



RETIRETEACHERS ASSOCIATION OF CHICAGO

SINCE 1926

VOL. LXXV ■ NO. 3

NEWS BULLETIN

WINTER 2018/19

2018 Fall Luncheon and Business Meeting Highlights



Our 92nd Annual Fall RTAC Business Meeting and Luncheon, held October 19, 2018, was filled with a wide range of presentations preceded by an enticing meal at the Hilton Chicago Hotel.

State of Illinois Representative Al Riley (D-Olympia Fields) who will retire from the Illinois General Assembly in January 2019 gave the keynote address, reflecting on his career as a public servant and teacher. RTAC's Legislative Advocate John D. Carr provided an update and an overview of what lies ahead in Springfield for 2019. Mary Cavallaro, Deputy Executive Director of the Chicago Teachers' Pension Fund provided updates on the Fund and Health Insurance program options. The election of the 2018 RTAC Nominating Committee's slate of Officers and Directors for the biennium 2019-2020 proceeded with slated candidates elected by acclamation. The program concluded with several raffle items.

RTAC's 93rd Spring Luncheon will be May 30, 2019. See page 15 for details.

- 1: An overview of the ballroom at the Chicago Hilton and Towers on October 19, 2018.
2. Keynote Speaker State of Illinois Representative Al Riley,
3. Members enjoying the luncheon.
4. Treasurer and now President-elect John Butterfield offers a financial report during the business meeting.
5. RTAC friends gathered to enjoy the luncheon.
6. Ralph Juss, Everlean Manning (winner of the Target gift card), and President Pat Kubistal.
7. LaVerne Draper won the Hilton Hotel Weekend.
8. Lucky raffle winners took home a variety of prizes.

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 P. 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	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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2018-2019 RTAC Elections

RTAC members elected new officers and directors during the October 19, 2018, business meeting and luncheon. Returning directors serving the second year of their term are Amour Andrews, Roy Coleman, Juanita R. Jordan, Carlene Lutz, Eva Nickolich, John P. Reilly, Mary Sharon Reilly, and Maria J. Rodriguez. Patricia B. Kubistal will serve on the Executive Committee as Immediate Past President. RTAC extends its thanks to the retiring RTAC Board members – Raphael A. Juss, Second Vice President, and Directors – Betty Cittadine, George Drelis, and James Patrick. Their service to RTAC is sincerely appreciated and valued.

The following members were elected by acclamation during the fall business meeting and will serve two-year terms from January 2019 through December 2020.



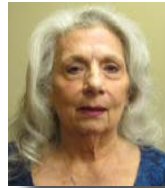
John A. Butterfield, President



Louella B. Preston, First Vice President



Linda R. Williams, Second Vice President



Sylvia F. Asllani, Secretary

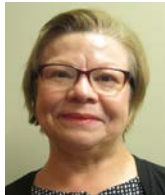


Hubert C. Jackson, Jr., Treasurer

2019-2020 Directors



Virginia Bautista-White



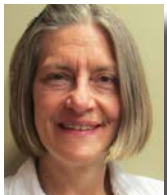
Maria Fresse-Giffels



Kevin B. Huber



Patrick Keating



Katherine Konopasek



Rita M. Naughton



Elaine L. Schain



Dianne Yonkers

2019 Armstrong Award Nominations

This spring RTAC will seek nominations for the James E. Armstrong Award.

The award, honoring RTAC's founding President, is the organization's highest honor. RTAC members in good standing may nominate an RTAC member who has demonstrated outstanding commitment,

dedication, and service to RTAC. The nomination form is available online at www.rtac.org. Submit nominations to Arlene Crandall by 3:00 p.m. on Friday, April 5, 2019. The award will be presented at the RTAC's 93rd Spring Luncheon on Thursday, May 30, 2019.

Nominations Sought

RTAC Directorships

Are you interested in getting more involved with RTAC? Would you like to serve as a Director or on a Committee?

This spring RTAC will seek nominees for eight directorships open for the biennium 2020-2021. Per the RTAC Bylaws, any member in Good Standing is encouraged to self nominate. Qualifications to serve as an RTAC Director are:

1. Possess computer competency (either Windows or Apple)
2. Have regular access to the Internet to send/receive information.
3. Be prepared to work collaboratively.
4. Attend monthly meetings (generally the first Wednesday of the month).
5. Engage new and current CTPF retiree annuitants to join RTAC.
6. Offer constructive ideas to support the organization's goals.
7. Participate in activities which focus upon the organization's mission.

