



RETIRED TEACHERS

SINCE 1926

ASSOCIATION OF CHICAGO

VOL. LXXVI | NO. 1

NEWS BULLETIN

SPRING 2020



Take the
L.E.A.P.
to **PROTECT**
PENSIONS

**2020 is a L.E.A.P. Year.
See how our members are
using the extra day to protect their
pensions. Read more on page 5.**

RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

111 North Wabash Avenue, Suite 2010, Chicago, Illinois 60602 | www.RTAC.org

Since 1926, the Retired Teachers Association of Chicago (RTAC), an independent, non-profit, 501(c) 4 organization, has worked to protect the pensions of retired Chicago Public School (CPS) educators. RTAC is not governed by or a part of CPS, the Chicago Teachers' Pension Fund (CTPF) or the Chicago Teachers' Union (CTU). The RTAC Board of Directors meets monthly. RTAC members in good standing are welcome to attend; check www.rtac.org for the current meeting schedule.

RTAC NEWS BULLETIN

The News Bulletin is distributed free of charge to RTAC members three times per year. RTAC welcomes submissions on topics relevant to members. Material will be published as space allows, and may be edited. Send typed submissions to office@rtac.org.

EXECUTIVE COMMITTEE

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Secretary

Hubert C. Jackson, Jr.
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Arlene R. Crandall

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2019-2020

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Patrick Keating	Dianne I. Yonkers

2020-2021

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Juanita R. Jordan	Mary Sharon Reilly
Raphael A. Juss	Maria J. Rodriguez

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RTAC SERVICE DIRECTORY

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

RTAC E-mail office@rtac.org

Chicago Teachers' Pension Fund (CTPF)
425 S. Financial Place, Suite 1400, Chicago, IL 60605-1000 1-312-641-4464

CTPF Health Insurance Information 1-312-641-4464

Annual Membership \$50

Lifetime Membership \$300

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Postponed to this Fall
Details in the Fall NB

RTAC's Free Seminar Program

To be rescheduled for this fall.

April

15 UNDERSTANDING AND PREPARING FOR THE NEXT CHAPTER **To be rescheduled**

Blyth and Associates attorneys will explain how to set forth your wishes for the future. They will discuss Financial and Medical Power of Attorney documents as well as Advanced Medical Directives, asset distribution, how and who will provide support when you need it, implications of the SECURE Act, etc.



Bill Blyth and Associates during their fall 2019 presentation.

16 COMPUTER SECURITY **To be rescheduled**

Roy Coleman, RTAC's Webmaster, will explain how to utilize the various features of your computer to maintain its operation at the most secure level, how to identify scams, locate information, and how to maintain computer and Android phone equipment to keep their operation in prime condition.

29 TRANSITIONING TO A SENIOR RESIDENCE **To be rescheduled**

Meghan Donnelly of Smith Village will share information about the various options available at Smith Village and provide insight into how one can 'rightsize' from a single-family residence to a multiple unit senior community.

May

21 NAVIGATING YOUR SOCIAL SECURITY BENEFITS **To be rescheduled**

Ward Powell, principal of the Ward Powell Group, will reveal how you can access and maximize the Social Security benefits to which you are entitled. Depending upon your and/or a spouse's work history, you may be eligible to access Social Security benefits.

27 DON'T FALL BEHIND, SPRING FORWARD WITH LONG TERM CARE INSURANCE **To be rescheduled**

Janice Axelrod, President of Janice Axelrod & Associates, will update attendees' understanding of eligibility for Long Term Care and the various funding options available to ensure that one can maintain a comfortable lifestyle at home or in other settings.



Janet Axelrod presents during a fall 2019 seminar.

Please note that Medicare does not cover Long Term Care expenses.

RTAC Nominations

RTAC seeking 2021-22 Officers and Directors

Are you interested in getting more involved with RTAC? This spring RTAC will seek nominees for eight directorships and all officers for the biennium 2021-2022. Any member in good standing is encouraged to self-nominate. Qualifications are:

1. Computer competency.
2. Regular access to the Internet.
3. Collaborative work style.
4. Monthly meeting attendance.
5. Willingness to engage CTPF annuitants to join RTAC.
6. Offering constructive ideas.
7. Participating in RTAC activities.

