



# RETIRE TEACHERS ASSOCIATION OF CHICAGO

SINCE 1926

VOL. LXXIII ■ NO. 3

NEWS BULLETIN

WINTER 2017/18

## 2018 ON THE HORIZON: REFLECTING ON 2017

When legislation passed in 1995 diverted revenue from our pension fund into the CPS operating budget, RTAC took action. As the primary “watchdog” for our pension fund, RTAC has worked for more than 20 years to help stabilize our pension fund. Advocating for guaranteed revenue through a tax levy, equitable support from the State of Illinois, and additional funding to help keep insurance affordable – RTAC’s members continuously worked to educate legislators. More than two decades of work on behalf of retired educators culminated in major positive changes in 2017, which helped to guarantee stable funding and long-term viability for our Fund. As the year ends, we take time to reflect on the progress made and examine challenges that remain in 2018.

### Legislative Milestones

#### PROPERTY TAX LEVY COLLECTED

For the first time in more than 20 years, proceeds from property tax bills were remitted directly to the Fund in 2017. Approximately \$250 million out of a total CPS required contribution of \$733 million came directly from property tax revenue remitted in 2017. The tax levy was restored through legislation passed in 2016.

#### STATE PENSION CONTRIBUTIONS

Landmark legislation, P.A. 100-465 (SB1) enacted August 31, 2017, made changes to Illinois’ school funding formula. The law requires the State to pay the normal cost of Chicago teachers’ pensions, and raises the pension tax levy (restored in 2016) to 0.567%. The legislation passed in 2017 helps create a level playing field and ensures equitable distribution of State pension revenue.

#### STATE HEALTH INSURANCE CONTRIBUTION

The same legislation which ensured a State contribution for the normal cost of Chicago teachers’ pensions also included a provision for a \$65 million State contribution towards retiree health insurance. The State has failed to make a contribution for health insurance for many years and this legislation ensures ongoing support. continued on page 8

# 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). The RTAC Board of Directors meets monthly. RTAC members in good standing are welcome to attend; check [www.rtac.org](http://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](mailto:office@rtac.org).

## EXECUTIVE COMMITTEE

Patricia B. Kubistal  
*President*

Linda R. Williams  
*First Vice President*

Ralph A. Juss  
*Second Vice President*

Sylvia Asllani  
*Secretary*

John A. Butterfield  
*Treasurer*

David T. Peterson  
*Immediate Past President*

Marcella L. Morrison  
*Parliamentarian*

## EXECUTIVE DIRECTOR

Arlene R. Crandall

## ELECTED DIRECTORS

<b>2017-2018</b>	Rita M. Naughton	<b>2016-2017</b>	Eva Nickolich
Elizabeth Cittadine	James Patrick	Roy Coleman	John Reilly
George Drelios	Louella B. Preston	John Garvey	Mary Sharon
Kevin B. Huber	Dianne Yonkers	Juanita R. Jordan	Reilly
Hubert C. Jackson, Jr.		Carlene Lutz	Maria J. Rodriguez

## EX-OFFICIO BOARD MEMBERS

<b>PAST PRESIDENTS</b>	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	<a href="mailto:office@rtac.org">office@rtac.org</a>
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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## 2017 Fall Luncheon and Business Meeting Highlights



Friday, October 20, 2017, RTAC celebrated its 91st Fall Luncheon and Business Meeting. The program included a presentation by Mary Cavallaro, Deputy Executive Director of the Chicago Teachers' Pension Fund, who gave an update of the CTPF's status and an excellent overview about CTPF members' 2018 Health Insurance options. She explained how the Fund reviewed and identified the health insurance program which would be most suitable for the Fund's retiree members.

The luncheon was followed by a business meeting at which the members in attendance elected eight RTAC members in good standing to serve as RTAC

Directors for the biennium 2018-2019 (see page 4 for more information).

Thanks to all the members who volunteered to distribute, collect, and tabulate the ballots as well as those who provided support by ensuring that the election went smoothly (see page 4).

Photos: 1. About 440 members attended the Fall Luncheon. 2. President Kubistal welcomes guests. 3. Hubert Jackson offers the invocation. 4. Mary Cavallaro, Deputy Executive Director of the Chicago Teachers' Pension Fund offers the keynote address. 5. Executive Director Arlene Crandall recognizes Richard Lockhart for his service to RTAC. 6. Past-President Dave

Peterson presents the Financial Report. 7. An army of volunteers helped conduct the Director's election. 8. Martha Bell and Joan Hampton enjoy the Luncheon. 9. RTAC Director Rita Naughton, Member Frank Lacey, and RTAC Director James Patrick. 10. RTAC Service Committee members Kathryn Crawford and Mary Marshall. 11. Members enjoying the luncheon included, l-r, Donna Riley, Shirley Callaway, Mary Ector, Toni Stewart and standing, Queen Jackson.

