



RETIRED TEACHERS ASSOCIATION OF CHICAGO

SINCE 1926

VOL. LXXII ■ NO. 1

NEWS BULLETIN

SPRING 2017

Focus on Springfield



RTAC has worked on behalf of Chicago's Retired Teachers to protect pensions and benefits for more than 90 years, holding legislators accountable and protecting the rights of retirees. The work continued this spring as the 100th Illinois General Assembly opened and our organization took decisive action to support our members and RTAC's 2017 Legislative Agenda.

SB 1354 AND HB 3071

RTAC supports HB 3071 sponsored by Illinois Representative Robert Martwick (D-Chicago), and SB 1354 sponsored by Illinois Senator Michael Hastings (D-Frankfort), which would increase our representation from three seats to four on the Chicago Teachers' Pension Fund (CTPF) Board of Trustees. There are currently 12 Trustees on the CTPF Board; 6 are active members and 3 retirees. The number of retirees and beneficiaries covered by the Fund

has been increasing steadily while the number of active members has declined. Wednesday, March 1, 2017, Linda R. Williams, 1st Vice President, traveled to Springfield to testify on behalf of SB1354 at the Licensed Activities and Pensions Committee (see photo at right). RTAC encourages all members to support this important legislation by contacting local legislators and asking them to vote YES on these bills.

"We know that when we work together, we can achieve success," said RTAC President Patricia B. Kubistal, Ph.D. "This past year we have seen our tax levy restored and much of the credit goes to our members who worked to make sure that Legislators understood the importance of stable funding. We hope that we can achieve the same success with our current legislative agenda, and we're counting on our membership to help share the message."

See page 5 for more information on RTAC's spring advocacy efforts.

RTAC Advocacy in Action



1. March 1, 2017, RTAC First Vice President Linda R. Williams traveled to Springfield to testify during the Senate Licensed Activities and Pensions Committee in support of SB 1354. She's pictured with Sen. Michael Hastings (D-Frankfort), the sponsor of the bill. 2. Illinois Representative Robert Martwick (D-Chicago) addressed the RTAC Board of Directors during the March 1, 2017, meeting. 3. RTAC Legislative Chairperson Juanita Jordan attended the inauguration ceremony of the 100th Illinois General Assembly on Wednesday, January 11, 2017, as a guest of her State Representative Al Riley (D-Hazel Crest).

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

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First Vice President

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Treasurer

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Arlene R. Crandall

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2017-2018	Rita M. Naughton	2016-2017	Eva Nickolich
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George Drelios	Louella B. Preston	John Garvey	Mary Sharon
Kevin B. Huber	Dianne Yonkers	Juanita Jordan	Reilly
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Steven Kailes	Edward A. O'Farrell	
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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

Annual Membership \$50

Lifetime Membership \$300

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Join us for a gala event on Monday, May 22, 2017, featuring Keynote Speaker Lily Liu. See page 15 for your invitation and additional information.



RTAC Prospective CPS Retiree Outreach

Monday, February 20, 2017, RTAC's Membership Committee was joined by RTAC President Patricia B. Kubistal, Secretary Sylvia Asllani, Executive Director Arlene Crandall and Directors George Drelios and Eva Nickolich to meet with more than 500 current teachers who attended a Chicago Teachers Pension Fund Pre-Retirement Seminar at the Oak Lawn Hilton Hotel. Membership Committee Chairperson Hubert C. Jackson, Jr. and Committee Secretary Maria Rodriguez

spearheaded the effort to engage prospective retirees and share information about RTAC's programs and goals. Similar meetings will be held on Tuesday, April 12-13, 2017, at the Chicago Teachers' Pension Fund headquarters in Chicago.

Pictures from the Feb. 20 CTPF retirement seminar: 1. Membership Committee chair Hubert C. Jackson, Jr., with a prospective member at the seminar. 2. RTAC President Patricia B. Kubistal, Ph.D., shares RTAC information with a prospective member.



Lifelong Learners: Join us for a Spring 2017 Seminar



RTAC is proud to announce five spring 2017 seminars. These programs are provided at no charge to our members. Most programs begin at 10:00 a.m. (unless otherwise noted) and generally conclude by noon. Space is limited to 20 participants per program. Please call 1-312-750-1522 to make a reservation.

April

Tuesday, April 18, 2017, 10:30 a.m.
Strategies to Prevent Outliving Your Resources Presented by Michael Broadus and Michael Vasilou, Better Benefits Family Group

Thursday, April 20, 2017, 10:00 a.m.
Retirees' Income Choices and Cash Flow Presented by Bill Blyth & Associates

Tuesday, April 25, 2017, 10:00 a.m.
Windows 10 and PC Security
Presented by Roy Coleman, RTAC Webmaster

May

Tuesday, May 30, 2017, 10:00 a.m.
The ABCs of New LTCs
Presented by Janice Axelrod

June

Wednesday, June 8, 2017, 10:00 a.m.
Affordable Long Term Care/Life Insurance Hybrid Policies Without Premium Increases Presented by Ward Powell, Estate Plan Chicago

Thursday, June 15, 2017, 10:00 a.m.
Mature Mens' and Womens' Health
Presented by Dr. Olalawu Fayanju, Medical Director, Oak Street Health

More information about our workshops and seminars can be found on the 'Workshops' page at RTAC.ORG

CANDIDATES SOUGHT FOR 2018-2019 RTAC DIRECTORSHIPS

RTAC is seeking nominees for eight directorships for the biennium 2018-2019. Per the RTAC Bylaws, any member in good standing can self nominate. Candidates must meet the following qualifications:

CANDIDATE QUALIFICATIONS

1. Possess 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.

Nomination forms in both MSWord (.doc) or fillable Adobe pdf format can be

found at www.rtac.org on the FORMS page. You may also request that a fillable a form be e-mailed to you by contacting the RTAC office.

