



RETIRED TEACHERS ASSOCIATION OF CHICAGO

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NEWS BULLETIN

FALL 2018

2018 SPRING LUNCHEON & MEETING HIGHLIGHTS



Pictured above, l-r: RTAC First VP Linda R. Williams, Mary Sharon Reilly, and Audrey Mivelaz at the Armstrong Award Presentation.

Armstrong Award

The 2018 Armstrong Award, RTAC's highest honor, was presented to Audrey U. Mivelaz and Mary Sharon Reilly. RTAC First Vice President Linda R. Williams made the presentation during the May 18, 2018, business meeting and luncheon.

Ms. Mivelaz served RTAC beginning in 1990 when she was elected as a Director. From 1995 through 2010, she served on RTAC's Executive Board as Secretary, Second Vice President, and First Vice President. During those years, she also served on the Social Committee to ensure the success of RTAC's semi-annual luncheons.

Mary Sharon Reilly, an RTAC Director for seven terms, has served on various committees. As a Chicago Teachers' Pension Fund Trustee, she shares information monthly with the RTAC Board of Directors regarding CTPF issues and concerns and continues to advocate on behalf of members as CTU Retiree Functional Vice President.

Congratulations to both Audrey U. Mivelaz and Mary Sharon Reilly.

- 1. RTAC president Pat Kubistal opened the meeting and welcomed members and guests.
- 2. More than 400 members began the luncheon with the Pledge of Allegiance and singing of God Bless America.
- 3. Charles A. Burbridge, executive director of the Chicago Teachers' Pension Fund offered an update on current legislative issues and financial state of the pension fund.
- 4. Attendees enjoyed a keynote speech by The Honorable Judge Susan Kennedy-Sullivan who shared information about the Cook County Circuit Court Elder Justice Center.
- 5. RTAC Service Committee members enjoyed the day.
- 6-9. Dressed like Royalty...many RTAC members wore beautiful hats and fascinators to the luncheon (the day before a royal wedding).
- 10. Retirees In Motion members have been in attendance at the luncheon for many years.

Friday, May 18, 2018, RTAC celebrated its 92nd Anniversary Spring Luncheon at the Hilton Chicago Hotel. The keynote speaker, the Honorable Judge Susan Kennedy-Sullivan, provided an excellent address, sharing her own wisdom and thoughts with the attending "Wise Teachers." The Judge began her life's work as a nurse, and earned her masters degree in Education, Health, and Nursing, before completing her Juris Doctor. She currently serves as a Circuit Court Judge in the Probate Division of the Cook County Circuit Court. Her presentation included information about the various ways in which the Circuit Court of Cook County provides assistance to older Cook County residents through the Elder Justice and Miscellaneous Remedies Division. She encouraged attendees to register with the Cook County Elder Justice Center, so that they may use the services provided to Cook County residents when they reach age 60.

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

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First Vice President

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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 Drelis	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

Vaughn J. Barber

Robert C. Konen

Ned L. McCray

Edward A. O'Farrell

Ethel Philpott

Zygmunt Sokolnicki

RTAC SERVICE DIRECTORY

RTAC Office hours: 10 a.m. to 3 p.m. school days 1-312-750-1522

RTAC E-mail office@rtac.org

Chicago Teachers' Pension Fund (CTPF)
203 N. LaSalle St., Suite 2600, Chicago, IL 60601-1231 1-312-641-4464

CTPF Health Insurance Information 1-312-641-4464

Annual Membership \$50

Lifetime Membership \$300

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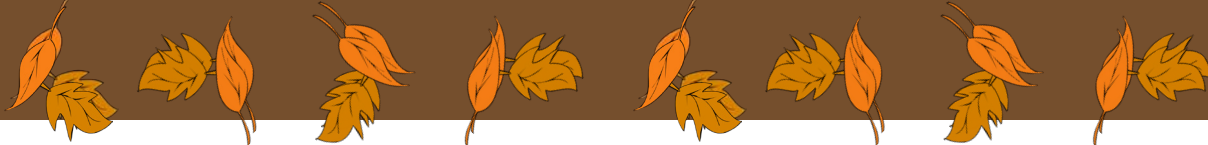
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Join us for a gala event on Friday, October 19, 2018, featuring Keynote Speaker State of Illinois Representative Al Riley (D-Richton Park).



Coleman Honored

The National Retired Teachers Association, presented a 2018 Community Service Award to RTAC Director Roy Coleman. Members who have demonstrated dedicated service to both the retired teachers in their area as well as to the community as a whole can be nominated for the honor. Coleman is one of 100 honorees nationally who has received this award since it was initiated in 2000.

The award recognizes Coleman's long service to RTAC as webmaster of RTAC.org, and for disseminating RTAC E-Alerts to our members who are enrolled in our electronic messaging system. He was also recognized for his lengthy service as a volunteer coordinator for the Chicago Public Schools Student STEM Exhibition (previously known as the Chicago Public Schools Science Fair). Congratulations to Roy, whose service, and dedication to lifelong learning sets an example for all retirees.



Roy Coleman received his Community Service Award from RTAC Past President Dave Peterson.

Lifelong Learners Enjoy RTAC Free Seminars

As part of its mission to promote the well being of its members, RTAC provides free educational seminars for members in good standing. This past spring RTAC presented five different programs on topics ranging from the implications of the new tax law to senior housing options. Find more information about spring programs at www.rtac.org.



