



RETIRED TEACHERS ASSOCIATION OF CHICAGO

SINCE 1926

VOL. LXXIV ■ NO. 1

NEWS BULLETIN

SPRING 2018

Important Facts for 2018

By the time this publication arrives at your home we will be almost at the end of 2018's first quarter.

As we proceed into this year, there are some vital matters, which concern each of us individually.

Medicare Information

Between April 2018 and April 2019, each Medicare participant will be sent a new Medicare card. At present, we do not know the order in which the new cards will be issued. However, Medicare announced that the process will be completed by April 30, 2019.

Make Sure You Are Covered

All health care services and/or medications available are not automatically covered by Medicare. If your health provider recommends treatment, medications, or other types of services, please check directly with the Centers for Medicare and

Medicaid Services (CMS) at 1-800-633-4227 to learn if the service or item is covered.

When calling CMS, be sure to note the date/time and person with whom you speak. If you and your medical provider determine that a treatment, medication, or service is in your best interest and Medicare does not cover the cost, you may have to pay out of pocket.



New Medicare cards are on their way starting April 2018. The new cards eliminate the Social Security number and other personal information.

Express Scripts

CTPF annuitants enrolled in Express Scripts must use your **prescription ID card** when making retail prescription purchases (non-mail order prescriptions). If you do not have the card, please call 800-864-1416 to request one. Generally, the card arrives within ten days or less. Prefer to skip the pharmacy trip? Use the Express Scripts mobile app, available at bit.ly/20uVeMC (case sensitive). Use the app to check order status and track prescriptions from your smart phone.

UnitedHealthcare Nurse Line

RTAC members with CTPF's UnitedHealthcare insurance plans can seek guidance from a medical professional 24 hours per day, seven days per week by calling the Nurse Line at 1-888-543-5630.

RTAC Proposes Bylaw Amendments for Adoption

Proposed Bylaws Amendment

The RTAC Board of Directors recommends the adoption of the following amendments to the RTAC Bylaws. This proposal will be considered by the full membership at the May 18, 2018, Luncheon and Business Meeting.

These amendments add sections which impact the Nominating Committee and Election processes by providing for the following changes:

- 1) Candidates to serve as members of the Executive Board are limited to serving in one position.
- 2) The Nominating Committee is to select one nominee for each vacancy on the RTAC Executive Board and the Board of Directors.
- 3) The Nominating Committee's report is not subject to amendment by the Executive Board, the Board of Directors, and/or the Past Presidents.
- 4) An RTAC member in good standing who is not selected by the Nominating Committee to serve as an Executive Board member or a member of the Board of Directors may self nominate by filing a nomination from the floor. However, the self-nominating individual must file a signed Application form and the Conflict of Interest statement at least three weeks prior to the Fall RTAC Business Meeting to provide adequate time to prepare the election ballot and post appropriate information on the RTAC website.

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

Patricia B. Kubistal
President

Linda R. Williams
First Vice President

Raphael A. Juss
Second Vice President

Sylvia F. Asllani
Secretary

John A. Butterfield
Treasurer

David T. Peterson
Immediate Past President

Marcella L. Morrison
Parliamentarian

EXECUTIVE DIRECTOR

Arlene R. Crandall

ELECTED DIRECTORS

2018-2019	Eva Nickolich	2017-2018	Rita M. Naughton
Amour Andrews	John Reilly	Elizabeth Cittadine	James Patrick
Roy Coleman	Mary Sharon	George Drelios	Louella B. Preston
Juanita R. Jordan	Reilly	Kevin B. Huber	Dianne Yonkers
Carlene Lutz	Maria J. Rodriguez	Hubert C. Jackson, Jr.	

EX-OFFICIO BOARD MEMBERS

PAST PRESIDENTS	Ned L. McCray	Zygmunt Sokolnicki
Vaughn J. Barber	Edward A. O'Farrell	
Robert C. Konen	Ethel Philpott	

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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RTAC Leadership Opportunities



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. Promote 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. The 2018 Nominating Committee will interview the 2019-2020 candidates in late spring 2018.

LIFELONG LEARNERS: SPRING SEMINAR REGISTRATION NOW OPEN

As a benefit of RTAC membership, members are encouraged to attend free seminars. Please call our office at 312-750-1522 on weekdays between 10:00 a.m. to 3:00 p.m. to register for any of the programs listed below. Space is limited so early reservations are recommended.

April

- 12 Implications of the New Tax Law for Your Financial Security.** Michael Broadus and Michael Vasilou of Better Benefits Family Group, Inc. will present a program focusing on the impact of the December 2017 Federal Tax Law as it relates to
- 1) your retirement pension, and
 - 2) strategies you can use to protect your income.