Last row, portraits of happy members enjoying the luncheon.

Find additional photos on our Facebook page and at [www.rtac.org](http://www.rtac.org).

**Save the Date! RTAC's Spring luncheon will be Friday, May 18, 2018. Find your invitation on page 15.**



## 2018-2019 Directors Elected

RTAC members elected eight directors during the October 20, 2017, business meeting and luncheon. The following individuals, pictured below from left to right, Eva Nickolich, Maria J. Rodriguez, Roy Coleman, John P. Reilly, Amour Andrews, Carlene Lutz, Juanita R. Jordan, and Mary Sharon Reilly, will serve two-year terms, January 2018 through December 2019.



An army of volunteers ensured that the RTAC Director Election ran smoothly. Pictured above: top photo, Juanita Hutchinson and Barbara J. Martin. Below, from l-r: Cynthia Roder, Nancietta Stocking, Patricia Kimberly, and Gerald Dugan.

## RTAC Leadership Opportunities

We need your help to ensure that pensions and health insurance benefits are maintained and protected. Are you interested in getting more involved with RTAC? Would you like to serve as a Director or on a Committee?

### Directorships

This spring RTAC will seek nominees for eight directorships open for the biennium 2019-2020. Per the RTAC Bylaws, any member in Good Standing is encouraged to self nominate. Qualifications to serve as an RTAC Director are:

1. Possess computer competency (either Windows or Apple).
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.

Applications are due on or before Monday, April 30, 2018, and will be available at [www.rtac.org](http://www.rtac.org). The 2018 Nominating Committee will interview the 2019-2020 candidates in late spring 2018.

### RTAC Committees

RTAC has several committees which support the work of the organization. Find a complete listing of committees and responsibilities at [www.rtac.org](http://www.rtac.org).

All RTAC members interested in serving on a committee should send a letter of interest and a brief professional resume to [office@rtac.org](mailto:office@rtac.org) on or before December 31, 2017.

## CTPF Pensioners Elect RTAC Endorsed Candidates

Chicago Teachers' Pension Fund (CTPF) members elected three RTAC-endorsed candidates for Pensioner Trustee during the November 2017 election. Mary Sharon Reilly, Maria J. Rodriguez, and Walter Pilditch will serve two-year terms through November 2019.

All three are active members of RTAC. Mary Sharon Reilly and Maria J. Rodriguez are current RTAC Directors and Dr. Pilditch is a past president of our organization.

**DID YOU KNOW? RTAC IS THE ONLY ORGANIZATION WHOSE PRIMARY MISSION IS PROTECTING YOUR PENSION. PITCH IN AND VOLUNTEER TODAY!**





## RTAC's Free Seminar Program: Fall 2017 Recap

As a benefit of RTAC membership, members may attend free seminars offered throughout the year. This fall RTAC hosted several presentations. Highlights included:

### September 26

Michael Broadus and Michael Vasilou of Better Benefits Family Group presented "Navigating Social Security to Maximize Retirement Benefits." The presentation offered information on 1) reallocating retirement income to address monthly expenses; 2) initiating and navigating Social Security; 3) how income impacts Medicare Health Insurance premiums; 4) the impact of the Windfall Elimination Provision.



Michael Broadus of the Better Benefits Family Group presents Sept. 26.

### October 11

Blyth and Associates presented "How to Save Money by Reviewing and



Bill Blyth of Blyth and Associates presents on Oct. 11.

Understanding your Income Tax Return." The attendees were shown how to review their tax returns to understand some of the complexities. Topics included the different types of income (taxable, tax free, and tax deferred); itemized deductions; withholding versus estimated payments; what one needs to know about Required Minimum Distributions (RMD); the benefits of donating all or part of one's RMD to charity; tax treatment of qualified dividends and capital gains; and how to identify the phony "IRS" phone call to avoid being scammed.

### October 25

"Optimizing Home Mortgage Benefits" presented by Estate Plan Chicago showed how to control all of one's income, as long as possible.



Ward Powell of Estate Plan Chicago presents on Oct. 25.

Mr. Powell outlined efficient concepts and strategies retirees can use to manage their resources most effectively. The Ward Powell Group offers RTAC members a special Estate Planning program. Contact

ward@thewardpowellgroup.com for information.

### October 31

Janice Axelrod of Axelrod & Associates provided a program titled "Don't Be Spooked by Long Term Care" in which Ms. Axelrod described how Long Term Care insurance options can be customized to address an individual's needs. She also provided important information about how the long-term care insurance application process is done as well as the different types and levels of coverage that are available. Ms. Axelrod is available to RTAC members who wish to explore this matter with her on a personal level. She can be contacted at janiceaxelrod@gmail.com



Janice Axelrod of Axelrod & Associates presents on Oct. 31.