Applications are due on or before 3:00 p.m., April 30, 2019, and are available at www.rtac.org. The 2019 Nominating Committee will interview the 2020-2021 candidates in late spring 2019.





RTAC's Free Seminar Program: Fall 2018 Recap

In September and October 2018, RTAC hosted five seminar programs for our members. Highlights included:

September 18

Meghan Luce from Smith Senior Village shared information with the attendees on the various senior residential living options – including short term and long-term rentals as well as purchase of the various models which Smith offers. A number of our members reside there and one of the attendees indicated that she is planning to access one of Smith's purchase options when it is time to move from her current home.



September 20

Michael Broadus and Michael Vasilou of the Better Benefits Family Group provided a program to facilitate attendees' goals on how to review and strategize one's investment holdings to maximize one's earnings. The firm also offers one-on-one appointments to initiate individualized plans.



September 26

Bill Blyth, Carla Nitz, and Krista Zych of Blyth and Associates provided timely recommendations about how to plan and prepare for the completion of one's 2018 Tax Returns using information from the 2017 Tax preparation season. There are major anticipated changes which will affect all taxpayers as we complete our 2018 tax returns in 2019.



October 24

Ward Powell of Estate Plan Chicago presented "Repositioning Your Qualified Financial Plans to Maximize Your Income." This topic is of significance as CPS retirees seek to implement strategies that will enable them to extend their resources as they address rising costs.



October 31

Janice Axelrod of Janice Axelrod and Associates provided attendees with significant information about how to provide for their eventual long-term care needs. Although Long Term Care is a difficult concept to confront, we need to learn how to provide for this reality as we proceed on our life paths. Unfortunately, that is something that each of us needs to address in her/his own life plans. LTC is not covered by the government or regular health insurance.



Spring Seminars

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

Volunteers Welcome

RTAC's Service Committee meets monthly to address birthday and holiday greeting cards to each of our members over the age of 85. Cards include personalized, hand-written notes to each member. Any RTAC member who would like to assist with this major outreach program is welcome to join the Committee which meets from 10:00 a.m. to noon on the fourth Thursday of the month in the Garland Building Conference Room. All materials are provided for this major initiative. Contact the RTAC Office at (312) 750-1522 for more information.



2018 Service Committee members working on birthday cards for members.

Metlife Dental

Research shows that maintaining dental health supports overall health.

RTAC is pleased to announce that our Metlife Dental Plan will proceed into 2019 with rates at the same level as have been in effect since 2017. RTAC provides members access to two options. Both plans provide extended benefits if the member selects 'in network' providers. If an RTAC Metlife Dental insured exceeds his/her annual \$1,250 maximum benefit level in either the comprehensive or basic plan, discounts of 30%-40% continue from in-network providers. Coverage is available to the member, her/his spouse, and or qualified dependent.

RTAC Metlife Dental members are also eligible for discounts when purchasing prescription eyewear: glasses and contact lenses, non-prescription sunglasses, and Lasik procedures.

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



Spotlight on Springfield: RTAC Legislative Advocate Report

One fourth of 101st Illinois General Assembly is made up of new legislators

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.

The 101st Session of the Illinois General Assembly includes 25% Freshmen Representatives and Senators.

The November 6, 2018, General Election brought a larger than usual freshman class to the 101st Illinois General Assembly which will be sworn in on January 10, 2019. There are also an above average number of new officials beginning at the Executive branch as well as in other key positions. The Illinois General Assembly continues to be a dynamic entity that has experienced a 40% turnover since 2014.

As retired Chicago public school educators, there are new legislators with whom you will want to become acquainted. There is no need to travel to Springfield. Schedule an appointment to meet with them at their local district offices. Plan for a short meeting to 'teach' your State of Illinois Representative and Senator the following points:

1. You contributed 9% to your pension because Illinois' public agency employees are expected to contribute to pension funds, not Social Security.
2. A pension is not a 'gift'. Your ongoing contributions throughout your teaching career were part of an agreement that enables you to receive the retirement income you earned.
3. You depend upon your pension and your health insurance to provide you with the retirement security and thus, your ability to be a fully engaged citizen and

consumer in the State of Illinois.