- 18 Smart Teachers Finish Rich**
Blyth and Associates will provide a presentation that enables RTAC members to learn how to increase their retirement incomes in the new financial environment.

- 19 Life Plan Community Options - Senior Residential Housing Lifestyles**
Megan Luce of Smith Senior Village will share information about various senior residential lifestyles, including rentals,

independent living, assisted living which RTAC members can access as they consider and plan for their present and future housing needs.

May

- 22 April Showers Bring May Flowers – Spring Forward with Long Term Care**
Janice Axelrod will provide a seminar on how to access long term care coverage effectively and reasonably, navigating coverage eligibility requirements, and how to identify, select, and secure an appropriate individualized option.

- 24 Health and Wealth Exit Strategies**
Ward Powell of Estate Plan Chicago will provide RTAC members with information about how to arrange and plan for the fulfillment of their final wishes regarding their health care and the protection and distribution of their financial assets.

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 (30%-40%) 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.

Spring is in the Air!
Register today for the
RTAC Spring Luncheon and Membership Meeting,
Friday, May 18
Find your invitation on
page 15.



Proposed Bylaw Changes, continued from page 1

ARTICLE IV – OFFICES AND DUTIES

Current:

The elected officers of RTAC shall be a President, a First Vice President, a Second Vice President, a Secretary, and a Treasurer, all of whom shall be members of RTAC.

Proposed:

The elected officers of RTAC shall be a President, a First Vice President, a Second Vice President, a Secretary, and a Treasurer, all of whom shall be members of RTAC. Duly elected RTAC Executive Board officers are prohibited from simultaneously serving in more than one capacity.

ARTICLE VII – ELECTIONS Section 3 – NOMINATING COMMITTEE subpart e

Current:

e. The Nominating Committee shall select one nominee for each vacancy.

Proposed:

e. The Nominating Committee shall select at least one nominee for each vacancy.

ARTICLE VII – ELECTIONS Section 3, NOMINATING COMMITTEE subpart g

Current:

g. The Nominating Committee shall present its report at the Annual Fall RTAC Meeting.

Proposed:

The Nominating Committee shall present its report at the Annual Fall RTAC Meeting. The report of the Nominating Committee is not subject to amendment by the Executive Board, Directors or Past Presidents.

ARTICLE VII – ELECTIONS Section 3 – NOMINATING COMMITTEE subpart h

Current:

h. Nominations for any position may be made from the floor provided the nominee has filed a signed nomination form with RTAC's office a week prior to the Fall RTAC Meeting. Failure to provide such a form disqualifies the nominee.

Proposed:

Nominations for any position may be made from the floor provided the nominee has filed a signed RTAC nomination form and Conflict of Interest form at least three weeks prior to the Fall RTAC Business meeting. Failure to provide such forms disqualifies a nominee.

Membership Approval

These amendments will be presented for approval at the RTAC General Membership meeting on Friday, May 18, 2018 (see information on page 15). New text for approval are indicated in *italics*.

2018 Armstrong Award Nominations

RTAC is seeking nominations for the 2018 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. Recent honorees include Nate Blackman – 2012, Helen P. Johnson – 2013, Vaughn J. Barber – 2014, James F. Ward – 2015, Marion Hoffing – 2016, Marcella L. Morrison and Walter E. Pilditch – 2017.

A nomination form is available at www.rtac.org. Submit nominations to Linda R. Williams, RTAC First Vice President by Friday, April 20, 2018. Address nominations to Ms. Williams c/o office@rtac.org. The 2018 Armstrong Award will be presented during the 2018 RTAC 92nd Spring Luncheon/General Membership meeting on Friday, May 18, 2018. A luncheon invitation/general membership meeting announcement appears on page 15 and at www.rtac.org.



Dr. Walter E. Pilditch and Marcella Morrison received RTAC's 2017 Armstrong Award. They are pictured at the award ceremony with First Vice President Linda R. Williams (left) and President Pat Kubistal (far right).

Spotlight on Springfield: RTAC Legislative Advocate Report

BY JOHN D. CARR, RTAC LEGISLATIVE ADVOCATE

Editor's Note: RTAC works on behalf of retirees through many channels, and engages advocates who educate Illinois legislators.

February 14, 2018, St. Valentine's Day, was the date in the legislative season when Illinois Governor Bruce Rauner delivered his 2018 budget address to Illinois legislators in the House chamber. It is an annual ritual in which the Illinois Governor reveals a spending plan for the upcoming fiscal year. This was the time in the 2018 political cycle to share his budgetary vision for Illinois. Unfortunately, his message showed no love for local school districts or for retired Chicago public school educators.