The application and required Conflict of Interest form are available at www.rtac.org. Candidates are to complete and submit both items **electronically** to arcrandall@rtac.org on or before 3:00 p.m. Thursday, April 30, 2020. The RTAC bylaws include descriptions for each of the positions. Candidates will be interviewed in late spring.

Armstrong Award

CANCELLED

This spring RTAC will seek nominations for the James E. Armstrong Award. The award, named to honor RTAC's founding President, is the organization's highest honor. RTAC members in good standing should consider nominating 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 arcrandall@rtac.org on or before 3:00 p.m. Wednesday, April 15, 2020. The winner will be announced during the Luncheon on May 18, 2020.

THE LUNCHEON SCHEDULED FOR MAY 8, 2020 HAS BEEN POSTPONED

RTAC Membership Drive

The Retired Teachers Association of Chicago is celebrating its 94th Anniversary in 2020. The RTAC Membership Committee is seeking new members with a variety of outreach activities. Currently, the group is asking all current RTAC members to recruit new members. If you recruit a new life member whose payment is submitted on or before Monday, May 4, 2020, both of you will be entered into a drawing for a special prize. Winners will be announced at the Spring 2020 Luncheon on Monday, May 18, 2020.

Participating is easy:

1. Find the membership form located on page 9.
2. Share it with a friend and ask them to join.
3. Make sure they list your name as a referring member.

4. Both the referring and new Life Member will automatically be entered into the drawing.

RTAC membership benefits include:

- Legislative advocacy to protect our economic security
- Access to affordable dental insurance and discounts on vision purchases
- Our *RTAC News Bulletin* three times per year
- Free educational seminars
- E-mail alerts on matters related to legislation and other CTPF retiree concerns
- Fellowship, networking, leadership, volunteer, and outreach opportunities

Your membership in RTAC is an investment in your retirement security. Encourage a friend to join today.



Recruit a friend to join RTAC as a Life Member and both of you could win a special prize announced at our May luncheon.

Retirement Seminar Outreach

Monday, February 17, 2020, members of the Retired Teachers Association of Chicago (RTAC) spoke with future Chicago Teachers' Pension Fund (CTPF) retirees about the many benefits of joining RTAC. The retirement seminar event was held at the Hilton Oak Lawn.



RTAC Membership Chair Hubert C. Jackson, Jr., shares RTAC information with a future retiree during a February seminar.

Hubert C. Jackson, Jr., RTAC Membership Committee Chairperson, stated "RTAC appreciates the opportunity to meet CPS educators anticipating retirement. We want to share information with them about how our organization has been advocating on behalf of CPS retirees to ensure their economic security throughout what everyone anticipates will be a great new phase of their lives." Jackson was joined by Directors Mary E. Puente and Maria J. Rodriguez, as well as RTAC Executive Director Arlene Crandall.

RTAC Dental Insurance

RTAC is pleased to announce that our Metlife Dental Plan will continue through 2021 with rates at the same level as have been in effect since 2016. 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.



L.E.A.P. Day 2020 Update

Legislative Education and Advocacy by Pensioners

The 2020 L.E.A.P. Day program kicked off on Tuesday, February 11, 2020, when RTAC member Frank M. Lacey and Arlene Crandall, Executive Director, met with Illinois Senate President Don Harmon (D-Oak Park) at Harmon's Oak Park office. In his new role as Illinois Senate President, Senator Harmon said that he is focusing upon collaborating with his fellow Senators and his Democratic caucus to address Illinoisans' major concerns which include:

- addressing Illinois' public pension burdens without reducing pensioners' benefits; he stated that the promises made to public agency employees must be kept;
- securing additional revenue to adequately fund the services that Illinoisans need;
- rationalizing taxation policy while reviewing/revamping the real estate property tax burden;
- restoring citizens'/taxpayers' faith in their governmental representatives in response to the federal investigation of Illinois legislators.