Many of your fellow CPS retirees have been doing this for years and regularly learn that their legislators do not realize that Illinois public school educators' pension contributions become their retirement income.

It is truly important to create a relationship and dialogue with your local legislators. It is important to stay in touch and let them know when there are issues that affect you. One needs to stay abreast of proposed legislation that can be adverse or positive for you and your lifestyle as a retiree. Anti land-line proposals and net neutrality are examples of issues that affect you as well as others.

We anticipate that between January 10 and February 10, 2019, thousands of "bills" will be drafted. If you are part of the RTAC Alert e-mail system, you will receive updates on matters which concern you related to the Fall veto session and proposed legislation that affects you. You can also check RTAC's website www.rtac.org to stay abreast of developments.

In February 2019, Chicagoans will elect a new Mayor and reelect or elect their Aldermen and other municipal officials. You also need to inform these individuals about your concerns and priorities.

You can support the candidates of your choice by: 1) volunteering to canvas your neighbors, 2) distribute literature, 3) work at phone banks to contact your friends and neighbors, and 4) host get-togethers for the candidates.

This is also an opportunity to thank and congratulate the ILGA Representatives

and Senators who are retiring following distinguished careers as legislators. Among them are:

Illinois House Majority Leader Barbara Flynn Currie, a Chicago Hyde Park Democrat was one of the first women in the U.S. to become a 'Majority Leader' of a State Legislative body and was always very supportive of Chicago educators.

Arlington Heights Representative David Harris most recently served as Republican Minority Leader. He addressed Illinois' revenue and taxation concerns during an extended career which spanned over 30 years with intervening military service.

Representative Bob Pritchard of De Kalb served in a variety of local and state public positions as well as in the private sector. His contributions during a 15-year career in the House were significant in the fields of agriculture and education.

Olympia Fields Representative Al Riley, served as the Illinois House Assistant Majority Leader. His Urban Planning and Statistical expertise informed his exemplary bipartisan approach. He is a proud graduate of Chicago's Lindblom High School and was an outstanding advocate for the Chicago public schools and its educators.

Senator Bill Haine of Alton, a former Madison County States Attorney was a recognized legal expert in the Illinois Senate since 2002. His service as a Vietnam Veteran and Lymphoma Cancer survivor informed his understanding of educators', veterans' and healthcare issues.



PRESIDENT'S MESSAGE

RELINQUISHING THE KEYS

Patricia B. Kubistal, Ph.D., RTAC President

One of the daunting challenges facing us as we mature is coping with the loss of using the keys to the car. Whether we have to confront a parent, a spouse, sibling, a friend or ourselves with this issue, it means a loss of an amount of independence which can be traumatic. Before that time arrives, we should consider measures that will keep us driving safely and hopefully longer. First, consideration would be to take the AARP Safe Driver course which is offered both on line and at selected locations periodically. Check the AARP website for specific information.

If you are not as capable and confident as you once were due to arthritis or diminished vision there are devices that can help. If you have trouble turning your head or are bothered by blind spots in your side-view or rearview mirror, you can purchase add-on mirrors. You can continue to use your regular mirrors, but the add-ons expand your view.

Entering and exiting a vehicle whether you are a driver or a passenger can be made easier with a Handy Bar. These can be attached to the car door without drilling holes. Several types are available on-line.

After age 70 the average person loses inches in height. Thus, visibility of seeing over the steering wheel and dashboard can be problematic. A seat cushion can assist so that the air bag is facing your chest and not your face. A wedge shaped cushion can increase your height without raising your legs too close to the steering wheel or too far from the pedals. When my mother was having difficulty getting in and out of the car, I bought a swivel-seat cushion. I have kept it and have used it when I have a passenger who has difficulty with stiff joints.

For arthritis in the hands or carpal tunnel syndrome a soft foam or leather cover can be helpful. Many of today's cars have buttons in

the steering wheel so a cover that exactly fits the steering wheel is very important.