Although Governor Rauner has as yet to sign an Illinois State budget into law during his three-plus year tenure, his budget proposes cutting \$228 million from retired Chicago teachers' pensions and \$101 million from State university pensions. The Governor also proposed transferring "normal" costs of elementary, secondary and higher education pensions to local governmental agencies – reversing the monumental progress made with the passage of P.A. 100-0465. That legislation, passed this past summer, guaranteed that for the first time in decades, the State would fund the "normal cost" of Chicago's teachers' pensions.

The Governor's proposal revives an unpopular idea from 2012 – to transfer the cost of pensions back to individual school districts. The governor's words were heartbreaking for retirees who worked hard for decades to ensure that the State of Illinois pays its fair share of "normal costs" for Chicago's teachers.

2018 LEGISLATIVE AGENDA

As difficult as it was to hear the Governor's speech, it reminds us that we must always be vigilant in our effort to educate and work with Illinois legislators. While we have seen tremendous progress, there are always those who need to be reminded of our member's goals and needs. Our job in Springfield is to continue to act as your conduit, educating elected representatives so they make sound decisions with your interests in mind. RTAC's 2018 legislative agenda includes:

- Stabilizing a viable health insurance program for CTPF annuitants.
- Maintaining the independence and fiscal integrity of CTPF.
- Opposing any "pension holidays" for the Chicago Public Schools.
- Increasing elected retiree representation on the CTPF Board of Trustees.
- Opposing legislation that adversely affects the AAI for RTAC members.
- Educating legislators on issues of concern to RTAC members as they arise

ELECTION YEAR

As the March 20 primary election approaches, it's a good reminder to take the time to educate yourself and be a part of the process. Make sure you get to know the candidates for all the offices, and to make informed decisions. Attend candidate forums and research the individuals on your ballot. Support candidates who make your objectives their agenda.

STAY VIGILANT

I will continue to update RTAC's legislative committee on any issues or legislation that needs your attention. Make sure you sign up for updates from the RTAC Alert system so you can be a part of the process and respond to legislators.

RTAC FIGHTS FOR YOU

You can reinforce our legislative agenda and help us as we work to protect your pension and economic security.

I look forward to working on your behalf and will update you on our progress.



John D. Carr is an Iraq War Veteran, Illinois licensed attorney, and RTAC legislative advocate.



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

PRESIDENT'S MESSAGE

SPEAKING UP FOR DEFINED BENEFIT PENSIONS

Often when we gather with family, friends or neighbors, the topic of pensions arise. In this era of facts, alternative facts, and fake news, we can share information about pensions so that others can develop an understanding of retirement issues in general and pensions in particular. Pensions such as those we receive from the Chicago Teachers Fund are defined benefit pensions. Recently, there have been many attempts to alter defined benefit pensions or even eliminate them.

Teachers in Illinois and a dozen other states are not covered by Social Security. Unless these teachers received coverage by working a second job or through a spouse, they were not even eligible to receive Medicare Part A free, as do those individuals who are covered by Social Security. Those teachers who did receive Social Security benefits quickly found out that they could only receive 40% of their entitled Social Security benefits under the Windfall Tax law. Recently, teachers became eligible to pay to be covered by Medicare. Since many people believe that teachers receive Social Security benefits and a pension check, it behooves us to inform them that **teachers in Illinois are not covered by Social Security**. Public pensions have become an especially contentious issue at election time. Public pensions have become underfunded because the employer (school district, city, county or state) failed to contribute its share to the public pension fund even though the participants continue to contribute their fair share with every paycheck.

The National Retired Teachers Association in September, 2017 in its "Retirement Security: 10 Key Messages" indicate the following:

- Across party lines, Americans are deeply worried about retirement.
- The average working household has virtually no retirement savings. Counting all households the median retirement account is \$2,500. For those

near retirement, the median retirement account balance is \$14,500.

- The vast majority of public pensions' benefits are paid with investment income and employee contributions.
- Public pensions are highly cost efficient. Public pensions can provide a given retirement benefit at about half the cost as a 401(k) account because they pool longevity risk, and achieve better returns by investing for the long term.
- Pension benefit expenditures provide important economic support to the economy. Retirees spend their pension benefits in the community where they live, which impacts economic output. Also, retirees pay federal, state and local taxes on their benefits. Currently, Illinois retirees do not pay tax on their pension benefits but in many states, retirees do pay state tax on their benefits.