Applications are due April 30, 2017. The 2017 Nominating Committee will interview the 2018-2019 candidates in late spring 2017.

All RTAC members are encouraged to give serious consideration to becoming Directors.





2017 Armstrong Award Nominations

RTAC is seeking nominations for the 2017 James E. Armstrong Award. The award is named in honor of RTAC's founding President, James E. Armstrong. Armstrong, together with a small group of concerned Chicago Public School retirees, established RTAC in 1926 to preserve and protect Chicago public school educators' pensions.

Any RTAC member in good standing can nominate another member in good standing to be acknowledged for his/her outstanding commitment, dedication, and service to RTAC and or the Chicago

Retired Teachers Aid Fund, Inc. The previous Armstrong Award honorees were Nate Blackman – 2012, Helen P. Johnson – 2013, Vaughn J. Barber – 2014, James F. Ward – 2015, and Marion Hoffing – 2016.

The criteria and nomination forms in either MSWord or Adobe pdf are available on the FORMS page at www.rtac.org. You may also request a fillable form be e-mailed to you by contacting the RTAC office. Nominations are to be submitted to Linda R. Williams, RTAC First Vice President c/o office@rtac.org on or before Friday, April 14, 2017. The 2017 Armstrong Award will be presented during the 2017 RTAC 91st Spring Luncheon and General Membership meeting on Monday, May 22, 2017. A luncheon invitation and general membership meeting announcement appears on page 15 of this RTAC *News Bulletin* and at www.rtac.org.



Marion Hoffing, the 2016 Armstrong Award Recipient.



RTAC Endorsements 2017 CTPF Retiree Trustee

In November 2017, Chicago Teachers Pension Fund retirees will elect three CTPF retiree trustees to represent the Fund's retired Chicago Public School educators.

Any candidates wishing to secure the Retired Teachers Association of Chicago endorsement for their candidacy must send an e-mail with the following information:

- One-page professional resume; and
- Personal statement of 300 words or less outlining the specific goals and objectives which the candidate expects to undertake during his/her term of office as a trustee representing retirees. A candidate who has previously served as a trustee should include information about his/her previous accomplishment at CTPF.

Send materials to Arlene R. Crandall, RTAC Executive Director, ArCrandall@rtac.org, by April 30, 2017.

Candidates seeking RTAC's endorsement are also expected to appear in person and make a three minute presentation to the RTAC Executive Board and the RTAC Directors at the June 7, 2017, RTAC Board meeting.

RTAC Dental Insurance

RTAC members in good standing are eligible to access one of RTAC's MetLife Dental insurance plans. Annual RTAC members who enroll must maintain their RTAC membership to qualify.



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.

RTAC MetLife Dental program members can also access a free vision care service plan which includes discounts on prescription eyeglasses, contact lenses, laser vision correction, and non-prescription sunglasses. Contact RTAC at 1-312-750-1522 for information.

SPRING LUNCHEON KEYNOTE SPEAKER

RTAC will hold its 91st Annual Luncheon and General Membership meeting on May 22, 2017, at the Hilton Chicago.



Keynote Speaker Lilly Liu

The keynote speaker will be Lilly Liu, the AARP archivist emeritus and expert on the life of Dr. Ethel Percy Andrus. Dr. Andrus, a pioneering educator, dedicated her retirement years to work for elder rights and founded two national membership organizations. She established the National Retired Teachers Association in 1947 (RTAC is a founding member), and AARP in 1958. She was inducted into the National Women's Hall of Fame in 1993.

Ms. Liu will share highlights of her fascinating work. Plan to join us for this special opportunity. Find additional information on page 15.



RTAC Legislative Advocates' Spring 2017 Report

BY RICHARD LOCKHART, JOHN CARR,
AND BUKOLA BELLO

Editor's Note: RTAC works on behalf of retirees through many channels, and engages advocates who educate Illinois legislators. This report looks ahead to 2017.

The Illinois General Assembly is in session and will adjourn May 31, 2017. Pension legislation in the form of bills, amendments to prior bills, and proposals to amend the State Constitution will be introduced and voted on in February, March, April, and May.

RTAC's legislative advocacy team of Bukola Bello, John Carr, and Dick Lockhart lead the group's efforts to stop harmful legislation in Springfield.

This report reviews current legislative efforts of interest to RTAC members.

HJRCA 18

House Joint Resolution Constitutional Amendment 18 is a troubling proposal which aims to amend the Illinois Constitution pension protection clause.

In Illinois, the Legislature can put a proposed Constitutional Amendment on the November ballot with a three-fifths vote of the House and Senate. This must take place by early May, which means it will first be voted on by members of the House and Senate Executive Committees in March or April. If approved, the measure will appear on the statewide ballot in November 2018.

HJRCA 18, introduced by Joe Sosnowski (R-Rockford.), would **repeal** the clause in the Illinois constitution that specifies that membership in any pension or retirement system of the State, any unit of local government or school district, or any agency or instrumentality thereof shall be an enforceable contractual relationship,

the benefits of which shall not be "diminished or impaired."

This provision, has been upheld by the courts and is the basis for pension security for our members.

We must defeat any effort to repeal this clause when it comes up for a vote in the House Committee in the next few months. RTAC's Advocacy team is prepared to lead in that effort.