## Spring Seminars

The RTAC seminar program will resume in the Spring. If you have suggestions for a program topic, e-mail office@rtac.org. Future seminar program information will be posted at [www.rtac.org](http://www.rtac.org).

## Returning to Work for CPS? Track Your Days

The Illinois Pension Code limits the number of days a retiree can work and the amount of compensation a retiree can earn when returning to work in any capacity for the Chicago Public Schools (CPS) or a CPS charter school employer while receiving a pension from CTPF. Members who retire with a reciprocal pension must meet the requirements of all systems.

A member who returns to work **must track** days worked and is responsible for making sure that the limits are not exceeded. Exceeding the limits results in cancellation of your pension. The Chicago

Teachers' Pension Fund (CTPF) offers these suggestions for members returning to work:

1. Track your own days worked. No matter what employer system you use to register for your hours, **you** are solely responsible for independently keeping track of your days worked. You will not receive a warning if you're getting close to the maximum 100 days allowed.

2. Remember that any paid time worked is considered a "day" worked. For example, if you are a substitute teacher and you arrive, swipe in, and are sent home because you're

not needed, if you are paid for any portion of that day, that is considered a day worked.

3. Review your paycheck for accuracy after each pay period and reconcile with number of days worked. If there are errors in your paycheck, contact your employer and correct them.

## Additional Assistance

Return to Work Rules are determined by Illinois statute. If you have questions about returning to work, please contact CTPF Member Services at 312.641.4464.

# Health Insurance 2018

The 2018 Open Enrollment Period for Chicago Teachers' Pension Fund health insurance programs ended on October 31, 2017. All changes made during this period become effective on January 1, 2018.

## CTPF HEALTH INSURANCE SUBSIDY

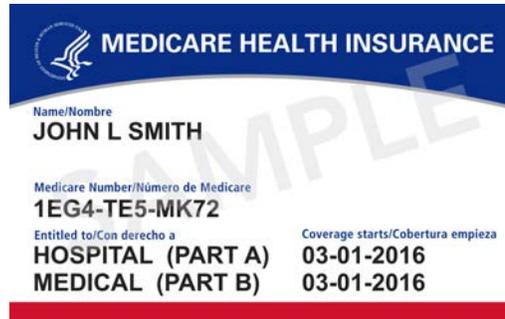
CTPF Trustees voted to subsidize the 2018 CTPF health insurance premiums at 50% for 2018. New plans and pricing become effective January 1, 2018, so the amount you pay for health insurance will change. Check your January paycheck or direct deposit advice to make sure that you are paying the correct amount. Report any discrepancies to CTPF Member Services at 312.641.4464 immediately.

## MEDICARE FRAUD ALERT

Medicare will mail new Medicare cards between April 2018 and April 2019. Your new card will have a new Medicare Number instead of your Social Security Number.

The change will all happen automatically – you won't have to pay anyone or give anyone information, no matter what someone might tell you.

- You don't need to take any action to get your new Medicare card.
- The new card won't change your Medicare coverage or benefits.
- Medicare will never ask you to provide personal or private information to get your new Medicare Number and card.



Medicare will begin issuing new ID cards to all members in 2018-19. The new cards will not have Social Security numbers on them.

## WATCH OUT FOR SCAMS

Scam artists may try to get your current Medicare Number and other personal information by contacting you about your new Medicare card. They often claim to be from Medicare and use various scams to get your Medicare Number including:

- Asking you to confirm your Medicare or Social Security Number so they can send you a new card.
- Telling you there's a charge for your new card and they need to verify your personal information.
- Threatening to cancel your health benefits if you don't share your Medicare Number or other personal information.

If someone calls you and asks for your Medicare Number or other personal information, hang up and call 1-800-MEDICARE (1-800-633-4227).

# Brush Up on your Health with Metlife Dental



For more than a decade, RTAC has partnered with Metlife Dental to provide our members with two cost-effective dental insurance coverage options. Members who access either of the two options have extended benefits if they choose 'in network' dental providers. If an RTAC Metlife dental insured exceeds his/her annual \$1,250 maximum benefit level in either the high or low plan, discounts continue (35%-45%) from in-network providers.

Semi-annual dental exams, cleanings, and x-rays can help maintain good dental and overall health. RTAC members who participate in the Metlife dental program are also eligible for discounts when purchasing prescription glasses, contact lenses, Lasik procedures, and non-prescription sunglasses.

For further information, please call the RTAC office at 1-312-750-1522 between 10:00 a.m. and 3:00 p.m. weekdays when school is in session.