The National Conference on Public Employee Retirement Systems (NCPERS) in its Research Series of August 2017 stated:

- Pension funds are resilient. They have stood the test of time for more than 100 years through economic ups and downs.
- Pension funds pose little burden if any on taxpayers. Taxpayers pay only about 20 cents on the dollar for pension benefits. The remaining 80 percent comes from investment earnings and contributions. When retiree spending and that money flowing back into the economy are considered, the tax burden is even more reduced
- Public pension opponents often focus on unfunded liability when they make a case that taxpayers cannot afford to pay for public pensions. Public pensions are advance fund programs and advance fund programs have an unfunded liability. An example of an advance fund program is a college plan for a child. The goal is to pay for college. The program has an



Patricia B. Kubistal, Ph.D.

unfunded liability from the first payment until the child enters college. When the child enters college the fund could have a deficit, have a surplus or be right at the set goal.

You can obtain additional information on why defined benefit pension programs are better not only for the employee but also for the taxpayer and the governmental entity that employs the employee. Go to their website www.NCPERS.org or info@ncpers.org or by writing to them at NCPERS, 444 North Capitol Street, NW, Suite 630, Washington, DC 2001 202-624-156 Another excellent source is the National Institute on Retirement Security. Their website is: www.nirsonline.org. You can download materials and power points from their website. The National Public Pension Coalition represents NEA, AFT, AFL-CIO, AFSCME, SEIU CWA and NCPERS. The website www.protectpensions.org, also provides information on the defined benefits pension plans.

Remember, our defined benefits pension plan is one that promises a specified monthly benefit at retirement, usually based on the employee's length of service and salary. Now it becomes our responsibility to share information with others about our plan. One of the important factors is that our defined benefit plan actually costs taxpayers less than other plans.

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

WEBMASTER'S MESSAGE

IT'S PHISHING SEASON...DON'T GET LURED IN!



Roy C. Coleman

Phishing is defined as the fraudulent practice of calling or sending e-mails purporting to be from reputable companies in order to induce individuals to reveal personal information, such as passwords, credit card numbers and/or Social Security information.

What should you do if you get a call asking you to verify your information? **DO NOT** give them any information. Simply **HANG**

UP! A legitimate company will not make an unsolicited call simply to “verify” information. If you get an e-mail asking you to verify your information or upgrade your service by clicking a link, no matter how legitimate it looks, **DO NOT CLICK** or **REPLY-DELETE IT!**

If you're getting solicitations from a company you do business with, you can look up their phone number and call or e-mail the company directly to confirm the legitimacy of a call. **DO NOT** use the phone number or e-mail in the message you received online.

Phishing can happen on ANY connected device, smart phone, tablet or computer and even through trusted sites like Facebook or LinkedIn so **ALWAYS BE CAUTIOUS.**

OTHER SCAMS AND ANNOYANCES

Neither the IRS nor Social Security will ever call you demanding you wire them money. Neither will most municipalities. If a caller threatens you with arrest, hang up and call your local police. If a caller indicates that a friend or relative is in jail, the hospital or stranded and needs money, it's likely a scam. Hang up and call your friend/relative directly to confirm their well being if you're concerned. **NEVER WIRE MONEY TO ANYONE YOU DO NOT KNOW PERSONALLY.**

Be sure to read my article in the Summer *News Bulletin* about humorous ways to 'distract' annoying callers.

EXECUTIVE DIRECTOR'S MESSAGE



Arlene R. Crandall

As we reflect upon RTAC's 92 years of providing pension protection for our members, we recognize that we must continue to promote RTAC's mission to protect retired CPS educators' retirement security. Current pension law was initiated by a Lindblom High School teacher named Miller who also served in the Illinois General Assembly back in the 1920s. We are the beneficiaries of his mission and we need to continue what Mr. Miller started.

Today there is still a need to maintain our influence on our elected representatives

in Springfield. It is critical that we express our needs and our economic impact on the communities in which we reside. In addition to providing us with our monthly incomes, our pension checks support local businesses. Although we have retired from our profession, we are still active economic participants in our communities.

Although RTAC regularly communicates with members of the Illinois General Assembly, you reinforce our message with your individual voices. Your calls, letters, and e-mails to these individuals are powerful. As RTAC becomes aware of proposed legislation on matters that concern you, we inform our RTAC Alert team members regarding the proposals that impact you. If you have as yet not done so, it is easy to register. 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 provide you with your legislative district and the information to contact your legislators.

2018 is an election year. Illinois' primary is March 20, 2018, and Election Day is Tuesday, November 6, 2018 for State and Federal officials. Your vote does make a difference. Just recently, the Virginia state legislature had to decide which of two candidates whose votes were tied to determine whom to seat by literally pulling a name out of a container.