On the subject of adhering to Illinois' 1970 Constitution, which states that public agency pensions cannot be diminished or impaired, he clearly stated that there can be no cuts to benefits. Promises were made and they must be kept.

Harmon revealed that as a result of the 2010 establishment of Tier II Pensions, the State's pension obligations are being reduced for those who began employment in 2011 and after. The most recent information shows that 30% of public agency employees are in Tier II. There is a need to adjust the status of that group so that their benefits correlate more closely with the parameters of Social Security.



RTAC Executive Director Arlene Crandall, Illinois Senate President Don Harmon, and RTAC Member Frank M. Lacey during a L.E.A.P. Day visit on February 11, 2020.

As the Tier I group ages out, Illinois' pension burden will be significantly less. He stated that at present pension payments represent 20% to 25% of Illinois' budget. He believes that Illinois' pension obligations will be manageable by the year 2045 due to the implementation of Tier II. In the interim, it will be necessary to secure funding to meet the State's pension obligations.

In response to the issue of Illinois' declining population numbers, the Senate President stated that a significant element of the outmigration of Illinoisans is due to the underfunding of higher education. Illinois high school graduates did not pursue their higher education goals in Illinois due to the reduction in aid for Illinois' institutions of higher education under the previous administration. Unfortunately, a substantial number of those young people have not returned to Illinois to pursue careers, start families, and anticipate long-term residency. He believes that this trend is starting to reverse in light of Illinois' current commitment to provide appropriate funding for higher education.

Illinois Senate President Harmon, has represented Illinois' 39th Senatorial district since 2003. He has advocated on behalf of

early childhood education, ethics reform, curbing gun violence, protecting civil rights, and expanding voter access. RTAC's President John Butterfield has conveyed our congratulations and best wishes for success in his endeavors as he serves in his new position. His commitment to retired Chicago public school educators is sincerely appreciated and valued.

SHARE YOUR L.E.A.P. STORIES

RTAC members are making a special effort to raise awareness about pensions and retirement security by sponsoring L.E.A.P. (Legislative Education and Advocacy by Pensioners) Day 2020. Use your extra day to protect your pension by meeting with your local legislators. Protecting your pension is your most important financial priority. This is an election year and it is important to make sure your elected representatives understand your priorities.

Find additional information including a legislator lookup, and talking points at www.rtac.org. At your visit, take a photo with your legislator and send it to office@rtac.org so we may use it in a publication and/or on the website.

ON THE COVER

RTAC Members taking a L.E.A.P. to protect pensions include, front cover, clockwise: Louella B. Preston (1st VP), Mary Sharon Reilly (Director), Juanita R. Jordan (Director), John A. Butterfield (President), Ned McCray (President *Emeritus*), Hubert C. Jackson, Jr., (Treasurer), Bernie Eshoo (Director). Back Cover from left to right: Frank M. Lacey (Member), Mary E. Puente (Director), Patrick Keating (Director).

Spotlight on Springfield: RTAC Legislative Advocate Report

BY JOHN D. CARR AND MATT MALONEY, RTAC'S LEGISLATIVE ADVOCATES



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

If you want to have a little fun with computers in the next few days, try doing a Google search with these terms:

"Editorials, Illinois, 2020, constitutional, change, amendment, pensions." We did it ourselves on February 7, 2020. What we were looking for on Google were stories discussing efforts to change Illinois' Pension Protection Clause in the State Constitution.

These are the kind of things pension advocates do in their spare time. Seriously though, we performed this term search – and we encourage you to do the same – because the results returned an amazing 871,000 internet links on this subject. They were links to news stories in respected newspapers, magazines and media outlets.

There was a March 2019 editorial in the *Springfield Journal Register*; "Pritzker should not stop at just one constitutional amendment." *Crain's Chicago Business* wrote something similar last September in a piece titled "There's no getting around it. We need pension amendment." The *Chicago Tribune* contributed their two cents with an editorial called "Improve Illinois for you and your neighbors by supporting pension reform." *Forbes Magazine* suggested Illinois' Constitutional Pension Protection Clause was not 'truly' the will of the people.