Members learn about the implication of new tax law during the April 12, 2018, Seminar presented by the Better Benefits Family Group.

FALL SEMINAR REGISTRATION

Registration for free fall seminars is now open. The programs are held in the Garland Building Conference Room at 111 N. Wabash Ave. Programs begin at 10:00 a.m. and generally conclude by noon. Space is limited to 20 members per program, and registration is required. Call 1-312-750-1522 between 10:00 a.m. and 3:00 p.m. to reserve. Have a suggestion for a future program? E-mail office@rtac.org.

Tuesday, September 18, 2018

Affordable Retiree Life in a Senior Residential Community

Presented by Meghan Luce of Smith Senior Living

Thursday, September 20, 2018

Reviewing and Re strategizing Your Financial Planning for 2019

Presented by Michael Broadus and Michael Vasilou of the Better Benefits Family Group.

Wednesday, September 26, 2018

Planning For Your 2018 Tax Return

Presented by Bill Blyth and Carla Nitz

WEDNESDAY, OCTOBER 24, 2018

Repositioning Your Qualified Financial Plans to Maximize Your Income

Presented by Ward Powell of the Ward Powell Group,

WEDNESDAY, OCTOBER 31, 2018

Addressing a Scary Statistic Successfully: Long-term Care options

Presented by Janice Axelrod & Assoc.

Crosley Estate Makes Generous Bequest

RTAC is pleased to announce that it recently received a substantial bequest from the estate of Mrs. Rosalie Brown Crosley, a retired Chicago public school educator.



Rosalie Brown Crosley

Following her 1943 graduation from Southern Illinois University (SIU), she began teaching in Ava, Illinois. She completed her master's degree in education in 1945 and taught prospective teachers at SIU. She began her career as a Biology and Math teacher in the Chicago Public Schools in 1953 where she taught for over 27 years. She retired in 1980 from Schurz High School.

During retirement, Mrs. Crosley was a Past Worthy Matron of the Steeleville, Illinois Chapter Order of the Eastern Star. She also maintained memberships in the National Association of Biology Teachers, the SIU Alumni Association, and RTAC.

RTAC Director Louella Blaine Preston was a freshman student in one of Mrs. Crosley's Honors Biology Classes at Schurz H.S. Dr. Preston credits Mrs. Crosley as an influential and favorite teacher for many, and the inspiration for her own career path.

Individuals may make gifts to RTAC in their estate plans or designate RTAC or the Chicago Retired Teachers Aid Fund as beneficiaries of their CTPF death benefit. These legacy gifts honor generous individuals and help RTAC and CRTAF continue to fulfill their missions.

REGISTRATION FOR THE FALL 2018 LUNCHEON IS NOW OPEN.

FIND AN INVITATION TO THE OCTOBER 19, 2018, EVENT ON PAGE 15 OR AT WWW.RTAC.ORG

RTAC PRESENTS 2018 FALL ELECTION SLATE

The 2018 Nominating Committee submitted its 2019-2020 Executive Board and Directors' slate at RTAC's August 1, 2018 Board meeting. The RTAC Board voted to approve the slate. All candidates have consented to serve.

NOMINATION

As required by section h. of the RTAC Bylaws, any member in Good Standing can be nominated. "Nominations for any position may be made from the floor, provided the nominee has filed a signed

nomination form and conflict of interest statement with RTAC's office three weeks prior to the Fall meeting. Failure to provide such a form disqualifies the nominee. (Amended 5-18-18)."

The Fall 2018 RTAC Business Meeting and Luncheon will be Friday, October 19, 2018. The nomination form must be submitted **electronically** on or before 3:00 p.m. on Friday, September 28, 2018, to arcrandall@rtac.org.

VOTING

RTAC members in Good Standing who wish to participate in the business meeting portion of the event only, must register in advance by completing the bottom of the luncheon reservation form (see page 15) on or before Friday, October 5, 2018.

Registered members will be seated following presentation of a photo ID after the luncheon activities (about 1:00 p.m.).

SLATED OFFICERS

JOHN BUTTERFIELD – PRESIDENT

In 2007, John Butterfield concluded his CPS career as principal of Mather High School and became a life member of RTAC. Elected as a Director for the



biennium 2011-2012, he was asked to serve as Treasurer for 2013-2014 to fill a vacancy. He was elected Treasurer for the bienniums 2015-2016 and 2017-2018. John has been active in leadership roles at CPAA as an Auxiliary President and Administrative Assistant to the CPAA President. He wants to reestablish a collaborative relationship between RTAC, CTU, and CPAA to advance our mutual goals.

LOUELLA B. PRESTON – FIRST VICE PRESIDENT

Louella B. Preston's CPS career included a principalship and administrative roles in a variety of special needs programs. She became an RTAC



Director in 2011. She has previously served as RTAC's First Vice President, chaired the Legislative and COPE Committees, and has been a

longstanding member of RTAC's Legal Committee. Louella is also active in her local church community as well as civic and governmental organizations. She looks forward to working on RTAC's legislative agenda and on legal issues.

LINDA R. WILLIAMS – SECOND VICE PRESIDENT

Following her retirement in 2007, Linda R. Williams joined RTAC. She became involved with the Service Committee and became an RTAC



Director in 2015. She was appointed to fill a vacancy as Second Vice President in 2016 and then elected first vice president in 2016. She has served as the Chairperson of the Service Committee and the Armstrong Award Committee. Ms. Williams serves as President of CPAA's Retiree Auxiliary 16, is active in the CTU Retiree Functional Group, the NAACP, the Urban League, as well as her church where she mentors youth.