When buying a new car, consider spending more money to keep you more comfortable and safer. Having power everything helps—windows, door locks, steering, seats, trunks or lift gates, steering wheels. My current vehicle automatically lowers the seat and goes all the way back when I shut off the motor and open the door. It makes exiting easier. When I enter the car, I hit the start button and the seat adjusts to my driving position. Rear view cameras are required on vehicles 2018 and later. Some cars now have front cameras. Warning systems are expanding and include lane departure; there are collisions systems that warn and even stop your car; objects in your blind spots are indicated; navigational systems that guide you; smart headlights that turn with you; message boards that tell you about tire pressure and oil status. These are only a few of the many and ever changing items that are on vehicles today. Watching TV commercials today you can obtain a fairly good grasp of what is available.

Cars can be equipped with adaptive driving equipment. These should be prescribed by a certified driver rehabilitation specialist so that you have the proper equipment for your special needs. Some of these adaptations are swing-out swivel seat replacements, left foot accelerator, pedal extenders, hand controls and a steering wheel spinner. Some of you may remember when cars had this knob on the steering. It had a nickname of a lover's knob. A guy could drive with one hand and turn the car while holding on to his girl.

This equipment should be installed by a certified mechanic specializing in installing adaptive equipment. You can find many of these items on the internet or in one of those many catalogs that come to your house. I bought my mother's swivel seat from one of those catalogs. However, for



Patricia B. Kubistal, Ph.D.

more information on adaptive equipment you can find a certified driver rehabilitation specialist through the Association for Driver Rehabilitation Specialists at ADED.net or the American Occupational Therapists Association at AOTA.org. You can locate a certified installer through the National Mobility Equipment Dealers Association at NMEDA.com.

Perhaps one of the innovations that will help mature drivers will be self-driving cars. Within the next few years the current issues with these vehicles will be resolved. At that time, we could purchase a self-driving car, lease one or what is being suggested is that they be available on a time-share basis. The difference between this arrangement and a Zip Car is that it will drive itself to where you reside. Tomorrow is always changing from how things are today.

Life is a kaleidoscope of twisting turning pieces. Patterns are formed and broken. For the past two years my pieces have formed a pattern around RTAC. I wish to thank the many pieces that formed my RTAC pattern: members of the Service Committee, the volunteers who help in the office and at our luncheons, the office staff, the Directors and all of the Officers. My thanks to all of them and to all of you, our members, for your support during these past two years. As the kaleidoscope turns to a new pattern, I wish to extend Congratulations and Best Wishes to our new president, John Butterfield, the new officers and the newly elected directors.

As the kaleidoscope twists for my new pattern, I may be reached at pkubistal@aol.com

WEBMASTER'S MESSAGE

WAYS TO ANNOY THE ANNOYERS PART 2



Roy E. Coleman

My last column described a couple of ways to annoy the annoying callers. I received two good suggestions from members.

1. If the caller refers to Microsoft Windows, tell them that you were hoping for an estimate to replace the 10 windows in your house. If they continue, insist on being transferred to the department that handles the cost estimate of replacement windows.

2. If you don't recognize the number and think it is from a telemarketer, instead of

saying "Hello", loudly say "You're on the air, please state your name." Most telemarketers will immediately hang up while your friends will give their names or laugh.

If the caller insists that your computer is either infected or running illegal software, tell them that it is a new computer that you just received and, if it does have the problem they were referring to, you will be taking legal action against the vendor and need the callers name and address so they can be a witness.

In the past couple of weeks, I have received two e-mails saying that my computer is infected and they have turned on the camera, recorded my obscene/illegal activities and I need to pay them to keep the recordings from being made it public. The problem with this is A) I do not have a webcam on my desktop and B) I have covered the camera on

my laptop with a small piece of a sticky note. Yes, IT IS possible (but unlikely) that your webcam could be turned on remotely but if it is covered nothing can be seen. A small square piece of a sticky note over the camera lens is all it takes and it can be easily removed if you are Skyping or video conferencing.

Finally, remember that the IRS, Medicare and most official government agencies DO NOT communicate via e-mail BUT the scammers do. Please either completely ignore and delete any such communications and, if they want you to call, look up the 'official' phone number of the agency that supposedly sent you the e-mail, call them and report both the e-mail and the phone number you are asked to call. DO NOT just click on a link in the e-mail but LOOK UP the official website.