We will focus on defeating that proposal while it is still in the House of Representatives, and your assistance will be required. Also, we urge all RTAC members to reach out to other CPS retirees and encourage them to join RTAC now.

SB11

A pension reform proposal continues to make its way through the Illinois Senate. The President of the Illinois Senate sponsored a major pension reform package, SB11, that radically changes benefits for some Illinois State employees and teachers.

While SB11 **does not impact current retirees**, it does affect current Chicago teachers. One of the troubling sections requires employees to make an irrevocable election to reduce the current 3% compounded AAI to a simple interest calculation that is maxed out at 3% simple interest. This seemingly small change will cost current teachers thousand of dollars in pension income when they retire. RTAC has not taken a position on SB11.

SB 1354

SB1354, sponsored by Senator Michael Hastings (D-Frankfort) adds a fourth retiree trustee to the CTPF Board of Trustees. The measure would amplify the retiree voice in Fund governance,



RTAC legislative advocates Richard Lockhart and Bukola Bello (not pictured John Carr).

This is appropriate given the increasing numbers of retirees joining CTPF ranks.

We urge your support on SB 1354 and encourage you to reach out to your individual legislators.

Get Involved

We urge all RTAC members to get to know their State legislators during these difficult budgetary times in Chicago and Springfield. Check the website for future legislative updates and information on what promises to be a very challenging 2017 in Illinois politics.





WEBMASTER'S MESSAGE

Communication is a two-way street....

WEBMASTER
ROY COLEMAN



As for somebody watching you through your computer or smart phone, the easiest way to prevent this intrusion is to put a sticky note over the camera lens.

April 25, 2017, I will be doing a RTAC workshop on this and similar topics. Attendance is by reservation, so reserve ASAP. See page 3 or the workshop page at www.rtac.org for more information.

CONTACT INFORMATION

With the new legislative session, it is important that you are aware of how to reach your legislators, either in person, by phone, or by letter should there be an introduction of legislation affecting our pensions.

RTAC Alert members recently received a personalized e-mail with their legislator's contact information. Not a member of the Alert Network? Feeling left out? No problem, just send an e-mail to webmaster@rtac.org with the subject 'RTAC Alert'. Include your name and 9-digit zip code so we can determine your legislative districts.

The RTAC website also has this information. Start at the Legislation and Advocacy tab (in the center of the homepage) where you'll find links to help you determine who represents you and how to contact them.

EXECUTIVE DIRECTOR'S MESSAGE



ARLENE R.
CRANDALL

contributing to pension funds. According to the article, the pensions of more than 100 million government workers around the globe are in jeopardy.

When pensioners' incomes stagnate, their purchasing power is diminished, and local economies are negatively impacted.

Two situations reflect the problem clearly. First, it has been a decade since the Netherlands-based Stichting Pensionenfonds ABP, which is Europe's largest pension fund, provided its retiree annuitants with an annual cost-of-living increase. In Japan, where 25% of the population is pension eligible, pensioners can expect to have their pensions reduced as their ages increase.

Recognizing that our situation is not unique is small comfort as we reflect upon our personal concerns. As of June 30, 2016, our Chicago Teachers Fund (CTPF), had assets which only covered 52% of its liabilities to present and future

retirees. This is why every retired CPS educator needs to maintain ongoing contact with legislators to express our concerns and remind them that they need to take positive action on our behalf.

BETTER NEWS

Last year the Illinois General Assembly passed SB318 which reinstated our tax levy which ensures stable funding. RTAC is working to ensure that the levy becomes a reality, not just a possibility.

Current CTPF retirees almost equal the number of current CPS educators, but we only have 3 out of 12 seats on the CTPF Board of Trustees. RTAC is supporting HB3071 sponsored by Representative Robert Martwick, and SB1354, sponsored by Senator Michael Hastings, which increase our representation from three seats to four. Please be sure to inform your Illinois Senator and Representative that you want them to VOTE YES for these two bills. Working together we can amplify our voices and reach our goal.

CHALLENGING NEWS

Fellow RTAC members, sometimes it is best to look at challenges first.

One might think that Illinois' pension difficulties are unique. However, that is not the case. A November 14, 2016, *Wall Street Journal* article, "Low Rates Hammer Pensions," focused upon the distressed plight of governmental agency pension funds across the world.

The article identifies the causes of the problem – higher longevity rates, low interest rates, risky investment strategies, two recessions, and underfunding. Also, at present there are fewer employees

PRESIDENT'S MESSAGE



PATRICIA B. KUBISTAL, PH.D.

I want to begin by thanking you for the opportunity to serve as your president for the next two years. This is my first column, and I look forward to working on behalf of our members to make sure that RTAC continues to uphold our long tradition of protecting CPS retired educators.

I will use this column as a space to answer your questions and provide information you may find helpful as you navigate retirement.

LEGISLATIVE ISSUES

Among the many things retirees hold as important are their pension check and their health insurance. During these challenging times, RTAC is monitoring legislation which impacts pensions. To be an effective force RTAC needs your support by contacting legislators to vote on issues which impact our pension checks. I thank you for all of your past efforts of contacting your legislators. I am counting on you to be vigilant about legislation, and to continue to respond to our alerts when we reach out and ask you to contact your legislator.

HEALTH INSURANCE

Health insurance is an issue of national concern. Health costs, including prescription drugs, will continue to rise. Currently, CTPF provides its members

with a 50% subsidy for their health insurance premiums. The State of Illinois does not provide us with funds for health insurance. The State of Illinois allows CTPF to take money from our pension fund in the amount of \$65 million dollars per year, and use it to subsidize health insurance premiums. With the increase in the number of retirees and the increase in health insurance premiums, our subsidy has gone from 90% of our monthly insurance premium to its current 50%. As these trends continue the subsidy may be less in the years to come because the amount CTPF can spend has been capped at \$65 million.