Please be sure to make the time now and throughout 2018 to inform your current Illinois State Senator and Representative, as well as the new candidates for elected office regarding your concerns. Some of our members also support their preferred candidates by participating in phone banks, hosting 'meet the candidate' coffee hours in their homes, distributing literature, voter registration, and other events. As we undertake these civic commitments, we create strong relationships with them and create an opportunity to 'educate' them about the issues that matter to us. This also enables us to create lines of communication which can be instrumental when we need them to support our concerns. Be sure to vote in the 2018 elections.



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

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 will be 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](http://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, NOVEMBER 1, 2017 – JANUARY 31, 2018

LUCY A. AMORE
SHERMAN BECK
JAMIE R. BENNETT
CAROL BERMAN
CYNTHIA BRUNT
MAGGIE CANTRELL
JOHNNIE CROWDER
JOHN A. DE JULIO
SHEILA M. FINLEY

MARY FOX
JAMES R. FULTON
MARY E. GILL
MALLEN ELAINE GRIER
GAIL HARNETT GROSS
RUTH HARTMAN
ESTHER M. HOOVER
ROBERT JEDD
YONG H KIM

MARY KOONCE-GREEN
MARC J. KRAVETS
LORRAINE M. KUREK
GLADYS MALDONADO
SHERRY MALUM
DENNIS K NAKA
CHRISTINE NYGREN
JAMES M. O'CONNOR
JANICE PARRAN

JULIANA PERISIN
THOMAS RADZICKI
PAMELA M. ROSS
EDWIN RUIZ
MATHIAS SCHERGEN
PATRICIA SOBOL
ROBERTA SPENGLER
JEANINE SUSS
PETER ZIMMERMAN



LEGAL DEFENSE FUND GIFTS NOVEMBER 1, 2017 – JANUARY 31, 2018

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 (2)	Conway, Carol M.	Hutchinson, Juanita	O'Callaghan, Sheila H.	Schardt, Barbara and Donald
Artis, Margia P.	Craig, Robert	Jarvis, Rose Ann	Pahlke, Barbara J.	Simmons, Freddie G.
Artis, Mattie L.	Crandall, Arlene R.	Jasmick, Adam Jr.	Pelt, Alan and Gloria	Smolak, Susan
Bogs, Roberta K.	Dickson, Nathaniel	Johnson, Louise M.	Pierce, Dolphin W.	Spruel, Cora
Borelli, Myriam	Farwick, Diane M.	Keeley, Sheila	Pissios, Spiros	Stapleton, Jack
Brigham, Delores	Fitzgibbons, John	Kenny, Patrick J.	Pratt, Therese	Talley, Lena
Broyls, Eugene F. Sr and Nancille M.	Fogarty, Mary Fran	Kimberley, Patricia	Pydo, Jean L.	Tocwish, Dr. Victor
Burns, Dora J.	Frantz, John J.	Kinast, Gloria L.	Racic, Charles A.	Tolbert, Millicent
Butterfield, John	Gibbs, Edith	Kone, Harry J.	Rappe, Mary Margaret	Ward, Edgar L.
Campbell, Jean Y.	Gonzales, Florence	Lisner, Aryliss	Risner, Richard W.	Whalen, Cynthia C.
Chevlin, Howard M.	Guardi, Constance	Lutzow, Charles and Louise	Rossino, Paula	Williams, Barbara A.
Coffey, Mary Eileen	Guzik, Kenneth	Marchman, Lorraine	Ruyack, Edward J.	Wilson, James Edward
Colburn, Tim	Hedstrom, Tom	McVeigh, Stephen F.	Rybicki, Edward	Wright, Donna Sumanas
Coleman, Roy	Hellgeth, Lorraine	Moscinski, John and Donna	Sampson, Dionioes M.	
	Hensel, Lorraine	Nickolich, Eva	Sanders, Richard H.	

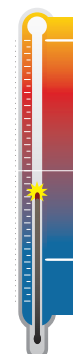
OTHER GIFTS

Donor	Gatziolis, Frances	Janiak, Andrew M.	Murdock, Patricia	Strickland, Walter R.
Anonymous (10)	Gerstein, Shayle J.	Kenny, Anne	Pagliari, Michael J.	Thoms, Betty J.
Alofs, Larry	Grieco, Lucy	Leboy, Marilyn	Price, Alice H.	Waldman, Charles
Clay, Beverly L.	Hartman, Ruth	Lindsay, Lois Curry	Rivers, Sheryl B.	Wilmot, Martin C.
Di Cristofano, James M.	Howard, Melanie J.	Massey, Jayne	Sass, Howard	Zalinski, Carol Elaine
Farber, Michael	Huffman, Gertrude	Mulcahy, Sue	Schmidt, Franklin R.	