## 2018 Armstrong Award Nominations

This spring RTAC will seek nominations for the James E. Armstrong Award. The award, named to honor RTAC's founding President, is the organization's highest honor. RTAC members in good standing may nominate an RTAC member who has demonstrated outstanding commitment, dedication, and service to RTAC. The nomination form is available online at [www.rtac.org](http://www.rtac.org). Submit nominations to Arlene Crandall by Friday, April 6, 2018. The award will be presented at the spring luncheon on May 18, 2018.



# PRESIDENT'S MESSAGE

## Put Your Hands Together!

Twice each year, RTAC members come together to break bread and conduct the business of our organization. First, I want to thank all of the members who attend the luncheons. This year, Past President Dave Peterson asked all of the attendees to consider placing a dollar in the envelope on the table. The collection was for the Chicago Retired Teachers Aid Fund which helps those members who are in financial need. Your generosity netted the following: CRTAF - \$1,501, RTAC - \$125 and LDF - \$100. Please applaud yourselves for giving of your treasury.

For an event of this nature to be implemented, many hands are needed other than the RTAC officers, directors, the executive director and the office staff. While we all play a part, many unsung heroes are essential to making this a successful event. These names are not found in the program booklet nor are they publicly acknowledged, but without them we could not have an enjoyable luncheon. **Mary and Elaine**, who still wish to remain anonymous, come to the RTAC office, address the invitations to those members who regularly attend the luncheon, prepare the programs with the inserts and on the day of the luncheon, they place the programs on each chair. In addition, they also help with the renewal letters to annual members and other tasks. **Diane**, another volunteer who comes in regularly helps to finalize the preparation of the Christmas greeting correspondence to our age 85 and above members as well as other tasks. Please applaud these three members for the generous gift of their time and talents.

We were fortunate to have a volunteer to accompany us on the piano while we sang "God Bless America." Applause for **Helen Marie Wallace** for sharing her time and talent with us and for being a long-time supporter of RTAC luncheons.

At this luncheon we elected directors for the RTAC Board of Directors. To

effectively, distribute and collect the ballots, we needed more hands on deck. We wish to acknowledge these election monitors. They are: **Yvonne Alford, Granzlee Banks, Jr., Stephanie Buford, Peter Bushbacher, Roberta Chapman, Willetta Gary Chinn, Kathryn E. Crawford, Mary Ector, Harriet Embrey, Winifred French, Frieda Garth, Cheryl Gholar, Laura Gradolf, Joan B. Hampton, Essie Harmon, Trudy Hill, Harold Hill, Trina Hollingsworth, Queen Jackson, Annie Aretha Jones, Pamela Kane, Mary Kirby, Eileen C. Kriz, Frank Lacey, Sandra Lewis, Aryliss Lisner, George Lisner, Virginia Maynor, Jacquelyn McQueen, Laura Morgan, Geraldine Qualls, Ida O'Neal-Reed, Helen Ramirez-Odell, Annie Richardson, Cynthia Roder, Elena Savoy, Anna Stork, Edie Tillis, and Elaine and Mary.** In the lobby watching the ballot box were **Laura Gradolf, Mary Kirby, Thomas Little, and Dolores Partekel.** Please applaud these members for generously giving of their time and talents.

The ballots had to be tallied after the luncheon. These members agreed to stay after the luncheon to assist with the counting of the ballots. The ballot tabulators were: **Gerald V. Dugan, Gloria Espinosa, Juanita Hutchinson, Patricia Kimberley, Barbara J. Martin, Cynthia Roder, Nancietta Stocking, and Blanca Trevino** with support from **Katherine Konopasek.** Please applaud these members for generously giving of their time and talents.

Each month the Service Committee meets. These volunteer members send cards to those members who are 85 years young and above. The committee members send a special hand written note with each birthday card and each of these nearly 2,000 members also receives a special greeting for the Holiday season. Please applaud these members for generously giving of their time and talents. They



Patricia B. Kubistal, Ph.D.

are: **Linda R. Williams, Chairperson, Martha Bell, Kathryn E. Crawford, Laura Gradolf, Joan B. Hampton, Juanita Hutchinson, Mary Kirby, Mary B. Marshall, Mary Nalbandian, Grace Scipio, and Lena Talley.**

I put my hands together and applaud all of you who have given so much to helping RTAC and CRTAF carry on its mission. I also applaud all of the helpers who still wish to be anonymous who work "behind the scenes." If you would like to volunteer or assist at the next luncheon, please call the office and let us know that you are interested in helping.

## COMING YOUR WAY

Medicare will be sending to all members who are on Medicare a new Medicare card (see page 6). Medicare is taking Social Security Numbers off the cards.

The Chicago Teachers' Pension Fund (CTPF) is also eliminating the use of Social Security numbers (SSN) and replacing them with a Member ID number throughout its outbound correspondence. In December, a message will be printed on your pay advice, highlighting your new Member ID number. You will still have the option of using the last four digits of your SSN when communicating with CTPF in writing, or your full SSN when contacting CTPF via phone, but it will be eliminated from all documents and correspondence.