In these days of impeachment, fake news and disinformation campaigns, we want to leave you with two important observations on the rhetoric for eliminating Illinois' Pension Protection Clause.

The first is these stories are simply not grounded in legal precedent. Illinois' Pension Protection Clause is unequivocal. Benefits of a pension or retirement system "shall not be diminished or impaired." In addition, your benefits have an additional layer of protection under the Contracts Clause of the US Constitution.

Although, many pundits dismiss the legal protections with inflammatory rhetoric, the general public has become increasingly aware of the serious financial burden imposed by Illinois' constitutional protective pension provisions. They are learning that seriously inadequate preparation was made to fund the pensions. Tax revenues which should have been dedicated to pension funding were diverted to other projects. Today's anti-pension articles focus taxpayers' attention on the fact that about one fourth of taxes collected are being used to meet public pension obligations. Much of the discourse promotes the concept that Illinois' Constitutional Pension Protection Clause can be eliminated to reduce Illinoisans' pension obligations.

This could occur if the judiciary were comprised of individuals who would use legal rationales to set aside these protections. This is one of the reasons that RTAC Leadership established the Legal Defense Fund (LDF) in 2013. RTAC Leadership recognizes that protecting your benefits must go beyond mere words. It requires ongoing vigilance and a LDF. The second observation is all

of these stories and editorials are pure propaganda. And propaganda can be dangerous.

A few years back during a conversation with a board member from CALPERS, California's giant state pension fund, he shared that there is an organized effort, on the part of conservative think tanks and Wall Street investors, to eliminate pensions. That is because public pension funds can exert their voice through their proxy votes of common stock.

Big money, free market groups in every State of the Union desperately want to eliminate the public pension system. When you read about the need for pension 'reform' or 'changing' the State Constitution it is really about political priorities. And America's investor class does not want to pay your benefits. In addition, public pension funds have the opportunity to put their own candidates on a corporate board. Imagine what a slate of directors from CTPF would have to say about CEO compensation or on reforming Wall Street? My guess is it would be vastly different from the way corporate governance is handled today.

Remember this the next time you read the 871,001th result from Google. It is more than likely from a Washington D.C. or New York based 'fiction writer', who should pursue his/her 'yellow journalism' elsewhere. If you would like a good primer on the propaganda campaign to eliminate pension benefits, google the following editorial from *The New York Times*: <https://www.nytimes.com/2018/03/05/opinion/investor-class-pensions.html>

–Matt Maloney and John Carr

PRESIDENT'S MESSAGE

John A. Butterfield, RTAC President

Hello Retirees!

Doesn't that sound great? I really enjoy my retirement and I've settled into a comfortable routine. I get up each day around 9:00a.m. and go out for the daily newspapers and coffee for my wife. When I was a young fellow, these items cost about ten to twenty-five cents each. Now I pay \$3.50 for the two Chicago papers and \$2.75 for her Starbucks coffee (none for me; I find it much too strong). This is my prime example and daily reminder of why it is so important for us to protect the annual cost-of-living-increase (COLA) in our pensions. Without it, a decent pension would quickly deteriorate into a necessities-only pension and then to a bare-bones one.

I can't get through a week without seeing or hearing something about how pension reform is needed in Illinois (e.g., *Tribune* editorial, January 23, 2020). Even though I am consistently reassured by those "in the know" that there is presently nothing on the horizon in Springfield concerning this issue, I keep my guard up and am constantly on the lookout for trouble. They tried before and will again.

Visit your state legislators. Be courteous and polite. Have your picture taken with them and give them the CTPF information about their legislative district. Please use the LEAP form which was in our Winter 2019-2020 RTAC NB issue. Let them know your concerns and inquire where they stand on the issues. Call or write if you are unable to see them in person. Every contact with a legislator is a vital reminder of what a constituent thinks. Use the opportunity to reiterate the message that teachers do not receive Social Security. We must all do this important work.

My time as President of RTAC is in its second year of a two-year term limit. We will soon be electing a new slate of officers. How quickly time passes, but I am happy to tell all of you that the two items I marked as most important during my term are alive and well.

