Retired Teachers Association of Chicago (RTAC) *News Bulletin* provides an introduction to the publication sent three times each year to RTAC members. Retired Chicago Public School educators who depend on pensions for their retirement security depend on RTAC. We are stronger when we stand together to protect pensions, and we look forward to having you join us. Find more information about RTAC programs inside.