Have a comment or idea to share? Contact me at [RTACprezPat@gmail.com](mailto:RTACprezPat@gmail.com)





## Continued from cover...2017 RTAC Milestones

**Services for members:** RTAC’s renegotiated Metlife Dental program ensures that members have access to high-quality dental plans. See page 6 for more information on the types of plans offered.

### New Membership Brochure:

RTAC produced a new brochure in 2017 which helped inspire 62 new lifetime members and 209 annual members, as of November 15.



### Educational Opportunities for Members:

The 2017 seminar program offered 10 different educational programs ranging from financial literacy to navigating Medicare, free of charge.

**Communication:** RTAC issues its *News Bulletin* three times a year to all registered members. The **RTAC Alert Network** sends timely e-mail notices about legislation and current events to registered members. RTAC sent 16 legislative alerts and 10 additional alerts were sent with information about RTAC’s spring and fall seminars.

RTAC revitalized its social media efforts in 2017, introducing a new **Facebook page** which provides information and education for members.

**Fellowship:** RTAC hosted nearly 1,000 members during spring and fall luncheons and membership meetings in 2017. Save the date for the 2018 Spring Luncheon, Friday, May 18, 2018.

## Legislative Agenda

While RTAC has seen exceptional progress, our Board of Directors recognizes that we must stay vigilant in advocating for members. RTAC approved the following goals for its 2018 Legislative Agenda.

- Stabilize a viable health insurance program for CTPF annuitants.
- Maintain the independence and fiscal integrity of CTPF.
- Oppose “pension holidays” for the Chicago Public Schools.
- Increase elected retiree representation on the CTPF Board of Trustees.
- Oppose legislation that adversely affects the AAI for RTAC members.
- Continue to educate legislators on issues of concern to RTAC members.

Find more information at [www.rtac.org](http://www.rtac.org).

## EXECUTIVE DIRECTOR’S MESSAGE



Arlene R. Crandall

As RTAC concludes its 91st year of protecting the retirement security of our members, we have been reflecting upon the many retired CPS educators who have joined us over the years. Our RTAC membership database shows that about 80% of our members are life members

who joined upon retirement. Those of us who did so have been the beneficiaries of RTAC’s efforts in a variety of campaigns without being expected to make additional payments in order to fund RTAC’s ongoing efforts to protect our pensions and advocate for our access to suitable health care insurance options.

In 2016-2017, we actively engaged in activities that reactivated the property tax levy that funds our pensions.

In 2017, we also supported Illinois SB1947, which improves CPS and CTPF funding. We anticipate that other issues which impact our retirement security will require RTAC’s action and your support both financially and by advocating on our behalf with your Illinois legislators.

Just as your household expenditures have grown over the years, RTAC’s costs have also increased in spite of many cost saving strategies that we continue to implement.

Fortunately, RTAC and CRTAF are the beneficiaries of members who have generously made significant contributions over the years. Many also have made provisions in their estate planning to fund legacy gifts so that RTAC can continue its mission into its second century. We are grateful for those who have made such arrangements on our behalf.

During this season of recalling the many blessings which we have enjoyed during our careers, as well as during our retirement years, please consider making a gift to RTAC and the CRTAF. Forms are on page 10 of this current newsletter as well as on our website [www.rtac.org](http://www.rtac.org).



# 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.

Renew my annual membership – \$50 through 2018       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) \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

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



# 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, JULY 1 – OCTOBER 31, 2017

MARCUS AHMED  
BERNADETTE C BEASLEY  
FRANCINE B. BLOOM  
JEANNE BOLGER  
MAMIE BRYANT  
VIVIAN V BURNS  
KATHY A. CAIN  
JOAN CHANDLER  
STUART CHANNON  
GLORIA M. COLEMAN  
FAIRELLEN COOLEY  
TAMARA COOPER  
RON O. COX  
BETTY J. DAVIS  
ANNE MARIE ELLIS  
JON L. ERICKSON

OLGA FIGUEROA-  
ANGLADA  
PATRICIA GARRITY  
CHARLENE C. GARTH  
OPAL GILL  
FREDERICKA GRANT  
NASIM HIJAZ  
BRENDA. HUMES  
DIANE L. JACKSON  
HELEN JONES  
NOREEN JOAN KANE  
JAMES W. KEATING  
MICHAEL L KEATING  
MARY LEE KELLEY  
LINDA. KUREK  
MARY LITTLE  
CAMILLE MALINOWSKI