Be safe surfing the web – it can be a scary place!

EXECUTIVE DIRECTOR'S MESSAGE



Arlene R. Crandall

People You Should Know...

When you call the RTAC Office, you will be speaking with one of our staff – **Dianna, Eleanor, or Lynnette**. Our office is open weekdays from 10:00 a.m. to 3:00 p.m. Each staff member is a caring, thoughtful retired educator. We spend our days answering questions, processing memberships, accepting donations, planning for our semi-annual luncheons, and providing our members with referrals to individuals or organizations which help manage the challenges of aging.

Service Committee Members

RTAC's membership includes over 1,700 members who are age 85 and above. RTAC's Service Committee meets monthly to address birthday cards and holiday greeting cards to each of our most senior members. RTAC 1st Vice President, **Linda R. Williams**, chairs the Service Committee which currently includes: **Martha Bell, Kathryn Crawford, Laura Gradolf, Joan Hampton, Juanita Hutchinson, Mary Kirby, Mary Marshall, Mary Nalbandian, Grace Scipio, and Lena Talley.**

Any RTAC member who would like to assist with this major outreach program is welcome to join the Committee which meets from 10:00 a.m. to noon on the fourth Thursday of the month in the Garland Building Conference Room. Contact RTAC 312-750-1522 for additional details. Following the working



RTAC's helpful office staff members, Lynnette Wyatt, Dianna Uchida, Eleanor Nangle.

part of the meetings, the members share fellowship and refreshment.

All of our members should know our Board of Directors and Executive Board. You'll find a listing of their names on the inside cover and find photos of our recently elected members on page 3. Our directors represent your interests and hold meetings to conduct business the first Wednesday of each month.



RETIRED TEACHERS ASSOCIATION OF CHICAGO

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

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 December 31, 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 is terminated 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. When contributing to more than one Fund, please write a separate check for each Fund.



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 per honoree 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 per honoree will be recognized in the News Bulletin.

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

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

Address: _____ City: _____

State: _____ Zip Code: _____ Phone: _____

Please indicate purpose of gift congratulate celebrate memorialize general purposes

Honoree's Name: _____ Address: _____

City: _____ State: _____ Zip Code: _____

NEW LIFE MEMBERS, JULY 1 – OCTOBER 31, 2018

AURELIO ACEVEDO
YVONNE BONCY
JAMES J BURNS
RONALD ERICKSEN
BERNICE ESHOO
MARIA I. GOLDSTEIN
NANCY GORSKI
MARYANN GRIFFIN
DEBRA L HADLEY-KONRATH
KATHLEEN HAYES
ROBERTA L. HEMMERLING
FLAVIA HERNANDEZ

JOUNG SOOK KIM
BEVERLY MC NAIR KING
DANIEL J. MC DOUGALL
LUCJA MIROWSKA-KOPEC
ELIZABETH NICHOLS
BASIA PACYNIAK
JUDITH MARIE PASCHAL
DENIS J. PEPPLER
MARILYN J. POPOOLA
PATRICIA GAVIN QUINN
MARGARET UNGER
DOROTHY WILLIAMS

END OF YEAR AND LEGACY GIFTS

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

Make a Gift Today

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

A Lasting Legacy

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

Donation Forms

Find donation forms on page 9, or contact RTAC for more information about naming a legacy gift.



LEGAL DEFENSE FUND GIFTS JULY 1, 2018 – OCTOBER 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 (3)	Hutchinson, Juanita	Ruyack, Edward J.
Bures, Robert & Carol	Kane, Pamela	Saddler, Robert A.
Connolly, Angela P.	Kone, Harry J.	Taus, Elizabeth M.
Dinwiddie, Bernita K.	McDermott, Gerald	Thoms, Betty J.
Elliott, Maurine	Ogrodnik, Jane J.	Weitzel, Robert J.
Gordon, Barbara	Remahl, Dan	
Holmes, Warren & Rosemary	Ruffalo, Kathryn J.	