At age 65 every American is expected to apply for Medicare. Individuals who have acquired 40 quarters of Social Security coverage receive Part A (hospital) coverage free. To determine if you have 40 quarters of coverage, contact your local Social Security Office. Those who have not acquired forty quarters of coverage must pay for Part A. Part B coverage, which pays for doctor's visits, physical therapy, etc., and Part D, prescription drug coverage, are additional costs.

All CTPF-sponsored Medicare plans include Medicare Part D prescription drug coverage. It's important to remember that if you are currently enrolled, or plan to enroll, in a CTPF Medicare insurance plan for 2017, **you should not** enroll in an additional Medicare Part D prescription drug plan, or you will lose all CTPF health insurance coverage. Some individuals with higher incomes will pay more for Part D coverage (IRMAA). Medicare will bill you directly for this cost. The *CTPF Health Insurance Handbook* has more information about Part D drug coverage.

Retirees often ask, "If the CTPF plan covers prescription drugs, why do I have to pay Part D?" The answer is that CTPF Medicare Plans include Part D insurance in their coverage. A third party, either

Have a comment or idea to share? Contact me at RTACpreszPat@gmail.com

Express Scripts or Humana (depending on your plan), administers the prescription drug programs for CTPF participants.

WINDFALL ELIMINATION

All CTPF retirees are subject to the Windfall Elimination Provision which says that a retiree who receives a pension from a governmental agency in addition to Social Security may receive a portion of the Social Security check to which they are entitled. For example, if you were entitled to a Social Security check of \$1,000, your payment may be reduced by as much as 60% so you receive \$400. From that \$400, Medicare Part B and Medicare Part D premiums would be deducted. If you do not have sufficient funds from your Social Security check to cover the premiums for Part B and Part D, you are billed for the difference. With increasing costs, retirees who once had these amounts deducted from their Social Security check, are now being informed that their Social Security check is insufficient to cover these costs. They, therefore, must make up the difference. It's important to make timely payments to avoid losing your health insurance coverage.

KEEP IN TOUCH

I want to be a resource for you, so please feel free to reach out to me with comments or ideas. Contact me at RTACpreszPat@gmail.com. I look forward to hearing from you.



RETIRED TEACHERS ASSOCIATION OF CHICAGO

**Moving?
New Address?**
Don't miss out!
Use this form to
share your new
address and stay
in touch!

Membership Application/Change of Address Form

Please use this form to:

Join the Retired Teachers
Association of Chicago (RTAC)

- Renew your annual membership
- Join the RTAC E-Mail Alert Team
- Change your address

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.)

Did a current RTAC member refer you? Yes No

If yes, please list name of referring member: _____

JOIN OR RENEW MY MEMBERSHIP

Enclosed is my check number _____ dated _____ made payable to RTAC.

Enroll me as a new annual member \$50 Renew my annual membership \$50

Enroll me as a life member \$300

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

RTAC Alert E-mail Network

Join our RTAC E-Mail Alert Team to receive time-sensitive information about your pension.

Non-CPS e-mail address: _____

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

Change of Address Notification

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

Please note effective date for new address:

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

MAKE A DONATION: MAKE A DIFFERENCE

A donation to the Legal Defense Fund, Chicago Retired Teachers Aid Fund (CRTAF) or RTAC is a meaningful way to show your support for your pension or to honor or memorialize a friend or loved one. All donations of \$20 or more will be recognized in print. Return this form with your payment to: RTAC, 111 North Wabash Avenue, Suite 2010, Chicago, Illinois 60602.



RTAC LEGAL DEFENSE FUND (LDF) DONATION



RTAC established a Legal Defense Fund to pay legal fees for a lawsuit when the Illinois General Assembly enacts legislation which diminishes CTPF pensions and/or ancillary benefits. *Donors contributing \$100 or more are acknowledged as President's Circle Members in the News Bulletin. Donations of \$20 or more are recognized in the News Bulletin.* LDF donations are **NOT** tax deductible.

Enclosed is my check number _____ amount \$ _____ dated _____ payable to RTAC LDF.

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

Address: _____ City: _____

State: _____ Zip Code: _____ Phone: _____

CHICAGO RETIRED TEACHERS AID FUND (CRTAF) DONATION 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. CRTAF donations are tax deductible as allowed by law. *Donations of \$20 or more will be recognized in the News Bulletin.*

Enclosed is my check number _____ amount \$ _____ dated _____ 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 Name: _____ Address: _____

City: _____ State: _____ Zip Code: _____

RETIRED TEACHERS ASSOCIATION (RTAC) DONATION

RTAC is a 501(c)4 organization established in 1926 to protect and enhance the pensions of retired CPS educators. RTAC donations are **NOT** tax deductible. *Donations of \$20 or more will be recognized in the News Bulletin.*

Enclosed is my check number _____ amount \$ _____ dated _____ 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 Name: _____ Address: _____

City: _____ State: _____ Zip Code: _____

NEW LIFE MEMBERS

NOV. 1, 2016- JAN. 31, 2017

PATRICIA ADNEY
BARBARA B. ANDERSON
KAREN ANDERSON
MARIA D. ARAUJO
JACQUELINE A BAKER
RICHARD J. BAN
CORALIA BARRAZA
ALAN I. BERKSON
YVONNE E BLACK
GROVER G. BOONE
VERA E. BOONE
STEPHANIE BUFORD
MICHELE D
BUTTERMORE
MARTHA CERDA
ROSE CHEN
LYDIA V. COLUNGA