JOANNE MARSH  
HAROLYNN MC INTOSH  
MICHAEL J NEHF  
DONNA NOWATZKI  
DORIS J ODEM  
CLYDE PARTNER  
SYLVIA L PETERS  
CYNTHIA T PHANORD  
DENISE RACKY  
MICHAL H RASSEL  
BARBARA RESIS  
DOLORES RIGHEIMER  
DONNA MARIE  
ROMANOWSKI  
CAROL A SCHAFFER  
YUKIKO SCHROCK  
BERYL SHINGLES

JANET V. SMITH  
JEAN A. SONTAG  
JOHN STEEL  
MARILYN Z. STRAZ  
BARBARA BYRD THOMAS  
LARRY D. THOMAS  
THERESE E. TWARDOWSKI  
LAURA J. USTRYSKI  
FELIPE VELAZQUEZ  
W. RUSSELL VINCENT  
RAYNELL WALLS  
LYNETTE WASHINGTON  
PEGGI J. WATSON  
MARY WIRTZ  
RAYMOND WOHL



## LEGAL DEFENSE FUND GIFTS JULY 1– OCTOBER 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)

Blyth & Associates	Holmes, Warren and Rosemary	Remahl, Daniel F.
Carr, John D.	Hutchinson, Juanita	Ruffalo, Kathryn
Clark, Beatrice J.	Klunk, Edward T.	Talley, Lena E.
Connolly, Angela P.	Perry, Dennis	Weintraub, Judi

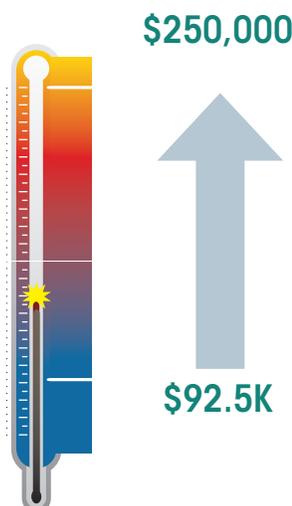
### OTHER GIFTS

Gajcic, Ranka	Semisch, Martha
Hundrieser, Janice	Tuite, Audrey
Sampson, James	

## LDF Surpasses 92.5K

RTAC launched a Legal Defense Fund to prepare for legal action if Illinois passes legislation to reduce pension benefits. RTAC is making good progress towards a \$250,000 goal. Recent donations pushed the balance above \$92,000.

Your continued support is vital. Please make a gift today. 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 10.



## End of Year and Legacy Gifts

Your donations make the work of RTAC possible. As the end of the year nears, please consider a gift to RTAC so that we can continue the fight to safeguard your pension and ancillary benefits.

### Make a Gift Today

A gift honoring a friend or family member is always the perfect size. Gifts of \$20 or more are acknowledged in the *News Bulletin*.

### A Lasting Legacy

Naming RTAC or the Chicago Retired Teachers Aid Fund (CRTAF) in your estate plans or as a beneficiary of your CTPF death benefit, enables RTAC to provide assistance to retired Chicago Public School educators who find themselves in constrained financial circumstances. CRTAF provides monthly grants-in-aid and one-time grants to assist our former colleagues to address basic economic needs.

### Donation Forms

Find donation forms on page 10, or contact RTAC for more information about naming a legacy gift.

# CHICAGO RETIRED TEACHERS AID FUND GIFTS

## JULY 1-OCTOBER 31, 2017

DONOR	IN MEMORY OF
Bell, Martha	Clarice Gray Patricia Haynes Julia Smith
Davis, Gloria	Carl Bean Carol L. Hicks Ruth B. Life Ruthie M. Miller Domingo J. Trujillo
Farwick, Diane	Sandra Socha
Foley, Ruth	James L. Foley
Gallo, Jeannie	Alvin Lubov Domingo Trujillo
Herzog, Steven	Shirlee Hollander
Hill, Harold & Trudy	Joel R. Dickson Mary K. Dowd Vera Pitts Morris Gertrude V. Perine Domingo Trujillo Mary W. Wilmore
Hortin, Judith K	Millicent S. Kulieke
Klunk, Edward T.	Luther Loving Marlene Salk Domingo Trujillo Jewel Vasis
Koch, Jewel B.	Arthur Keegan Jr. Dr. Eleanor Pick
Lemke, Karen	Tanna Mattingly

DONOR	IN MEMORY OF
Lieberman, Carl & Alice	Ann Mizel Bernard Tanenbaum
Mallette, Ellen	Georgia Chrisos Josephine D'Angelo Marion Shortino
Moscinski, John & Donna	Christine Loving
Newton, Johnnie M.	Frances Hale Albert Pirtle Mrs. Melvin Walker Ella B. Watkins Odessa Wilson
Nickolich, Eva	Frieda Brown Garland Cleggett Rafael Sanchez
O'Malley, Eileen	Helen Buoscio
Payne, Charlene	Arthur Keegan Jr.
Remahl, Daniel F.	Don Ballinger George Jones Jack Perlin
Renz, Mark S.	Raymond Grant
Richter, George J.	Almora Caldwell Sam DeFiglio Alice Gutenkauf Domingo Trujillo
Skirha, Rose Ann	Jim Skirha
Zeltmann, Mary L.	Laura R. Johannes