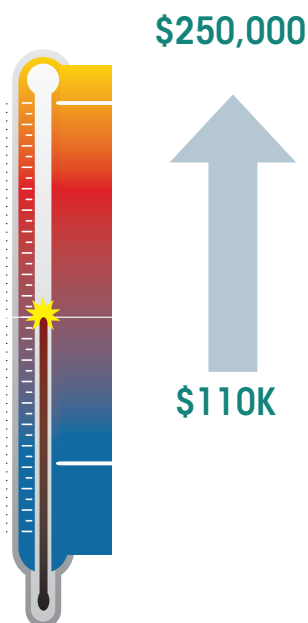
OTHER GIFTS

Anonymous	Sampson, James
Augustiny, Patricia D.	Stangel, George V.
Logue, Katherine	Stopek, Helen G.

LDF Surpasses \$110K

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 \$110,000.

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.



Looking for the perfect gift?

Honor a friend or loved one with a donation to CRTAF or recognize someone truly special with a lifetime membership to RTAC.

CHICAGO RETIRED TEACHERS AID FUND GIFTS

JULY 1-OCTOBER 31, 2018

DONOR	IN MEMORY OF
Curry, Warriene M.	Lola Fobs Eula W. Johnson Lawrence McPherson Audrey Ward
Dever, Judy	Leo Gorenstein George N. Schmidt
Diori, Esther	Chandra Bapu
Gordon, Barbara	Elizabeth Dinnerville Ted Lewis Mary Ann Peterson
Green, Thomas R.	Larry Hawkins Madeline S. Morris June Pembroke Odessa Wilson
Hill, Harold & Trudy	Joyce L. Craft Laura R. Miskel Diane Rohan
Holmes-Thomas, Ophelia	Lonnie Jones Charles Mingo Earl N. Williams
Jagielski, Veronica F.	Arthur Jagielski
Lemke, Karen	Tanna Mattingly
Lieberman, Bernice & Laurence	Curtis Coyle
Lubov, Rudy	Al Lubov Ursula Blitzner Garland Cleggett Marilyn Horwitch Richard Lieberman Barbara Peck Walter Pilditch Sol Wernick

DONOR	IN MEMORY OF
Lund, Judy	Carrie Felton Virginia Wood
Merwin, Peter	William Bnackney
Moscinski, John & Donna	Carl Spears
Newton, Johnnie	Frances Hale Albert Pirtle Melvin Walker Ella B. Watkins Odessa Wilson
Nickolich, Eva	William Heyden John Jankoski George N. Schmidt
Nothnagel, James	Curtis Charles Coyle
O'Malley, Eileen	Jerome J. Bosch Jeanne R. Demling
Panos, Tina & Bill	Angeline Caruso Marian Panos
Remahl, Dan	Walter Pilditch
Retired Women Principals	Frances Carroll Muriel Clarkston Mary Ellen Foran Irene Hagan Margaret Junker Ursula Maethner Alice Maresh Mary Ann Peterson Mary Ransford Virginia Vaske
Richter, George	Pat Costello

DONOR	IN MEMORY OF
Stork, Anna M.	Isabella Byrne Sharonjoy Jackson
Vardovic, Ann-Marie	Jerome J. Bosch
Wojtulewicz, Melanie	Chandra Bapu

DONOR	PURPOSE
Anonymous (4)	General Purposes
Frey, Roland M.	General Purposes
Jones, Elaine	General Purposes
Kane, Pam	General Purposes
Lehman, Barbara J.	General Purposes
Ramiro, Rogelia M.	General Purposes
Reilly, John P.	In Honor of Portage Park Retirees
Roder, Cindy	General Purposes
Rosen, Sandra	General Purposes
Stone, Lynda	General Purposes
Stringfellow, Sylvia A.	Celebrate Cynthia Daniels Hayot
Swanson, Jay	General Purposes
Thomas, Janus	General Purposes
Thoms, Betty J.	Honor Perez Faculty
Vardovic, Ann-Marie	General Purposes

RTAC GIFTS

JULY 1 – OCTOBER 31, 2018

DONOR	IN MEMORY OF
Baker, Helen E.	Susan Jardien Rudolph Salmeron Jr. Grace Yang
Barber, Vaughn J.	Albert Briggs Julian Drayton McNair Grant, Sr.
Fashingbauer, Elizabeth	Katherine McInerney