JOYCE COMBEST
JUANITA T. COY
JACQUELYN E. CROOK
MARY THERESE DALY
BLANCA DE LA GARZA
NADINE N DILLANADO
THOMAS E DREW
ANA MARIA ESPINOZA
LISA M. FERA
SUSAN M. FOSHINBAUR
MARILYN GALIK
GAYLON L. GARNER
MARY PATRICIA
GERARD
CAROL GILES
VOULA GLOWER
GERALD HALE

BARBARA L. HANDLER
MARIA HARA
HERBERT HERMAN
JANET HOWARD
PAULA JACKO
LOIS H JOHNSON
BARBARA JOSEPH
PATRICIA A. KAMAR
SAFIYA KARIMAH
JUDITH L. KEATING
JOYCE KELLEY
JOSEPH M. KIEFER
MYRTLE A. KILCREASE
EVA H. KOBAYASHI
ANN KROLL
GERRY KULANS
LORETTA KUNOVIC

MYRNA D. LAINEZ
KAREN LARSON-FORD
MARCUS LOVE
LAURA LUPE
BEVERLY MALLETTE
MARY A. MANDERNACH
PHYLLIS MARKOVITCH
EMMA MC CORMICK
VERA MC DONALD
JOHNELLA MC KINNOR
JOYCE M MERRIWETHER
GEORGE M. MORAN
DEVEEERE MORGAN
MARTIN B. MORGAN
GLORIA MOYER
PATRICIA B. OATES
JEROME L. O'MARA
LOIS RAINEY OWENS

KATHERINE
PONCE DE LEON
MARTHA POOL
ANN RABIN
PERRY G. RILEY
CAROLYN SHERE
RITA SMITH
KATHLEEN R.
SNOREWICZ
SHARON A. SPENCER
CAROL A. STRONG
DOROTHY G TARR
ROSEMARIE VONDRA
LOUIS WARD
THELMA L. WATSON
JOHN WHITFIELD
ROBERT ZAGAR



LEGAL DEFENSE FUND GIFTS

NOV. 1, 2016- JAN. 31, 2017

RTAC has established a legal defense fund for the purpose of initiating legal action to protect CTPF Pension benefits. Gifts of \$100 or more are acknowledged as President's Circle members.

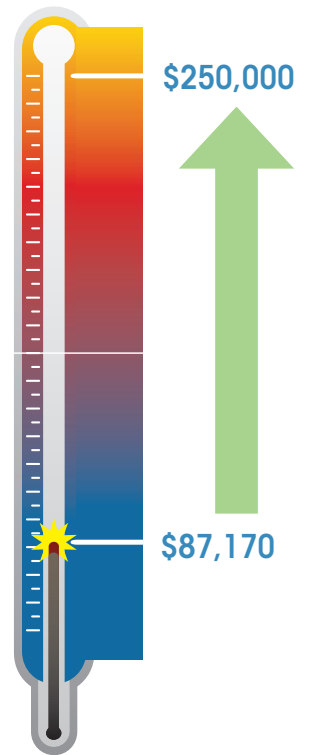
PRESIDENT'S CIRCLE MEMBERS (DONATIONS OF \$100 OR MORE)

Anonymous (3)	Dever, Judy M.	Lalley, James C., Jr. & Peggy J.	Semenek, George & Linda
Alvarez, Alejandra	Dickson, Nathaniel	Maynard, Lynne	Simmons, Edward A.
Anderson, Donald H.	Dynis, Richard M.	McCall, Anna-Marie	Smolak, Susan J.
Baker, Barbara J.	Farwick, Diane M.	McCormick, John J.	Stoller, Myron
Bart, Robert J.	Fassbender, Janet K.	Means, Constance E.	Sumanas Wright, Donna
Batson, Helen P.	Feaman, Scott	Moscinski, John & Donna	Swiercz, Roman & Sharon
Bell, Martha W.	Ferguson, Pauline E.	Nachman, Janet N.	Talley, Abraham
Bennett, Dr. Beverly J.	Fogarty, Mary F.	O'Keefe, Margaret J.	Tocwish, Dr. Victor
Blyth and Associates	Fowler, Rachel	Richardson, Rickard K.	Uchida, Dianna
Bogs, Roberta K.	Hebert, Martha M.	Robinson, Josephine I.	Wallace, Helen Marie
Boor, Maureen	Heinen, Jeanne E.	Rubin, Diane C.	Walton-Todd, Dr. Linda B.
Broyls, Eugene & Nancille M.	Issacs, Arleen S.	Ruyack, Edward J.	White, Richard R.
Butterfield, John A.	Jackson-Hicks, Barbara L.	Samples, Dolores M.	Whiting-Smith, Josie B.
Colburn, Timothy R.	Jasmick, Adam Jr.	Sanders, Richard H. Jr.	Williams, Barbara A.
Coleman, Roy	Johnson, Nancy M.	Santelli, Marsha	Yonkers, Dianne I.
Connolly, Angela P.	Johnson, Vivian	Schlaggar, Sheila	
Dalin, George D.	Kenny, Patrick J.		
Daniel-Bruce, Eva	Kuncius, Susan C.		