HUBERT C. JACKSON, JR. – TREASURER

Hubert C. Jackson, Jr. joined RTAC in 2009



after he retired from teaching Social Studies in a variety of Chicago public high schools. He became an RTAC Director in 2011 and has served four terms. As Membership Committee Chairperson since 2015, he has focused upon meeting and engaging current and prospective new members at the annual luncheons and at CTPF Retirement and Health Insurance seminars.

Hubert is active in his church and civic organizations. Hubert is looking forward to working with the Finance Committee to maximize RTAC's investment income.

SYLVIA ASLLANI – SECRETARY

Sylvia Asllani began her CPS career as an elementary teacher and concluded with a principalship. She was elected as a RTAC Director in 2012 and completed a term as RTAC Secretary in 2014. She was elected Secretary in 2014 and reelected in 2016. In addition to her dedicated service on the RTAC and CRTAF Executive Boards, she also serves as Chairperson of the Bylaws Committee. She is active in civic and community organizations and enjoys meeting with local elected officials to advocate for retired CPS educators.



SLATED DIRECTORS

VIRGINIA BAUTISTA-WHITE

Virginia Bautista-White worked as a classroom teacher, Coordinator, Program Monitor, and Director of an Academic Prep Center. She concluded her CPS career as a Management Support Director. Upon retirement she served as an Assessor for the National Institute for Early Education Research at Rutgers University. She is a member of a number of committees at her church and is active in the Hispanic Administrators in Education. She has served in administrative positions in the Mexican-American Business and Professional Women and the Mexican-American Teachers organizations.



Pension Fund. Kevin joined RTAC in 2014 and has been a member of RTAC's Finance Committee and its Board of Directors since 2017.

PATRICK KEATING

Patrick Keating was an elementary teacher where he served as a leader when his school initiated departmental classes. He proceeded to serve as a case manager, counselor, and assistant principal en route to becoming a CPS principal. After his 2010 retirement from CPS, he joined RTAC. In retirement he has served as a Special Education Services consultant to the Illinois State Board of Education and as a professor at Northeastern Illinois University. He is active in his community and church organizations.



students. She became an RTAC member in 2006 and has been an RTAC Director since 2009. She chaired the Nominating Committee in 2015 and has served on the Social and Finance Committees. In addition, Rita has been active in her church community throughout her life.

ELAINE L. SCHAIN

Elaine L. Schain enjoyed an extensive CPS career as an elementary ESL teacher where she pioneered many creative initiatives to strengthen instruction for English Language Learners. Following her retirement she joined RTAC. For the past six years, she has been a dedicated RTAC volunteer who enjoys working behind the scenes and enjoys providing support for RTAC luncheons.



MARIA FRESSE-GIFFELS

Maria Fresse-Giffels began her CPS career as an elementary bilingual education teacher. She held several Network and Central Office bilingual administrative positions before serving as an assistant principal at Hurley and Sandoval. She currently serves as a treasurer of the Network of Hispanic Administrators in Education. She is a member of Delta Kappa Gamma, the League of United Latin American Citizens, and the Alden Family Home Council.



KATHERINE KONOPASEK

Katherine Konopasek began her teaching career in the Chicago Catholic schools. She proceeded to the Chicago public schools where she served in a variety of classroom and administrative positions and concluded her career as principal of Stevenson Elementary. Katherine has been an active member of the Chicago Principals and Administrators Association while she was in active service as well as in retirement.



DIANNE YONKERS

Dianne enjoyed an extensive and varied career at CPS as a School Psychologist and Special Education Administrator. She is involved in a variety of civic and community organizations as well as Delta Kappa Gamma. She joined RTAC's Board of Directors in 2017. She served as the chairperson of the Insurance Committee and has been a member of RTAC's Communications Committee where she initiated and manages RTAC's Facebook presence.



KEVIN B. HUBER

Kevin B. Huber, a certified public accountant, served in a variety of positions in the business community before being named Executive Director of the Chicago Teachers'



RITA M. NAUGHTON

Rita M. Naughton spent most of her extensive CPS career as a counselor/case manager for special needs program



**CANDIDATE BIOS WERE
EDITED DUE TO SPACE
LIMITATIONS, VISIT
WWW.RTAC.ORG
FOR MORE INFORMATION.**

PRESIDENT'S MESSAGE

UNDERSTANDING REHAB, NURSING HOMES, AND LONG-TERM CARE

Recently, a former student asked me if I could assist her. She had recently visited her aunt and felt that it was probably best if she were no longer living in her home. The aunt was a retired teacher with no children living nearby. The student asked me to explain what Medicare could provide and what Medicaid was. Since the aunt lived in Chicago, I told her she could call 311 and ask for the Department of Aging which has a wealth of resources and information to help the elderly. The State of Illinois also has a department to assist. Actually, in this country most areas have resources to assist the elderly.

Levels of care determine the overall costs. Levels include assisted living, nursing care, rehab care, and specialized care units such as those for Alzheimer's disease. While prices vary with location and level of care, the average cost of a nursing home in the U.S. is \$8,100 per month.