DONOR	IN MEMORY OF
Johnson, Geraldine	Judith M. Rogers
Pruchnicki, Carol L.	Michael Pruchnicki
Saddler, Robert A.	Isadore M. Elbaum Earl M. Williams
Stork, Anna	Marge Bruzzini Dominic Savickas Terry Zieman

DONOR	PURPOSE
Anonymous (3)	General Purposes
Bond, Marian	General Purpose
Jones, Elaine	General Purposes
Kane, Pamela	General Purpose
Kent, Barbara	General Purpose
Pucci, Catherine V.	General Purposes
Ramirez-Odell, Helen	General Purposes
Remahl, Dan	Celebrating RTAC
Thoms, Betty J.	Honor Perez Faculty

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	Chicago	Loretta Hilsher	847-571-5514
AHS (Adult ESL and Literacy)	Chicago Northside	Robbin Kotajarvi	773-293-8139
Albany Park Community Center	Chicago-NW	Claire Gilbertsen	773-509-5657x441
Alexian Brothers Bonaventure House	Chicago Near NW	Lizzie Smithy	773-327-9921x126
Alzheimer's Association	West Suburban	Erin King	847-779-6952
Anixter Center Literacy Program (Literacy Tutoring)	Chicago North	Lesley Kartali	773-929-8200x265
Asian Human Services LEAF Program	Chicago-North	Chris Sherman	773 564 4963
Association House of Chicago	Chicago-Near North	Jeanette Igwe	773-772-7170x3506
Better Boys Foundation	Chicago-North Lawndale	Sara Chambers	773-542-7335
Bright Star Community Outreach	Chicago-Near South	Nichole Carter	773-373-5220
CASA (Court Appointed Special Advocate)	Cook County	LaDora Robinson-Locke	312-467-6987
Center for Economic Progress	Chicago Central	Nina Limbeck	312-630-0288x1
Chicago HOPES for Kids	Chicago	Allison Roberts	312-690-4240
Chicago Hopes for Kids (Literacy)	Chicago-Near W	Morgan Oliver	312-690-4240
Chicago Lights (Tutoring)	Chicago Central	Regina D. Grant	312-981-3560
Chicago State University (Basic Skills tutoring)	Chicago-South	Cynthia Valenciano	773-995-4419
Chicago West Side Christian School	Chicago-Near West	Lydia Guanga	773-542-0663
Citizen Schools	ChicagoNear SW	Erin Driesbach	617-922-0761
Community Nurse Health Assn.	West Suburbs	Michelle Grand	708-579-2403
Consult 4 Kids	Chicago Area	Brandon Turner	661-322-4347
Evanston NorthWestern Healthcare	Evanston	Ronna Jacobson	847-570-2840
Fabyan Villa Museum and Japanese Garden	Geneva	Lynn Dransoff	630-377-6424
Field Museum	Chicago	Megan Bradley	312-665-7505
Grandma Please	Chicago	Kathy Slover	773-561-3500
Horizons for Youth (Mentoring & Academic Tutoring)	Chicago-West Loop	Emily Moyer	312-627-9031