OTHER GIFTS

Anonymous (6)	Corpus, Dolores J.	Jackson, Joyce	Owens, Evelyn	Sampson, Dionioes M.
Anglin, Phillip H.	Eaton, Betty G.	Jackson, Thomas	Ozmina, Sheila	Stocking, MaryAnn
Aslanides, Anthony A.	Einoder, Camille E.	Jarvis, Rose Ann	Pagliari, Michael J.	Stork, John R.
Ban, Richard J.	Fitzgibbons, John J.	Knight, Charlotte	Pekar, Anthony F.	Vitullo, Irene Krull
Boeker, Marilyn A.	Gadbois, Claire	Laux, Janet	Renz, Mark	Wanzung, Daniel
Cerda, Martha A.	Gerstein, Shayle J.	Lutz, Carlene	Rockwell, Martin	Webb, Ann C.
Clancy, Gloria K.	Grieco, Lucille	Murdock, Patricia C.	Rozanski, Patricia P.	Wister, Antonia R.
	Grisham, Frances	Nahrwold, Lori		

LDF Surpasses 85K



Your continued support of the Legal Defense Fund is vital. Donors are listed in the *News Bulletin*, and gifts of \$100 or more are listed in the President's Circle. Find a donation form on page 9.

CHICAGO RETIRED TEACHERS AID FUND GIFTS

NOV. 1, 2016- JAN. 31, 2017

DONOR	IN MEMORY OF
Anonymous	Angela M. Scalia Holden
Carter, Wilhelmina	Karies B. Carter
Derbas, Therese	Maura Smith
Gardner, David C. & Rita C.	Ellen Jordan, Mary Ann Peterson
Koch, Jewel	Ursula Maethner
Laughlin, Larry	Joseph Stepanek
Lemke, Karen L.	Tanna Mattingly
Lyles, John & Bonita	Bonnie Bowen
Marcus, Ann	Mary Rita Boland
Massey, Jayne M.	Florence Summerhill
Metz, Roberta Sue	Marjorie Breitenreiter, Helen Gallagher, Roger Koenig, Ursula Maethner, Arlene O'Brien

DONOR	IN MEMORY OF
Moscinski, John & Donna	Hannibal Afrik, Kenneth Cink
Pruchnicki, Carol Lynn	Patricia Denning-Golden
Stocking, Nancietta	Harold Kiehm
Stork, Anna M.	Marge Bruzzini, Iz Byrne, Sharonjoy Jackson, Dominic Savickas, Terri Zeman
Veitmanis, Elga	Diana Dionesotes, Adele Wagner

DONOR	PURPOSE
Anonymous (9)	General Purposes
Abarbanell, Charlotte A.	General Purposes
Boeker, Marilyn A.	General Purposes
Calderon, Esperanza	General Purposes
Cornelius, Melvyn	General Purposes

DONOR	PURPOSE
Daniel-Bruce, Eva	General Purposes
Delta Kappa Gamma Beta Alpha Chapter	Celebrate deceased Members
Delta Kappa Gamma Kappa Chapter	All Chicago Retired Teachers
Gamble, Denise M.	General Purposes
Glapa, Barbara T.	General Purposes
Levitan, David	General Purposes
Lutz, Carlene	In Honor of Marion Hoffing
McCall, Ann-Marie	Honor of Cole CPC
Maison Rosen, Sandra	General Purposes
Pedone, Rita	General Purposes
Sampson, Dionioes M.	General Purposes
Semisch, Martha	General Purposes
Wallace, Helen Marie	Assist retired CPS educators in challenging financial circumstances

RTAC GIFTS

NOV. 1, 2016- JAN. 31, 2017

DONOR	IN MEMORY OF
Dallas, Theodore T.	Antoinette Barnes
Lopez, Imelda C.	Julio P. Lopez
Pruchnicki, Carol Lynn	Michael A. Pruchnicki, Domenick Pecchia, Michaeline Rojek
Santelli, Marsha	John Delin
Stork, Anna M.	Iz Byrne, Marge Bruzzini, Sharonjoy Jackson, Dominic Savickas, Terri Zeman
Van Bruggen, Shirley	Jacob Van Bruggen
Wojtulewicz, Melanie	Andrea Kerr, Lorraine Leknick-Bushnell

DONOR	PURPOSE
Anonymous (4)	General Purposes
Boeker, Marilyn	General Purposes
Jonesi, Carole	In Honor of Daisy Driss' 110th Birthday
Merwin, Peter M.	Celebrate Carl Sandburg, Donald Steinhardt
Mitchell, Edward B.	General Purposes
Rhodes, Sonja Y.	General Purposes
Serota, Alvin & Beverly	General Purposes
Taus, Elizabeth	General Purposes

COPE GIFTS

NOV. 1, 2016- JAN. 31, 2017

Anonymous (4)
Boeker, Marilyn
Clancy, Gloria K.
McCall, Anna-Marie

Looking for the perfect gift?

Honor a friend of loved one with a donation to CRTAF or recognize someone truly special with a lifetime membership to RTAC. See pages 8-9.



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.



JOIN OUR SERVICE COMMITTEE

NOTE: Please consider joining our Service Committee. This committee meets monthly to write notes on the birthday cards RTAC sends to our members age 85 and above. If you have clear penmanship and like to write, call us at 312-750-1522 and ask for the Service Committee's schedule.