Many individuals have the mistaken impression that Medicare will cover their long-term nursing stays. Medicare has rules to cover a person's nursing home stay, the patient must:

- Have been hospitalized for medically necessary inpatient hospital care for at least 3 consecutive days, not counting the day of discharge. (There are some Medicare Advantage plans that only require 2 consecutive days).
- Be admitted to the nursing home within 30 days after the date of discharge from the hospital.
- Require skilled nursing or rehab care on a daily basis for a condition for which the patient was hospitalized.
- Receive a physician's order that such care is needed.

Once in the nursing home, the patient will only be covered by Medicare for a maximum of 100 days during a benefit period. During the time the patient is in the nursing home, goals are established and

progress toward the goals is monitored. The 100 day maximum does not mean that the patient will automatically receive 100 days of care in a nursing home. The stay depends upon the type of care that is required along with the physician's orders.

If the patient manages to qualify for Medicare coverage of a nursing home stay, Medicare only fully pays the bill for days 1- 20. For days 21-100, Medicare requires the patient to pay the "Skilled Nursing Facility care coinsurance" amount which in 2018 was \$167.50 per day. This amount is set annually by the federal government. Individuals with supplemental insurance may find that some or all of this is covered.

What happens if the individual needs extensive nursing care beyond the 100 days and does not have funds to pay for nursing care? Individuals may then seek assistance for Medicaid coverage. An unmarried individual may not have more than \$2,250 of income per month. (This is the 2018 amount, published by the federal government; it changes annually to reflect cost-of-living changes). This income includes both wages, (earned income), and interest and dividends (unearned income). Individuals should apply for Medicaid as soon as it becomes evident that they will need financial help to remain in a nursing care facility. Medicaid is a joint program of the federal and the state government to provide medical care for the needy.

What does Medicaid provide? Generally all states offer:

- Inpatient hospital services
- Outpatient hospital services
- Physician services
- Comprehensive dental services
- Nursing facility services for individuals age 21 or older
- Home health care for persons eligible for nursing facility services
- Lab and x-ray services
- Family nurse practitioner services



Patricia B. Kubistal, Ph.D.

Although optional most states will offer:

- Ambulatory services to individuals entitled to institutional care
- Home health services to individuals entitled to nursing facility services
- Prescribed drug coverage
- Optometrist services and eyeglasses
- Prosthetic devices
- In-home assistance

Medicaid does not pay for: (Medicaid.gov)

- Private room, unless medically needed
- Specially prepared food, beyond that generally prepared by the facility
- Telephone, television, radio
- Personal comfort items including confections
- Cosmetic and grooming items and services in excess of those included in the basic service
- Personal clothing
- Personal reading materials
- Gifts purchased on behalf of a resident
- Flowers and plants
- Social events and activities beyond the activity program
- Special care services not included in the facility's Medicaid payment

In addition to nursing home care, Medicaid will pay for services for an individual living in their own home. This is called "Home and Community Based Services: (HCBS). In general HCBS will pay for the following in-home services

- Case management
- Personal care services
- Respite care services (i.e. care for the

patient in a nursing home for a few days, to give the home caregiver a needed break)

- Adult day health services
- Homemaker/home health aide services
- Habilitation (i.e. assists people in daily living activities such as mobility, health care, safety, etc.)

Medicaid will pay the full nursing home bill, including room, board and all nursing care costs. However, not every nursing home accepts Medicaid payments.

Currently, 58% of all nursing home beds in the United States are filled with patients on the Medicaid program. It is important that one knows if a nursing home accepts Medicaid payments.

The review of the income of a married couple is more complicated than that of a single individual because of various attribution rules that permit the income of the nursing home spouse to be shifted to the spouse still residing at home.

Much planning can be done to maximize the income of the at home spouse and minimize the income of the nursing home spouse. The development of such planning should occur with the advice of a person who is familiar with the current laws concerning Medicaid. Even single individuals should also do planning

concerning their assets. One suggestion is to pay one's funeral expenses before entering a Nursing Home. Attorneys who specialize in elder law are an excellent source. The website for the National Association of Elder Law Attorneys www.NAELA.org is one place to start. Within the elder law field attorneys who have a CELA designation indicates that they are a Certified Elder Law Attorney. These attorneys have passed a full-day certification examination.

One should have on file a durable power of attorney, a power of attorney for health care, and HIPPA Patient authorization. Also one should have Chicago Teachers' Pension Fund (CTPF) Form 910 on file which is a Confidential Information Release Authorization. If a power of attorney exists, then CTPF Form 903 should be completed. Updating your CTPF Designation of Beneficiary Form is also important.

Planning ahead by the aunt of my former student would have been helpful. So now although my former student has received information, she has much work to do.

Remember that the more we plan ahead and have things in order, the easier it will be for others to assist us. Sometimes there are no relatives or friends to assist and then

the state has to become involved and this entails appointing a guardian. The more we plan and have our documents in order the more we will have our wishes honored and the better others will be able to assist us.

While I have been writing this column, my cat has been nudging me. Besides getting our affairs in order, if we have pets, we need to think about them. Illinois is one of the states that allows the establishment of a Trust Fund for Animals. Often pets are let loose or abandoned because there is no one to care for them. A Trust Fund will guarantee that they are placed in a shelter or a home. Elder Law Attorneys are familiar with these arrangements also.