DONOR	PURPOSE
Anonymous	General Purposes
Aaberg, John M.	General Purposes
Akridge, Joyce J.	General Purposes
Benson, Bernadette	General Purposes
Brorsen, Adeline Q.	General Purposes
Calderon, Esperanza T.	General Purposes
Cobbins, Ruth	General Purposes
Coughlin, Ann Ita	General Purposes
Crowe, Anthony M.	General Purposes
Eaton, Betty G.	General Purposes
Gintzler, Janice	General Purposes
Hayot, Cynthia E.	Celebrating her sister Sylvia A. Stringfellow
High, Glenda	General Purposes
Holmes, Warren and Rosemary	General Purposes
Horton, Barbara J.	General Purposes
Hundrieser, Janice	General Purposes
Jemison, Dorthy L.	General Purposes
Kazan, Herbert	General Purposes
Lehman, Barbara J.	General Purposes
Levitan, David	General Purposes
Rosen, Sandra	General Purposes
McKee, Kathleen	General Purposes
Nicholson, Aurelia G.	General Purposes
Quas, Marilyn	General Purposes
Reilly, John P.	To honor Richard Lockhart's service to RTAC
Semisch, Martha	General Purposes
Talley, Lena E.	General Purposes
Thomas, Janus	General Purposes
Weintraub, Judi	General Purposes

## RTAC GIFTS

### JULY 1 – OCTOBER 31, 2017

DONOR	IN MEMORY OF
Fashingbauer, Elizabeth	Hugh Lunde William Lunsford
Frantz, John J.	Jessie L. Gresham Joseph W. Lee Domingo Trujillo
Mc Bride Sr, Frank	Alice Zimmerman
Mitchell, Beatrice E.	Dorothy Cressie
O'Malley, Eileen B.	Nancy Kurtz
Saddler, Robert	Ellis Godwin
Van Bruggen, Shirley	Jacob Van Bruggen

DONOR	PURPOSE
Anderson, Barbara B.	General Purposes
Hundrieser, Janice	General Purposes
Jackson, Aretha R.	General Purposes
Meuer, William G.	General Purposes
Murphy, Robert A. & Dolores W.	General Purposes
Remahl, Daniel F.	Greetings to Elga Veitmanis & Karen Lemke
Sienkiewicz, Ronald	General Purposes
Solomon, Alvin	General Purposes
Trevino, Blanca	General Purposes
Vaccarezza, Gladys A.	General Purposes
Weintraub, Judi	General Purposes

## COPE GIFTS

### JULY 1 – OCTOBER 31, 2017

Weintraub, Judi

# 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
Abraham Lincoln Center	Chicago Near South	Hannah Katz	773-451-3360
Albany Park Community Center	Chicago-NW	Claire Gilbertsen	773-509-5657x441
Alex Haley Academy	Chicago South	Karen Demots	773-371-3661
ANS Preparatory Institute	Chicago-North	Doris Franklin	773-442-6192
Aquinas Literacy Center (ESL)	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
Centro Loyola	Chicago North	Daniel Loffus	312-226-7887
Chicago Botanic Gardens	Glenco	Judy Cashen	847-835-6800
Chicago Distance Classic	Chicago Central	Dani Chitwood	217-390-1163
Chicago HOPES for Kids	Chicago	Allison Roberts	312-690-4240
Chicago Lighthouse	Chicago	Dick Carlson	312-666-1331x3141
Chicago Public Library	Chicago	Cristina Medina	312-745-0994
Chicago State U. (Basic Skills)	Chicago-South	Cynthia Valenciano	773-995-4419
Child Services	Cook, Lake & DuPage	Greta Nielsen	773-693-0300
ChildServe at Bryant E. S.	Harvey	Jennifer Collins	773-867-7362
Court's Special Advocate (Children)	Cook County	Imogene Harris	312-433-6997
CPS Student Science Fair	Chicago	Luba Johnson	773-209-2204
Field Museum	Chicago	Mary Ann Bloom	312-665-7505
Ginkgo Organic Gardens	Chicago North		773-404-7114
Heartland Alliance Vista	Chicago Central	Carol McNeill	312-696-4500x4085
Ill. Action for Children (Children)	Chicago Central	Rebecca Klipfel	312-986-9591
KIPP Ascend Charter School	Chicago West	Sheri Barrette	773-261-9972
League of Women Voters	Chicago Central	Courtney Balok	312-939-5935
Lincoln Park Zoo	Chicago Near North	Betey Maher	312-742-2124