LDF Surpasses 100K

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 \$100,000.

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 9.



\$250,000



\$104,600

CHICAGO RETIRED TEACHERS AID FUND GIFTS

NOVEMBER 1, 2017 – JANUARY 31, 2018

DONOR	IN MEMORY OF
Anonymous	Anne Levin
Anonymous	Garland Cleggett
Armstrong, Joy L.	Rosietta S. Brown, Clarice A. Gray
Benson, Bernadette	Thomas & Lila Benson, Arthur Small, Harriet Smith, Lorraine De Voe
Butterfield, John A.	Steven A. Kailes, Walter E. Pilditch
Connolly, Angela P.	Lottie A. Rzewski
Cosme, James & Mary	Gail Parke, Domingo Trujillo
Crandall, Arlene R.	Barbara R. Jarrow, Steven A. Kailes, Walter E. Pilditch
Derbas, Therese	Virginia Wood Carrie Felton
Dever, Judy	Alice Zimmerman, Mary Kay Dowd
Fife, Mattie A.	William C. Taylor
Fiore, Maureen	Deceased Retired CPS Teachers

DONOR	IN MEMORY OF
Hill, Harold & Trudy	Juraj E. Bjankini, Garland M. Cleggett, Ellie T. Nero, F. Lee Slick
Horwitz, Dolores Krandel	Mary Krandel
Jagielski, Veronica	Arthur Jagielski
Juss, Raphael A. & Sally Nusinson	Steven A. Kailes
Kubistal, Patricia B.	Deceased Retired CPS Teachers
Lehman, Barbara	Deceased Retired CPS Teachers
Lutz, Carlene	Deceased Retired CPS Teachers
Markos, Diane	Virginia Wood
Massey, Jayne M.	Jeanette Goloff
Miller, Caryn J.	Deceased Colleagues
Moscinski, John & Donna	Kenneth Cink, James Foley
Naughton, Rita M.	Steven A. Kailes, Walter E. Pilditch
Nickolich, Eva	Ursula Blitzner

DONOR	IN MEMORY OF
O'Brien, Margaret	Deceased Retired CPS Teachers
Richter, George J.	Jack Perlin, Eleanor Pick, Alice Zimmerman
Russell, Mary F. Cunnea	Dr. Norma J. Cunnea Seymour
Schembari, Bernie	Sharon Gottstein
Stocking, Nancietta	Hazel Bauman
Stocking, Nancietta	Eva Helwing
Stocking, Nancietta	Harold Kiehm
Stocking, Nancietta	John McCulley
Thomas, Leona M.	Deceased Retired Teachers
Vazquez, Rosetta	Joseph W. Lee, Domingo Trujillo
Ward, Edgar L.	Bertha L. Ward
Waters, Shirley	Jack Neville, Virginia Wood
Yonkers, Dianne I.	Deceased Retired CPS Teachers
Zeltmann, Mary	Walter E. Pilditch

RTAC GIFTS

NOVEMBER 1, 2017 – JANUARY 31, 2018

DONOR	IN MEMORY OF
Baker, Helen E.	Michael E. Teller
Blicharski, Dee E.	Elaine Lauer
Boyle, Jaclyn Z.	Jane Zeman
Conway, Carol M.	Linda Lorenz, Walter E. Pilditch
Ellis, Barbara J. & Sykes, Michael	Carol Booth
Frantz, John J.	Betty Chromcik, Eleanor Pick, Walter E. Pilditch
Laughlin, Larry	Eugene Jerkatis

DONOR	IN MEMORY OF
Lubov, Rudy Joan	Alvin Lubov, Garland Cleggett, Dennis Gallagher, Ilse Glaser, Eleanor Pick, Domingo Trujillo
Ness, William G.	Harry Tobin
Pagliaro, Michael J.	Eugene Jerkatis
Panos, Bill & Tina	Marian Panos, Dr. Angeline Caruso
Ward, Edgar L.	Bertha L. Ward

DONOR	PURPOSE
Anonymous (5)	General Purposes
Craig, Robert	General Purposes
Garland Condo Assoc.	General Purposes
Huber, Kevin	General Purposes
Mountain, Gayle	General Purposes
Shepard, Barbara S.	General Purposes
Strickland, Walter R.	General Purposes

COPE GIFTS

NOV. 1, 2017 – JAN. 31, 2018

Anonymous (1)

Find a complete listing of recent obituaries in our *News Bulletin*, available exclusively to RTAC members. Find a membership form on page 8 and join today.