So in short, call the Department of Aging for help. Consider having a Certified Elder Law Attorney review your options especially if you have a spouse. Maintain up to date legal documents such as power of attorney, will, HIPPA Patient authorization, power of attorney for health care.

Patricia B. Kubistal, Ph. D.
RTAC President

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

WEBMASTER'S MESSAGE WAYS TO ANNOY THE ANNOYERS

Over the last few years telemarketers and/or the clerks in some stores have become more and more annoying so I have developed a couple of ways to annoy them.

Lower your electric rates – a number of these calls promise you that they can lower your electric rates but when the variable rate goes up it becomes very difficult to get out of their 'deal'. When I get one of these calls I ask, "IF I have solar panels and a wind turbine, how much will YOU pay ME for the electricity that I produce?" Usually they insist that their rate is lower so then I ask "But if I am selling the electricity to you, wouldn't I like a higher rate?" I usually need to repeat that question a couple of times before they either give up or transfer me to

a supervisor. If they transfer me, I start all over again until they give up. If nothing else, I have wasted their time and received several minutes of stuttering.

Your computer is infected – a call like this usually begins something like "This is Microsoft Security and we have detected an infection in your computer." DO NOT fall for this. Hang up. NEVER DO ANYTHING THEY TELL YOU TO DO WITH YOUR COMPUTER!

Store clerks – If you are entering or already in a store where the clerks constantly come up to you and ask if they can help you, try this: (Timing is somewhat important) Just before they open their mouth, say to them

(fairly loudly)
"Can I help you?"
Every time I have done this it left the clerk befuddled.

As long as these people try to annoy you with their sales pitches, why not try to annoy them back! I am open to more suggestions – just send them to webmaster@rtac.org and I will consider using them in a future column.



Roy E. Coleman

Spotlight on Springfield: Sun Peers Through Darkness

BY JOHN D. CARR, RTAC LEGISLATIVE ADVOCATE

For the first time in a number of years the fiscal outlook for Illinois can be characterized as “sunny.” If bond houses were weather forecasters they might warn of a “chance of rain” but generally most watchers and observers have been positive about the budget that was signed into law in June. Illinois may not yet be out of its winter doldrums but fiscally it may have seen the first sign of spring.

There may be some dispute about whether or not the budget is balanced, but the take away from most quarters has been positive. The one red flag that has been the subject of the most conversation was the pension buyout provision. This program would NOT impact CTPF retirees, but is limited to those enrolled in the State retirement systems. The new plan contains two provisions. First, those eligible but inactive Tier 1 employees will

have the option of taking a lump-sum of 60% of their pension annuity. Second, Tier 1 members in Statewide systems would have an option to trade their current 3% compounded COLA for a 1.5% non-compounded annual increase. In exchange they would receive an immediate payment of 70% of the future increases under the higher formula. The second option would save almost \$400 million if 22% opted to take it.

In addition to the pension savings legislators were gushing about the harmony that pervaded the last session and the funds for elementary and secondary education, MAP grants, colleges and universities, the Quincy Veterans Home, and other programming. This newfound “era of good feeling” even had the Governor predicting that there might even be a major capital bill

approved within the next six months. That would be a stretch because of the new revenue that would be required to pay for the bonds for the projects to be funded – a push for a Governor that hates both new taxes and borrowing.

After the harmonious signing of the budget into law for the first time in three years, the State of Illinois also stated that the unemployment rate had dipped to 4.3%, a very hopeful sign. We may not hear many positives as candidates for Governor begin hand-to-hand combat over the next few months, but there is some reason to hope that a positive upturn has begun.



John D. Carr

EXECUTIVE DIRECTOR'S MESSAGE



Arlene R. Crandall

In addition to RTAC's primary mission to support the stability of retired CPS educators' pensions and health insurance options, we are also committed to providing our members with information and support. Each fall and spring we provide complimentary seminars on topics of interest and concern to our members related to financial planning, navigating

investments, reviewing senior residential options, and addressing retiree taxation.

The Honorable Judge Susan Kennedy Sullivan was the keynote speaker at RTAC's 92nd Annual Spring Luncheon. Judge Kennedy shared valuable information regarding the various services available to Cook County residents age 60 and older through the Circuit Court of Cook County's Elder Justice and Miscellaneous Remedies Division. The court sponsors a program of lunchtime Senior Enrichment Seminars on alternate Thursdays throughout the year. Topics include: Understanding and Preventing Elder Abuse, Neglect and Financial Exploitation, Aging at Home: Safety and Support Systems, Adult Day Care Services, Veteran's Benefits, Rights of Seniors in the Workforce.

RTAC regularly posts information about these seminars at its website www.rtac.org.

The Cook County Elder Justice Center is available Mondays-Fridays 9:00 a.m.-4:00 p.m. (312) 603-9233 and provides:

- Help for people age 60 and older
- Information and support to assist elderly persons to avoid abuse, neglect, and financial exploitation
- Referrals to appropriate legal assistance and social services agencies
- Victim advocacy for domestic violence and criminal matters

Meetings with Elder Justice Center staff are available by appointment (preferred) or walk-in. RTAC members are fortunate to have the Cook County Elder Justice Center continuously presenting programs which address our needs.