# 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](http://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
Literacy Connection	Northwest Suburbs	Karen Oswald	847-742-6565
Loyola Museum of Art	Chicago Near North	Ann Meehan	312-915-7604
Mercy Home for Boys and Girls	Chicago Central	J. Brown/E. Dordek	312-738-7554
Mercy Housing Lakefront	Chicago	LeKeeta Charley	312-913-1605x112
MetroMentors	Wheaton	Gregory O'Donnell	630-784-4810
Midtown Ed. Foundation (Tutoring)	Chicago-Near SW	Carolyn Madigan	312-226-4886x232
Misericordia Home	Chicago	Therese Loftus	773-273-4163
Naper Settlement	Naperville	Josh Charteier	630-420-6010
North Shore Senior Center(Advocacy)	Northfield	Paul J. Luzwick	847-784-6000
Oakton Community College	DesPlaines & Skokie	Rita Stewart	847-635-1434
Oriental Institute, U. of C.	Hyde Park	Cathy D or Terry F	773-702-1845
PetCare Curriculum	Chicago	Julie Smith	773-784-5605
Purple Asparagus	Chicago	Rachael Morkunas	312-906-7622
Red Cross	Chicago Area		312-729-6100
Science Fair (Judges)	Chicago	Luba Johnson	773-209-2204
Woman Made Gallery	Chicago Near NW	Pamela Callahan	312-328-0038
Youth Service Project	Humboldt Pk	Esther Prins	773-772-6270

# RETIRED TEACHERS ASSOCIATION OF CHICAGO

## 2018 SPRING LUNCHEON/GENERAL MEMBERSHIP PROGRAM

You are cordially invited to join RTAC friends and Board Members

FRIDAY, MAY 18, 2018

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

### HILTON CHICAGO GRAND BALLROOM

720 South Michigan Avenue, Chicago, Illinois 60605

Note, after a decade of holding our price at \$45/50 we have raised our prices by \$5. The ballroom is immediately inside the main hotel entrance and up the staircase to your left. An elevator is available. Discounted parking for hotel self-park is available.

### Spring Program

Please join us for a wonderful afternoon with fellowship and speakers who will update members on the Fund and offer information about RTAC events and opportunities.



## 2018 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 2018 SPRING LUNCHEON. This form is also available at [www.rtac.org](http://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 \$50 each

Meal Preferences \$ \_\_\_\_\_ for \_\_\_\_\_ guest tickets at \$55 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 ARE UNABLE TO ACCOMMODATE WALKS-INS OR MEAL CHANGES AT THE HOTEL

WE URGE YOU TO MAKE AN EARLY RESERVATION. RETURN THIS FORM AND YOUR CHECK FOR THE LUNCHEON NO LATER THAN MONDAY, MAY 7, 2018, TO: RTAC, 111 NORTH WABASH AVENUE, SUITE 2010, CHICAGO, IL 60602-2949.

All tickets will be held at the door. No REFUNDS for any reason. RSVP Deadline is Monday May 7, 2018. No exceptions. Not a member but want the member rate? Complete the form (available at [www.rtac.org](http://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.

### 2018 SPRING MEMBERSHIP MEETING ONLY RESERVATION FORM

Complete this if you plan to attend the RTAC general membership meeting and do not want to join us for the luncheon. All members are welcome to attend, but reservations are required on or before Monday, May 7, 2018. Bring a government issued photo ID.

I am attending the membership meeting, but not the luncheon. I understand that admittance to the meeting is at 1:00 p.m.



# RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

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Chicago, IL 60602-2949

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"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 Protects Pensions

### RENEW, JOIN, OR INVITE A FRIEND TODAY

An investment in RTAC is an investment in your retirement security. Join or renew your membership in RTAC today and share your support with our powerful group of active and engaged educators. Already a member?

Encourage a friend to join RTAC or purchase a membership for a special holiday gift. We're stronger together.

Need to renew? Find a membership form on page 9



### BENEFITS OF MEMBERSHIP

Renew today and enjoy these benefits throughout 2018:

- Access to affordable dental insurance, and discounts on vision purchases
- Free educational seminars
- Annual subscription to the RTAC *News Bulletin* sent three times per year
- Access to the RTAC Alert E-mail network
- Fellowship, networking, leadership, volunteer, and outreach opportunities
- Legislative advocacy on behalf of members

## RTAC CALENDAR

### January

- 1 Automatic Annual Increases (3% COLA) for CTPF pensioners and new health insurance rates for CTPF plans in effect

### April

- 6 2018 Armstrong Award nominations due, see page 6
- 30 Nominations due for eight RTAC directorships and the executive board. See page 4.

### May

- 18 Annual Spring Luncheon at Hilton Chicago, see page 15