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
International Visitors Center of Chicago	Chicago	Lexy Sobel	312-254-1800x102
Intl. Mus. Of Surgical Science	Chicago-North	Kristen Vogt	312-642-6502
Lincoln Park Community Shelter	Chicago-North	Fawn O'Brien	773-549-6111x216
Link & Option Center, Inc. (Literacy tutoring)	South Suburbs	Twin Green	708-331-4880
Lira Arts (Polish)	Chicago	Katherine McJimsey	773-508-7040
Literacy Volunteers of DuPage	DuPage County	Tana Tatnall	630-416-6699
Maryville Academy	Northwest Suburbs	Mary Keiger	847-294-1703
Midtown Educational Foundation (Tutoring)	Chicago-Near SW	Carolyn Madigan	312-226-4886x232
Museum of Science & Industry	Chicago Jackson Park	Penny Aulston	773-753-2595
National Runaway Safeline	Chicago North	Volunteer Coord.	773-289-1726
PCC Comm. Wellness Ctr.	Oak Park	Jinnie Hoggarth	708-383-0113X7912
Peace Hospice & Palliative Care	Chicago-Beverly	Alyssandra McKaye	773-233-1010
Peoples Resource Center	West Suburbs	Steve Samuels	630-682-5402
Project Care	Near West	Mary Jo Kuhn	708-656-8000x383
Purple Asparagus	Chicago	Rachael Morkunas	312-906-7622
Recording for the Blind	Chicago, Orland Park and Naperville	Joanne C. Ruxin	312-236-8715
Salvation Army Group Home	Chicago Central	Frank Massolini	312-455-8059x200
School on Wheels	West Suburban	Debbie Brandt	708-482-5060
Shedd Aquarium	Chicago-Central	Todd Maskel	312-692-3384
Swedish American Museum	Chicago North	Tina Harris	773-728-8111x28
Travelers Aid	O'Hare Airport	Laura Smith	773-894-2427
University of Chicago Hospitals	Hyde Park	Nancy Frazier	773-702-5673
WilPower (Retirees helping Retirees)	Northfield	Minnie Morton	847-501-2939
WITS (one-on-one earlyreading)	Chicago Central	Lindsey Giacherio	312-606-2032
World Relief Chicago	Chicago-North	Kathryn Waldron	773-681-8554

A complete listing of deceased retirees can be found in our printed News Bulletin, available to RTAC Members. See page 8 for a membership form.

Patricia Hanlon, Former RTAC Staff Assistant

RTAC extends its sincere condolences to the family of Patricia Hanlon who served as a RTAC Staff Assistant from 1995 until early 2001. Mrs. Hanlon began her teaching career at Hay Elementary and concluded it as the Librarian at Kelvyn Park H.S. She also taught at a religious day school. RTAC was fortunate to engage Mrs. Hanlon as a member of its staff following her retirement in the mid 1990s.



A Lasting Legacy: Ellen and Gertrude B. Kirby Fund Grant

Following the conclusion of her 37 ½ year career as a counselor at the Schneider Elementary School in 1993, Ellen Kirby joined RTAC. During her years of membership, she embraced our mission to protect our former CPS colleagues in retirement. On behalf of herself and her mother Gertrude, she established the Ellen and Gertrude B. Kirby Fund Grant of which the Chicago Retired Teachers Association of Chicago is the beneficiary. CRTAF has been awarded grants from the Ellen and Gertrude B. Kirby Fund since 2016. We gratefully acknowledge the Kirby Family Fund for its continuing support of CRTAF's mission, which included a generous gift in October 2018.

RTAC members are encouraged to consider making similar legacy gifts to RTAC or the Chicago Retired Teachers Aid Fund. Either or both organizations can be designated as the beneficiaries of a portion of one's estate and/or her/his CTPF death benefits. Legacy gifts provide an opportunity to pass economic residue forward to support our mission to protect the financial security of our retired CPS colleagues. As you prepare your legacy plans, consult with your legal advisor. If you wish to designate your CTPF death benefit to CRTAF or RTAC, please contact CTPF Member Services at 1-312-641-4464.

RETIRED TEACHERS ASSOCIATION OF CHICAGO

2019 SPRING LUNCHEON/GENERAL MEMBERSHIP PROGRAM

You are cordially invited to join RTAC friends and Board Members

THURSDAY, MAY 30, 2019

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.

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.



2019 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 2019 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 AND YOUR CHECK FOR THE LUNCHEON NO LATER THAN WEDNESDAY, MAY 15, 2019, 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 Wednesday, May 15, 2019. 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.

2019 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 Wednesday, May 15, 2019. 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 Winter News Bulletin

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"LIKE US" ON FACEBOOK



RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC) MISSION STATEMENT

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

RTAC Protects Pensions

RENEW, JOIN, OR INVITE A FRIEND TODAY

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

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

Need to renew?
Find a membership form on page 8

BENEFITS OF MEMBERSHIP

Renew today and enjoy these benefits throughout 2019:

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

RTAC CALENDAR

January

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

April

- 5 2019 Armstrong Award nominations due, see page 3
- 30 RTAC Director applications due, see page 3

May

- 30 RTAC's 93rd Annual Spring Luncheon at the Hilton Chicago, see page 15
- See ww.rtac.org for a schedule of free spring seminars.