RTAC Past President Steven A. Kailes (1936-2018)

Steven A. Kailes passed away suddenly on Tuesday, January 2, 2018. Steven was a lifelong Chicagoan who graduated from Chicago's Peterson Elementary and Von Steuben High School. He completed his Bachelors Degree in History and Education at the University of Chicago and then served in the U.S. Armed Services as a Communications Specialist from 1961 to 1967. He taught upper elementary Social Studies from 1967 to 1993 at Beidler Elementary. Immediately following his retirement, Steven joined RTAC. He served as an RTAC Director from 1999 through 2006 during which time he was a member of many committees. Steven was elected RTAC's First Vice President for the bienniums 2007-2008 and 2009-2010. During 2009 and 2010, Steven also served as the President of the Chicago Retired Teachers Aid Fund. Steven concluded his service to RTAC and CRTAF as President during the biennium 2011-2012. During his retirement years, Steven also worked with the United Teachers Credit Union.



Steven A. Kailes

During his co-chairmanship of RTAC's Real Estate Committee, he focused on securing a permanent location for our offices which culminated in our relocation to the Garland Building in February 2013. Throughout his years as an RTAC member, Steven generously shared his talents and his personal resources with extensive donations to both organizations. The RTAC/CRTAF Board extend their deepest sympathy to his family, friends, and former colleagues.

RTAC Past President Walter E. Pilditch (1931-2017)

Walter E. Pilditch passed away on Sunday, December 24, 2017. Walter attended Vanderpoel Elementary and Morgan Park High School before earning his teaching degree from the Chicago Teachers College. He went on to earn a master's degree from Northwestern University and a doctorate from Nova Southeastern University. Shortly after starting as a teacher, he was drafted into in the Army Signal Corps, where he served for two years and earned the rank of Sergeant. Upon his return from the service he taught at Felsenthal Elementary and later served as a principal at Morgan Park and Curie High Schools before moving to the District's Office of Accountability. Throughout his career, he was also active in his church, community organizations, as well as the Boy Scouts of America.



Walter E. Pilditch

He served as the Principal/Administrator representative to the Chicago Teachers' Pension Fund and was later elected Pensioner Trustee, serving the Fund for 20 years. He also served as President of the Chicago Principals and Administrators Association. Walter joined RTAC in 2001, serving as a Director and as President (2005-2006). Following the conclusion of his RTAC Presidency, he chaired the CRTAF Grants Committee. In 2017, Walter received RTAC's Armstrong Award, the organization's highest honor. The RTAC/CRTAF Board extend their deepest sympathy to his family, friends, and former colleagues.

The Illinois General Assembly acknowledged Dr. Pilditch's career accomplishments with House Resolution 821 on February 14, 2018, and Senate Resolution 1395 on February 8, 2018.



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. Our Keynote Speaker will be the Honorable Susan Kennedy Sullivan, Circuit Judge, Elder Law & Miscellaneous Remedies and Probate Divisions who will share information about services offered by Cook County's Elder Justice Center.

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.

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 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) 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.

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
AARP Illinois Center	Chicago	Beverly Moore	312-458-3604
Advocate Hospice Volunteer Program	Chicago-Southwest	Nikita White-Simmons	630-963-6800
American Cancer Society	West Suburbs	Marni Fredrickson	708-484-8541x231
American Heart Association	Chicago	Traci Bruce	312-476-6643
American Lung Association of Chicago	Chicago Central	Alexis Lewis	312-628-0234
Battered Women's Network	Chicago Central	Betsy Minor	312-750-0730
Black Ensemble Theater Cultural Ctrr	Chicago Near North		773-754-3911
Blind Service Association	Chicago Central	Theresa Togtman	312-236-0808
Chicago History Museum	Chicago Near North	Marne Bariso	312-642-4600
Chicago HOPES (Homeless Support)	Chicago	Arifa Boyer	773-553-2242
Chicago Youth Centers	Chicago Central	Michelle Gauthier	312-762-5655
Corazon a Corazon (Heart to Heart)	Chicago Southeast	Amanda Koss	773-221-0620
Council for Jewish Elderly	Chicago	Anne. L. Simon	773-50 64
Crown Family Playlab at Field Museum	Chicago Central	Kate Cary	312-665-7307
DuPage Historical Museum	DuPage County	Mary Johnson	630-682-6746
Forest Preserve District	Western Suburbs	Deborah Cuca Brooks	630-933-7681
Garfield Park Conservatory Alliance	Chicago West	Kirsten Akre	773-638-1766x24
Gary Comer Youth Center	Chicago South	Reggie Tucker	773-358-4088
Glessner House Museum	Chicago Near South	Clare Schaecher	312-326-1480
Howard Area Community center	Chicago Rogers Park	Kirsten Pomykala	773-262-6622x264