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 2019 Enroll me as a life member – \$300

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

RTAC Alert E-mail Network

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

Non-CPS e-mail address: _____

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

Change of Address Notification

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

Please note effective date for new address:

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

MAKE A DONATION: MAKE A DIFFERENCE

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



RTAC LEGAL DEFENSE FUND (LDF) DONATION



RTAC established a Legal Defense Fund to pay legal fees for a lawsuit when the Illinois General Assembly enacts legislation which diminishes CTPF pensions and/or ancillary benefits. *Donors contributing \$100 or more are acknowledged as President's Circle Members in the News Bulletin. Donations of \$20 or more 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

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, FEBRUARY 1 - JUNE 30, 2018

FRANCES D. AGINS
LORRAINE ANDERSON
CLARE BILLINGHAM
JOYCE P. COOPER
LEONE CRESAP
GLENDA F. DILLINGHAM
LAWER DIXON JR.
CHRISTINE ETAPA
MARJORIE FIELDS

CAROL FRIEDMAN
ANNETTE GURLEY
CAROLYN A. HATHORNE
KATHLEEN HAYES
DAVID H. HENRY
BONNIE J. HICKERSON
ESTER JACKSON
BARBARA A. LEWIS
MARIE S MC DONOUGH

RITA L. MITCHELL
ROBERT L. MOLIS
ROBERTA J. NIEDERMAN
RITA M. ORTIZ
BERNARD R. OSTERBERGER
LAURA A. PETTY
RICHARD K. RICHARDSON
LOURDES RODRIGUEZ
ELLA C. ROSS

ELNOR SAVERSON
TOBEY GINNELLY SCAFIDI
EWA SHIMASAKI
MARY KATHERINE
SIMMONS
LYNDA WAIT STONE
JOYCE M. STOVALL
MAXINE TOLIVER
PATRICE TURK



LEGAL DEFENSE FUND GIFTS FEBRUARY 1 - JUNE 30, 2018

RTAC has established a fund to pay for legal action necessary 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)	Hill, Harold & Trudy	Ogrodnik, Jane J.
Clark, Beatrice J.	Hunter, Fred R.	Peterson, David T.
Corpus, Dolores J.	Kane, Pamela	Ruffalo, Kathryn J.
Crisler, Joan Dameron	Kiamos, Angeline and Constantine	Simmons, Earline
Dovin, George W.	Logue, Katherine	Wanders, Emilie J.
Frey, Roland M.	Lubov, Rudy Joan	Willis, John J.
Gomez, Eleida M.	Mateja, Richard S.	Yonkers, Dianne I.
Hale, Barbara	Morgan, Peter III	Zeltmann, Mary L.

OTHER GIFTS

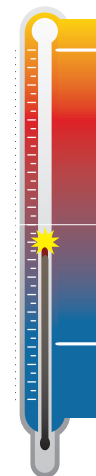
Anonymous (1)	Harty, Joyce A.	Sampson, James E.
Boyd, Julius O.	Jarka, Renetta M.	Semisch, Martha del Campo
Deransburg, Alice T.	Krueger, Carol A.	Tuohy, Ann
Gipson, Wanda A.	Pagliaro, Michael J.	Velez, Carmen
Hadad, Marcia	Quas, Marilyn E.	Wright, Sylvia D.

LDF ON THE RISE

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 10.

Goal
\$250,000



\$107,828

RTAC GIFTS FEBRUARY 1 - JUNE 30, 2018

DONOR	IN MEMORY OF
Anonymous	Bernie Bradley
Craig, John W.	Walter Pilditch
Cruz, Laura M.	Deceased Teachers
Deransburg, Alice T.	Doris Williams
Johnson, Geraldine F.	Jewell Diemer, Walter E. Pilditch
McCormick, John J.	Betty Smith
McCormick, John J.	Barbara Ellis
Nevler, Jordan	Rabbi Marvin Pearlman

DONOR	IN MEMORY OF
Retired Teachers of SW FL	Walter Pilditch
Tamas, Johanna	Doris Joravsky
Tauchman, Charles A.	Jack A. Cooper, Eugene Jerkaitis, Walter Pilditch, Joseph Scarpaci
Wright, Sylvia D.	Barbara Barlow

DONOR	PURPOSE
Anonymous	General Purposes
Archer, Ruby L.	General Purposes
Blackburn, Shirley G.	General Purposes
Hill, Harold & Trudy J.	General Purposes
Hunter, Fred R.	General Purposes
Kane, Pamela	General Purposes
Krueger, Carol A.	General Purposes
Lehman, Barbara J.	General Purposes
Quas, Marilyn	Luncheon Donation

DONOR	IN MEMORY OF
Anonymous	Bernie Bradley, Hattie Burton, Jack A. Cooper, Maida Koeningsberg, Betty Lalik, Essie M. Lucas, Sharon Madison, Sue Osterberger, Dr. Eleanor Pick, Betty F. Smith
Artisuk, Ruth P.	Nick Mitchell, Paul Stewart
Cox, Mary A.	Mary Jane Denihan
Deransburg, Alice T.	Walter Pilditch
Foley, Ruth A.	James L. Foley
Ghidotti, Robert & Judith L.	Andrew Kuban
Hampton, Joan B.	Ann Ita Coughlin
Hill, Harold & Trudy	Ann M. Bias, Essie Lucas, Walter Pilditch, Betty F. Smith, Carl Spears
Janik, Audrey M.	Charles Mueller, Patricia Schmidt, Dean Wittenberg
Kraft, Roberta	Jeanne Hopp
Lacey, Frank M.	Walter Pilditch
Lehman, Barbara J.	Diane Rohan
Maloy, Lorraine Scygiel	Erv Maloy, Margaret Frazier
Mayer, Kathleen	Rita Linehan, Walter Pilditch, Betty Smith
Moscinski, John & Donna	Linda Lorenz, Willie Pickens
Newton, Johnnie M.	June Finch, Dr. William Finch, Dr. William Gwynn, Gladys Ray, Bernard Spillman
Nickolich, Eva	Eugene Jerkaitis