Agency	Location	Contact Person	Phone
A. C. E. S.	Chicago	Eric Werge	773-535-6922
AARP	Chicago	Loretta Hilsher	847-571-5514
AHS (Adult ESL and Literacy)	Chicago Northside	Robbin Kotajarvi	773-293-8139
Alex Haley Academy	Chicago South	Karen Demots	773-371-3661
Anixter Center (Literacy)	Chicago North	Lesley Kartali	773-929-8200x265
ANS Preparatory Institute	Chicago-North	Doris Franklin	773-442-6192
Aquinas Center (ESL) (Literacy)	Chicago Near South	Alison Altmeyer	773-927-0512
Burr Oak School	South Suburbs	Natashia Harris	708-388-8010
Cabrini Connection (Mentor Tutor)	Chicago Near North	Daniel Bassill	312-467-2889
CASA (Court Appointed Special Advocate)	Cook County	L. Robinson-Locke	312-467-6987
Chicago Distance Classic	Chicago Central	Dani Chitwood	217-390-1163
Chicago Hopes for Kids (Literacy)	Chicago-Near West	Morgan Oliver	312-690-4240
Chicago Lights (Tutoring)	Chicago Central	Regina D. Grant	312-981-3560
Chicago Public Library	Chicago	Cristina Medina	312-745-0994
Child Services	Cook, Lake & DuPage	Greta Nielsen	773-693-0300
Court's Special Advocate (Child Advocacy)	Cook County	Imogene Harris	312-433-6997
Evanston NorthWestern Healthcare	Evanston	Ronna Jacobson	847-570-2840
Field Museum	Chicago	Mary Ann Bloom	312-665-7505
Ginkgo Organic Gardens	Chicago North		773-404-7114
Grandma Please	Chicago	Kathy Slover	773-561-3500
Heartland Alliance Vista	Chicago Central	Carol McNeill	312-696-4500x4085
Ill. Action for Children (Children's Advocacy)	Chicago Central	Rebecca Klipfel	312-986-9591
International Visitors Center of Chicago	Chicago	Lexy Sobel	312-254-1800x102
Intl. Mus. Of Surgical Science	Chicago-North	Kristen Vogt	312-642-6502
KIPP Ascend Charter (Tutors & Mentors)	Chicago West	Sheri Barrette	773-261-9972

VOLUNTEER OPPORTUNITIES

Click here for additional volunteer opportunities.

This list is only a part of the full list of volunteering opportunities available to RTAC members. For a full listing, visit www.rtac.org and go to "volunteers."

The "Other Opportunities" page on the RTAC website may also list requests for volunteers for specific events like the Chicago Marathon, election workers and docents for various museums along with occasional requests for information on the Chicago Public Schools.

Agency	Location	Contact Person	Phone
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
MetroMentors	Wheaton	Gregory O'Donnell	630-784-4810
Midtown Educational Foundation (Tutoring)	Chicago - Near Southwest	Carolyn Madigan	312-226-4886x232
Museum of Science & Industry	Chicago Jackson Park	Penny Aulston	773-753-2595
Naper Settlement	Naperville	Josh Charteier	630-420-6010
National Runaway Safeline	Chicago North	Volunteer Coord.	773-289-1726
PCC Comm. Wellness Ctr.	Oak Park	Jinnie Hoggarth	708-383-0113X7912
Project Care	Near West	Mary Jo Kuhn	708-656-8000x383
Recording for the Blind	Chgo, Orland Pk & 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	B. Dubielak-Wood	773-553-6319
Swedish American Museum	Chicago North	Tina Harris	773-728-8111x28
Travelers Aid	O'Hare Airport	Laura Smith	773-894-2427
University of Chicago Hospitals	Chicago Hyde Park	Nancy Frazier	773-702-5673
WilPower (Retirees helping Retirees)	Northfield	Minnie Morton	847-501-2939
WITS (1 on 1 early childhood reading)	Chicago Central	Lindsey Giacherio	312-606-2032
Youth Service Project	Chicago Humboldt Park	Esther Prins	773-772-6270



RETIRED TEACHERS ASSOCIATION OF CHICAGO CHICAGO TEACHERS AID FUND

2017 SPRING LUNCHEON AND MEMBERSHIP MEETING

You are cordially invited to join RTAC friends and Board Members

MONDAY MAY 22, 2017

11:45 a.m. - 2:30 p.m.

Doors open at 11:30 a.m. for luncheon attendees; 1:00 p.m. for meeting only attendees

HILTON CHICAGO GRAND BALLROOM

720 South Michigan Avenue, Chicago, Illinois 60605

The ballroom is immediately inside the main hotel entrance and up the staircase on the left. An elevator is available. Discounted parking for hotel self-park is available.

2017 Spring Luncheon and Membership Program

Please join us as we enjoy lunch, hear the latest information about our pensions, and learn about Dr. Ethel Percy Andrus, founder of the National Retired Teachers Association. As a founding member of NRTA (which evolved into AARP), RTAC played an active role in NRTA's creation. Our keynote speaker, Lily Liu, AARP Archivist *Emerita*, will share research about Dr. Andrus, a Chicago born and raised educator who in retirement spearheaded the movement to provide retired teachers with access to appropriate housing and medical care. Dr. Andrus also dedicated her life in retirement to curtailing age discrimination practices, and her efforts led to the Age Discrimination in Employment Act of 1967. Door prizes will be called during the latter part of the program, and there are always special surprises.



2017 SPRING LUNCHEON AND MEMBERSHIP MEETING RESERVATION FORM

USE THIS FORM TO REGISTER FOR THE LUNCHEON AND MEMBERSHIP MEETING. PLEASE MAIL YOUR RESERVATION TO RTAC TODAY. MAKE CHECKS PAYABLE TO RTAC 2017 SPRING LUNCHEON. This form is also available at www.rtac.org.