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
Ill. Volunteers of America	Northeastern Illinois	Peggy Schweiger	312-707-8707
Kids Voting	Chicago	Ellen Solomon	312-332-3107
Madison School	Skokie	Hillary Schab	847-414-8920
Metropolitan Family Services	Chicago Midway Center	Dee Speich	773-884-2267
Midwest Palliative & Hospice CareCenter	North Suburban	Lisa Dye	847-467-7423
Peace Corps	Chicago Region		312-353-4990
Polish Museum of America	Chicago Near Northwest		773-384-3352
Prairie Avenue House Museum	Chicago Near South	Michael Soet	312-326-1480
Prologue Adult Education (Literacy Tutoring)	Chicago North	Christina Mang	773-728-7221
Read to Learn	Northwest Suburbs	Lesley Goldberg	847-718-7224
Refugee Program (Summer Language Tutoring)	Chicago North	Kaylee Sonnek	773-553-1930
Spring Valley Nature Center	Schaumburg	Susan Findling	847-985-2100
Substance Newspaper	Chicago	C. Blumenthal	312-736-1702
TEC Tutoring	Chicago	Konora Maxwell	773-374-2363
The Learning Center	Chicago Lawndale	Sr. Monice Kavanaugh	773-277-3111
The University of Illinois Extension	South Suburbs	Karen Meyer	708-449-4320
Travelers & Immigrants Aid	Chicago	Brian Harvey	312-629-4500x5011
Triton College (Literacy)	River Grove	Carol Di Fatta	708-456-0300x3407
Working in the Schools	Chicago	Liz Murphy	312-368-9487



RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

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Chicago, IL 60602-2949

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VOL. LXXIV #NO. 1

Medicare Information
Between April 2018 and April 2019, each Medicare participant will be sent a new Medicare card. As you know, we do not know the order in which the new cards will be issued. However, Medicare announced that the process will be completed by April 30, 2019.

Make Sure You're Covered
All health care services and/or medications available are not automatically covered by Medicare. If your health provider recommends treatments, medications or other types of services, please check directly with the Centers for Medicare & Medicaid Services (CMS) to ensure you are covered.

RTAC Proposes Bylaw Amendments for Adoption

Proposed Bylaws Amendment
The RTAC Board of Directors recommends the adoption of the following amendments to the RTAC Bylaws. This proposal will be considered by the full membership at the May 18, 2018 Luncheon and Business Meeting. These amendments add sections which require the Nominating Committee and Election process by providing for the following changes:

- 1) Candidates to serve as members of the Executive Board are limited to serving in one position.
- 2) The Nominating Committee is to select one nominee for each vacancy on the RTAC Executive Board and the Board of Directors.
- 3) The Nominating Committee's report is not subject to amendments by the Executive Board, the Board of Directors, and/or the Executive Director.
- 4) An RTAC member in good standing who is not selected by the Nominating Committee to serve as an Executive Board member or a member of the Board of Directors may self-nominate by filing a nomination form with the RTAC. However, the self-nominating individual must file a signed Application form and the Conflict of Interest statement at least three weeks prior to the Full RTAC Business Meeting to provide adequate time to prepare the election ballot and post appropriate information on the RTAC website.

Continued on page 4

VISIT WWW.RTAC.ORG
"LIKE US" ON FACEBOOK



RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC) MISSION STATEMENT

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

RTAC 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 gift. We're stronger together.

Need to renew? Find a membership form on page 8



Spring Luncheon

Mark your calendars and plan to join RTAC for a special Spring Luncheon and business meeting, Friday, May 18, 11:45 a.m. – 2:30 p.m., Hilton Chicago Grand Ballroom, see page 15 for your invitation.

Our Keynote Speaker will be the **Honorable Susan Kennedy Sullivan, Circuit Judge, Elder Law & Miscellaneous Remedies and Probate Divisions**, who will share information about services offered by Cook County's Elder Justice Center. We will also have updates on current issues and legislation impacting your pension! See you there.



The Honorable Susan Kennedy Sullivan, Circuit Judge

RTAC CALENDAR

- April**
- 12 Tax Law Seminar, see pg. 3
 - 18 Finance Seminar, see pg. 3
 - 19 Housing Seminar, see pg. 3
 - 20 2018 Armstrong Award nominations due, see pg. 4
 - 30 Nominations due for RTAC leadership positions, See pg. 3
- May**
- 18 Spring Luncheon, see pg. 15
 - 22 Long Term Care Seminar, see pg. 3
 - 24 Health & Wealth Exit Strategies Seminar, see pg. 3