Updating our technology was priority #1. From June to December we were installing and testing. Monitoring for any possible glitches is now ongoing and will continue ad infinitum. The Board of Directors is pleased with how this worked out and we hope to keep current by doing continuous evaluation. A big THANK YOU to our Technology Committee for leading this effort.

EVERY CONTACT WITH

A LEGISLATOR IS A

VITAL REMINDER OF

WHAT A CONSTITUENT

THINKS.

Priority #2 is increasing our membership. On February 17, 2020, our RTAC Membership Committee met with CTPF pre-retirees who attended seminars to learn more about retirement. Our team provided the pre-retirees with copies of our most recent RTAC News Bulletin and shared information about the benefits of RTAC membership. Going forward we are seeking opportunities to communicate with new retirees and tell them why it is



John A. Butterfield

vital that they join us. No other group is so totally focused on pension protection. We expect to get good results from our outreach activities.

Our cover reflects a big initiative – we're all leaping in honor of our L.E.A.P. DAY (Legislative Education and Advocacy by Pensioners) program. I hope you all will visit your elected state senator and representative this year. The official visit date was February 29th, but any day is good to complete this important mission. Please contact and connect. You can print out information sheets from RTAC or CTPF websites. Use whatever you feel will help your visit. Put on your best bib and tucker plus a big smile and you'll win the day.

Warm weather is approaching as you read this bulletin. Welcome the sunny days with us by attending our Spring Luncheon at the Hilton Chicago Hotel on Monday, May 18, 2020. The reservation form for the event is on page 15 of this publication. Please join us. I promise you all the latest RTAC info, CTPF updates, an interesting guest speaker and good times with former colleagues. Be part of the party.

See you there! – *John Butterfield*

EXECUTIVE DIRECTOR'S MESSAGE



Arlene R. Crandall

As all of us welcome the new decade, our attention is being drawn to a number of issues.

2020 is a Leap Year, the Centennial Anniversary of Women's Suffrage, and a Decennial Census Year.

First, 2020 being a Leap Year, RTAC is promoting its L.E.A.P. initiative – Legislative Education and Advocacy by Pensioners. The extra day provides a perfect opportunity to meet with and remind our State of Illinois legislators that we depend upon our pensions for our economic security in retirement. At the end of January, we sent an electronic message to our RTAC Alert Team members to remind them to meet with both their State Representative and Senator to help them understand that we earned and depend upon our pensions which we use to support ourselves and our local economies.

If you need help finding your local legislators you can use the lookup function at www.rtac.org. Once you know who represents you, it's time to start planning your visit. There is no need to go to Springfield, Ill. All legislators have local offices. You can visit a legislator's local office near your home. Feel free to go with a fellow CPS retired educator.

Have a photo taken of yourself/yourself meeting with your legislators. Give them a copy of RTAC's Legislative Agenda which appeared on page four of our Winter '19-'20 RTAC News Bulletin or print a copy from our website (www.rtac.org). Please send us your photo electronically. We will print it in a forthcoming issue of our RTAC News Bulletin and/or on our website. As an RTAC member you are in a strong position to use your teaching skills to 'educate' your State of Illinois legislators. The more of us who do this, the more effective our message will be. Don't delay, make today the day you schedule a meeting.

Secondly, in 2020, the United States is commemorating the Centennial of the Ratification of the 19th Amendment to the Constitution which gave women the right to vote. We will be celebrating this important anniversary at RTAC's 94th Spring Luncheon on Monday, May 18, 2020. Our keynote speaker is retired Assistant House Majority Leader Barbara Flynn Currie who represented Chicago's 25th Legislative District for forty years. She was a trailblazing legislator who sponsored significant legislation which has benefitted the entire State of Illinois. Be sure to attend the luncheon to learn more about the impact of women's suffrage on the quality of life for everyone fortunate enough to live in the U.S. and Representative Flynn Currie's perspective on the issues she addressed to enhance Illinoisans' quality of life.