Ortiz, Sylvia	John Jankowski, Blanca D. Navarro, Concepcion A. Nino, Carlos Rosa
Richter, George J.	Ursula Blitzner, Jack Cooper, Mary Davlantes, William Pollock
Smeriglio, Elizabeth	Patricia Wystrach
Stocking, Nancietta L.	Georgia Costas, Janet Simmons
Wright, Sylvia D.	Carol Walters

DONOR	PURPOSE
Anonymous	General Purpose
Abarbanell, Charlotte D.	General Purposes
Berry, Aretta	General Purposes
Crowe, Anthony M.	General Purposes
High, Glenda	General Purposes
Homer, Rona	General Purposes
Hunter, Fred	General Purposes
Jeter, Iris L.	General Purposes
Kane, Pam	General Purposes
Kelliher, Neal B.	Honor Senior Retirees
Mitchell, Beatrice E.	General Purposes
Nelson, Lois	General Purposes
Ramirez-Odell, Helen	General Purposes
Reilly, John P.	Honor Portage Park School Retirees
Roder, Cindy	General Purposes
Rosen, Sandra	General Purposes
Semisch, Martha del Campo	General Purposes
Svendsen, Karen A.	General Purposes
Swanson, Jane I.	General Purposes
Thomas, Janus A.	General Purposes
United Progressive Caucus	General Purposes

*Donations to CRTAF for this period were inadvertently left off the listing in the Spring Bulletin. RTAC regrets the omission.

DONOR	PURPOSE
Anonymous (15)	General Purposes
Craig, Robert	General Purposes
Daniel-Bruce, Eva	General Purposes
Edwards, Katie	General Purposes
Gibson, John O.	General Purposes
Jones, Beulah	General Purposes
Kimberley, Patricia	General Purposes
Kolovos, Leona	General Purposes
Kubistal, Patricia B.	General Purposes
Lenard, Edmund K.	General Purposes
Markus, Ann	General Purposes
Merwin, Peter M.	Celebrate- David Daniel Donovan, Sherry L. Mazetti
Rosen, Sandra	General Purposes
Semisch, Martha del Campo	General Purposes
Stapleton, Jack	General Purposes
Stocking, Nancietta L.	Honor Retired CPS Teachers
Strickland, Walter R.	General Purposes
Thomas, Janus	General Purposes
Williams, Virginia	General Purposes

COPE GIFT
FEBRUARY 1 - JUNE 30, 2018

Hunter, Fred R.

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 Experience Corp	Chicago-Central	Kevin S. Smith	312-660-8664
AgeOptions	Near West Suburbs		708-383-0258
American Red Cross (CPR & First aid)	Chicago Central	LaToya Sewell-Hall	312-729-6111
Blue Gargoyle Community Services	Chicago	Ashley J. Hobbs	773-955-4108x308
Catholic Charities (Tutor)	Cook & Lake Counties	Albert Curtis Jr.	312-655-7412
CCIS (Cnsl for Int'l Stdnts)	Chicago-North Suburbs	Sylvia Alvino	847-328-7516
Chicago Architectural Foundation	Chicago	Barbara Hrbek	312-922-3432x225
Chicago Cultural Center	Chicago Central	Marianne Wolf	312-744-7096
Chicago Foundation for Education	Chicago	Sarah Hoppe	312-670-2033
Chicago Humanities Festival	Chicago Central	Annie Tully	312-661-1028
Chicago Symphony Orchestra	Chicago		312-294-3160
Christopher House (Youth & Adult Education)	Chicago North	Alicia M. Villagomez	773-922-7500x27252
Comfort Hospice & Palliative Care	Chicago-Northwest	Cheryl Cloh	847-983-8257
Count Me In!	Chicago	William N. Black	773-381-6024
Cycle	Chicago	Melinda Brand	312-664-1194x14
DuSable Museum of African American History	Chicago South	Kay McCrimon	773-947-0600x239
Escorted Transportation Services	Arlington Hts.	Dallas Ann Tomlin	847-222-9227
Frank Lloyd Wright Preservation Trust	Chicago S. or Oak Park	Kent Bartram	708-848-1976
Friends of the Parks	Chicago Central	Laura Ronneberg	312-922-3307