MEMBER INFORMATION

Member's Name: _____

Street Address: _____

City: _____ State: _____ Zip Code: _____

Phone number: _____ E-mail address: _____

LUNCHEON AND GENERAL MEMBERSHIP MEETING

Enclosed is my check number # _____ dated _____

in the amount of: \$ _____ \$ _____ for _____ member tickets at \$45 each

Meal Preferences \$ _____ for _____ guest tickets at \$50 each

Member's Meal	<input type="checkbox"/> Chicken	<input type="checkbox"/> Fish	<input type="checkbox"/> Veg.	
Paid Guest's Meal	<input type="checkbox"/> Chicken	<input type="checkbox"/> Fish	<input type="checkbox"/> Veg.	Guest's Name: _____
Paid Guest's Meal	<input type="checkbox"/> Chicken	<input type="checkbox"/> Fish	<input type="checkbox"/> Veg.	Guest's Name: _____
Paid Guest's Meal	<input type="checkbox"/> Chicken	<input type="checkbox"/> Fish	<input type="checkbox"/> Veg.	Guest's Name: _____

WE URGE YOU TO MAKE AN EARLY RESERVATION. RETURN THIS FORM AND YOUR CHECK FOR THE LUNCHEON NO LATER THAN WEDNESDAY, MAY 10, 2017, 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 Wednesday, May 10, 2017. No exceptions. Not a member but want the member rate? Complete the form (available at www.rtac.org) and return it with this reservation form and your separate payments for membership and the luncheon. Need additional information? Call 1-312-750-1522.

2017 SPRING MEMBERSHIP MEETING ONLY RESERVATION FORM

I, _____, an RTAC member in good standing, expect to attend the RTAC General Membership meeting on Monday, May 22, 2017. I will **not** be attending the luncheon, and understand that a government-issued photo ID is required to gain access to the general membership meeting when doors open at 1:15 p.m. Return this portion of the form via e-mail to office@rtac.org or U.S. Mail to RTAC, 111 N. Wabash, #2010, Chicago, IL 60602-2949, no later than Wednesday, May 10, 2017.



RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

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

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RETIRED TEACHERS Inside: RTAC's All New Spring News Bulletin



RTAC has worked on behalf of Chicago's Retired Teachers to protect pensions and benefits for more than 90 years, holding legislators accountable and protecting the rights of retirees. The work continues this spring as the 100th Illinois General Assembly opened and our organization took decisive action to support our members and RTAC's 2017 Legislative Agenda.

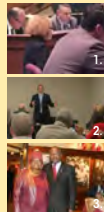
SB 354 AND HB 3071

RTAC supports HB3071 sponsored by Representative Robert Martwick (D-Chicago), and SB354 sponsored by Senator Michael Hantzi (D-Frankfort), which increase our representation from three seats to four on the Chicago Teachers' Pension Fund (CTPF) Board of Trustees. There are currently 12 Trustees on the CTPF Board; 6 are active members and 6 are retirees. The number of retirees covered by the Fund has been increasing steadily while the number

of active members has declined. Wednesday, March 1, 2017, Linda R. Williams, 1st Vice President, traveled to Springfield to testify on behalf of SB1354 at the Licensed Activities and Pensions Committee (see photo on right). RTAC encourages all members to support this important legislation by contacting local legislators and asking them to vote YES on these bills.

"We know that when we work together, we can achieve success," said RTAC President Patricia B. Kubistal, Ph.D. "This past year we have seen our tax levy eroded and much of the credit goes to our members who worked to make sure that Legislators understood the importance of stable funding. We hope that we can achieve the same success with our current legislative agenda, and we're counting on our membership to help share the message." See page 8 for more information on RTAC's spring advocacy efforts.

RTAC Advocacy in Action



March 1, 2017, RTAC First Vice President Linda R. Williams traveled to Springfield to testify during the Senate Licensed Activities and Pensions Committee in support of SB 354. She's pictured with Bill Speakerman, Michael Hantzi (D-Frankfort), 2. House Representative Robert Martwick (D-Chicago) addressed the CTPF Board of Directors during March 1, 2017, meeting. 3. RTAC Legislative Chairwoman Iris Martinez addressed the inauguration ceremony of the 100th Illinois General Assembly on Wednesday, January 11, 2017, as a guest of her State Representative Al Bray (D-Hoax Creek).

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.

Advocacy in Action

RTAC members engage legislators and help educate them about the needs of CPS retirees. Legislators want to hear from their constituents, and your voice matters. Have you met with your legislator? Send a photo to office@rtac.org.

1. RTAC first Vice President Linda R. Williams (left) in Springfield with Illinois Senate Majority Caucus Whip and Chairwoman of the Senate Licensed Activities and Pensions Committee Iris Martinez (D-Chicago). 2. From left to right: RTAC Legislative Chair Juanita Jordan with RTAC President Patricia B. Kubistal, and Illinois Representative Robert Martwick (D-Chicago) during a visit to RTAC's office on March 1, 2017.



RTAC CALENDAR

See page 3 for more information on RTAC Workshops.

April

- 1 2017 Armstrong Award nominations due, see page 4
- 18 Strategies to Prevent Outliving Your Resources, workshop, see page 3
- 20 Retirees' Income Choices and Cash Flow, workshop, see page 3
- 25 Windows 10 and PC Security, workshop, see page 3
- 30 Nominations due for RTAC directorships, see page 3

May

- 10 Reservation deadline for luncheon, see page 15

May Continued

- 22 Annual Spring Luncheon at Hilton Chicago, see page 15
- 30 The ABCs of New LTCs, workshop, see page 3
- 31 Illinois General Assembly Adjourns

June

- 8 Affordable Long Term Care/ Life Insurance Hybrid Premium Policies without Premium Increases, see page 3
- 15 Mature Mens' and Womens' Health, workshop, see page 3