Third, 2020 is also a U.S. Census year. Be sure to complete the census form that will be coming to you via the U.S. Mail and respond in a timely manner. 2020 is also the first year that one can complete the process online. The U.S. Constitution requires that a census be conducted every ten years for a number of purposes. The data that is collected is used to distribute more than \$675 billion in federal funds and grants to local communities, counties, and states for schools, hospitals, public

As an RTAC member you are in a strong position to use your teaching skills to "educate" your State of Illinois legislators. The more of us who do this, the more effective our message will be. Don't delay, make today the day you schedule a meeting.

works, and other vital programs. It is also used to redraw the boundaries of the congressional and state legislative districts to account for population shifts. The data also determines the apportionment of the U.S. Congressional seats in the U.S. House of Representatives.

For those of you inclined to do so, please consider becoming a 2020 Census worker. I did so in 2010. I found the work to be engaging and interesting. I began as a recruiter/test administrator, and continued as a census enumerator. I also enjoyed working with people from all walks of life and learning more about the community in which I live.

2020 Census Information

One of the best ways you can show your support for the 2020 Census is by making sure you know the facts. Review basic facts about the 2020 Census and how the Census Bureau protects your data—and then share these facts with others. The US Census has a website which offers strategies for encouraging participation in the 2020 Census.

Visit <https://2020census.gov/en/how-to-help.html> for more information.



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: _____

If a current member recruits a new Life Member, both names will be entered into a drawing for special prizes. Winners will be announced at the 2020 Spring Luncheon.

JOIN OR RENEW MY MEMBERSHIP

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

- Renew my annual membership – \$50 through December 31, 2020
- 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

NOV. 1, 2019 - JAN. 31, 2020

MAMIE ANDRY
 MARGIA P. ARTIS
 JUNE M. BATES
 MYRIAM BORELLI
 CAROL BRIGGS
 CSABA CZABAFI
 STEPHANIE A. DAVIS
 MARY DESMOND
 MARION DZIEWONSKI
 JOHN FITZGIBBONS
 DOLORES FREEMAN
 PATRICE FRIES
 NANCY GIANARAS

JEANNINE M. GORNY
 FRANCES HAGEMANN
 DOROTHY HUDSON
 MAUREEN M. KEATING
 KATHRYN E. KHOSHABA
 MARJA J. LAWRECKI
 JACOB E. MACIAG
 PATRICIA MONAHAN
 SANDRA MORRISSETTE
 JANETTA MORROW
 COLIN MURPHY
 TOMMY MYRICK, JR.
 ROGER W. PRIETZ

PATRICE D. ROBINSON
 BARB RUTTENBERG
 RUBY JEWEL SCOTT
 ROBERT SHELDON
 VIRGINIA SHOREY
 PATRICIA SOLOMON
 ANN STOLL
 VIRGINIA WALSH
 PAMELA WELLS
 JOYCE WHITMORE WITT
 VIVIAN K. ZAROUCHLIOTIS



LEGAL DEFENSE FUND GIFTS

NOV. 1, 2019 - JAN. 31, 2020

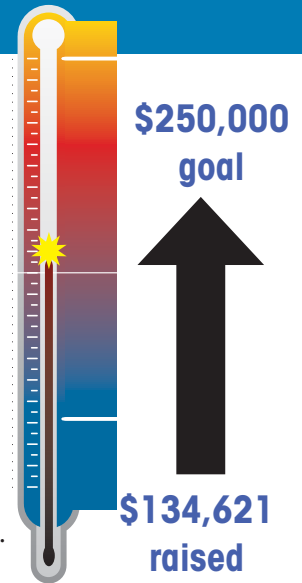
RTAC has established a legal defense fund for the purpose of initiating legal action to protect CTPF Pension benefits.