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
Gads Hill Center (Mentoring)	Chicago	Lisset Gonzalez	312-226-0963x231
George Armstrong School	Chicago Northwest	Kim Bendig	773-534-2150
GiGi's Playhouse in Fox Valley	Fox Valley	Katie Vaughan	630-778-7529
Glenkirk (Programs for Developmentally Disabled)	Northbrook	Roberta M. Rekus	847-400-8569
Ill. Parents Anonymous (Parental Counseling)	Chicago	Melinda Crosby	312-649-7301
Inner Voice Learning Center (Leadership Building)	Chicago near West	Antoinette Toliver	312-666-8110
JCB School	Chicago	Amber Egelston	773-467-3746
Junior Achievement Chicago	Chicago	Cherie Russ	312-715-1300x269
LaRabida Children's Hospital	Chicago Jackson Park	Judi Blakemore	773-256-5985
Lifelong Learning Institute at National Lewis U.	North Suburbs	Joan Marks	224-233-2366
Little Brothers Friends of Elderly	Chicago	Geri Mead	312-455-1000
Mitchell Museum of the American Indian	Evanston	Kathleen McDonald	847-475-1030
Museum of Broadcast Communications	Chicago-Central	Steve Jajkowski	312-245-8200x7
National Latino Ed. Inst.	Chicago-West	Adrienne Lesof	773-247-0707
PAWS Chicago	Chicago Near North	Melissa Ziberna	773-687-4722
Roseland Community Hospital	Chicago Rose-land	Jennifer Seldon	773-995-3470
School Children's Aid Society	Chicago	Margaret Paul	773-247-1311
Sierra Club's Inner City Outings	Chicago-North		847-274-0127
The Grove National Historic Landmark	Glenview	Elizabeth Cline	224-521-2098
Vintage Market at The Grove	Glenview	Elizabeth Cline	224-521-2098



RETIRED TEACHERS ASSOCIATION OF CHICAGO

2018 FALL LUNCHEON/GENERAL MEMBERSHIP PROGRAM

You are cordially invited to join RTAC friends and Board Members

FRIDAY, OCTOBER 19, 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

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.

Fall Program

Please join us for a wonderful afternoon with fellowship and speakers who will update members on CTPF's 2019 Health Insurance Program options and RTAC's upcoming events. Our keynote speaker will be the 38th District Illinois State Representative Al Riley (D-Richton Park). Representative Riley has served six terms in the Illinois Legislature and will retire in January of 2019. He will share his perspective on the legislative issues and concerns impacting Chicago Public School retirees. During the Business Meeting RTAC will hold elections for Officers and Directors for the biennium 2019-2020. Prior to the events, please take some time to meet with our luncheon sponsors.

2018 FALL 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 FALL 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

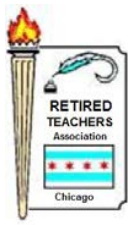
WE URGE YOU TO MAKE AN EARLY RESERVATION. RETURN THIS FORM WITH YOUR CHECK FOR THE LUNCHEON NO LATER THAN FRIDAY, OCTOBER 5, 2018, TO: RTAC, 111 NORTH WABASH AVENUE, SUITE 2010, CHICAGO, IL 60602-2949.

All tickets will be held at the door. No REFUNDS for any reason. RSVP Deadline is Friday, October 5, 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 FALL 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 Friday, October 5, 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)

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

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Inside: RTAC's All New Fall News Bulletin

Armstrong Award
The 2018 Armstrong Award, RTAC's highest honor, was presented to Audrey U. Mirzala and Mary Shamm Kelly, RTAC's First Vice President Linda R. Williams made the presentation during the May 18, 2018, business meeting and luncheon.

Ms. Mirzala served RTAC beginning in 1998 when she was elected as a Director. From 1995 through 2010, she served on RTAC's Executive Board as Secretary, Past President, and First Vice President. During those years she also served on the Social Committee to ensure the success of RTAC's semi-annual luncheons.

Mary Shamm Kelly, as RTAC Director for seven terms, has served on various committees. As a Chicago Teachers' Pension Fund Trustee, she shares information monthly with the RTAC Board of Directors regarding CTPF issues and concerns and continues to advocate on behalf of members as CTPF Retiree Functional Vice President.

Congratulations to both Audrey U. Mirzala and Mary Shamm Kelly!

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.

2019 Open Enrollment Reminder

Open enrollment for the 2019 Chicago Teachers' Pension Fund (CTPF) Health Insurance Programs runs October 1-31, 2018. During this period, CTPF members can join a plan for the first time or change plans. CTPF will offer seminars (October 9 and 11) and webinars with plan information. RTAC's Met Life Dental Representative will be at CTPF's Health Insurance seminars and RTAC's Fall luncheon with plan information. Watch the mail for the *Health Insurance Handbook*, with additional information.



State Representative Al Riley Fall Luncheon Keynote Speaker

Illinois State Representative Al Riley (D-Richton Park) has been named the keynote speaker for RTAC's Fall 2018 Luncheon and Business Meeting on October 19, 2018. Representative Riley has served six terms in the Illinois Legislature and will retire in January of 2019. He will reflect on his career in the Illinois legislature and share his perspective on the legislative issues and concerns impacting Chicago Public School retirees.



The Honorable Al Riley

RTAC Calendar September

- 18 RTAC Free Seminar – *Affordable Life in a Senior Community*
- 20 RTAC Free Seminar – *Reviewing and Re-strategizing Your Financial Planning for 2019*
- 26 RTAC Free Seminar – *Planning for Your 2018 Tax Return*

October

- 1-31 CTPF 2019 Health Insurance Open Enrollment Period
- 9 CTPF Open Enrollment Seminar
- 11 CTPF Open Enrollment Seminar
- 19 RTAC Luncheon and business meeting, see page 15 for info.
- 24 RTAC Free Seminar – *Re-positioning Your Qualified Financial Plans to Maximize Your Income*
- 31 RTAC Free Seminar – *Addressing a Scary Statistic Successfully*

Find seminar information on page 3.