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

Anonymous (1)	Hassman, Ervin	McDougall, Daniel J.	Scott, Doris M.
Addison, Sandra	Hill, Harold & Trudy	McGuire, Mary A.	Semenek, George R.
Bogs, Roberta K.	Hortin, Judith K.	McVeigh, Stephen F.	Spencer, Sharon A.
Boor, Maureen	Jarvis, Rose Ann	Morgan, Peter III	Szot, Thomas M.
Butterfield, John A.	Jeske, Paula M.	Nelligan, Bonnie J.	Talley, Lena
Cestar, Ronald	Johnson, James O.	Nelson, Lois	Tapley, Marsha
Clifford, Nancy L.	Johnson, Louise M.	Peters, Jan F. and Sylvia L.	Venckus, John W.
Coleman, Roy E.	Kane, Pamela	Purcell, Alana M.	Walker-Ricks, Gloria D.
Connolly, Angela P.	Klocksins, Lucy C.	Radzicki, Thomas A.	White, Angelle J.
Connolly, Jacqueline	Land, Valerie D.	Rayburn, Martha L.	Wilson Sr, James Edward
Davis, Shirley Rounds	Logue, Katherine	Remahl, Daniel	Wright, Donna Sumanas
Flores, Federico, Jr.	Marcello, Corinne V.	Renz, Mark	Yonkers, Dianne
Fox, Richard E. Sr.	McDaniel, Donald & Dorothy	Ruffalo, Kathryn J.	Zeltmann, Mary L.
Gloor, John F.	McDermott, Gerald F.	Ruyack, Edward J.	
Guzik, Kenneth		Schlaggar, Sheila	

OTHER DONATIONS

Anonymous (5)	Harris, Judith Ann	Lindsay, Lois Curry	Quas, Marilyn E.
Dolnick, William P.	Heffernan, Katherine E.	Murdock, Patricia A.	Rosenberg, Roberta
Farwick, Diane M.	Large, Alice J.	Nesterowicz, Paul J.	Stangel, George V.
Gawel, Joe	Ley, Karen J.	Pagliaro, Michael J.	



Errata:
 RTAC failed to properly identify Mr. Donald H. Anderson for his generous donation to the RTAC Legal Defense Fund President's Circle for a gift he made in April 2019. We appreciate his ongoing support and regret the error.

CHICAGO RETIRED TEACHERS AID FUND GIFTS

NOV. 1, 2019 - JAN. 31, 2020

RTAC GIFTS

NOV. 1, 2019 - JAN. 31, 2020

DONOR	IN MEMORY OF
Anonymous	Tanna Mattingly
Bailey, LaVern	Willie May
Butterfield, John A.	Dan Cieslik, Richard Lockhart, Jim Maloney, Georgette Rohde
Cobb, Judith A.	Catherine E. Skopis
Farwick, Diane	Phyllis S. Wright
Fife, Mattie A.	William C. Taylor
Fornaciari Lois Trust	Earl Fornaciari
Hill, Harold & Trudy	Arnold Bickham, Fred Hunter, Guinevere M. Oliver, Dorothy M. Shaw, Nancy D. Toomey
Hortin, Judith K.	Millicent Kulieke
Jorbin, Nancy	Catherine E. Skopis
Kirshner, Susan F.	Catherine E. Skopis
Koch, Jewel B.	Robert Bures
Koporc, Raymond & Marcia Lieder	Marshall Wolf
Ley, Karen J.	Catherine E. Skopis
Littau, Clara	Catherine E. Skopis
Ludlow, Theresa	Catherine E. Skopis
McGuire, Mary	Marge Lebrecht
Moscinski, John & Donna	Sharon Goldberg
Nelligan, Bonnie J.	Tennessee Rangal
Nickolich, Eva	Scott Feaman, Douglas Gordon, James Maloney, Joy Panko-Donovan, Yusuf Patel, Mary Rood, Marty Wojtalewicz

DONOR	IN MEMORY OF
Pedone, Rita T.	Marcus Ahmed
Remahl, Daniel F.	Jeannette Kaifes
Smith, Blanche F.	Catherine E. Skopis
Stangel, George V.	Margaret Cunnea Stangel
Stocking, Nancietta	Harold Kiehm
Varvodic, Ann-Marie	Mike Maciejewski
Vesely, George T.	Robert L. Abson
Wallace, Nancy L.	Marshall Wolf
Wexler, Loretta	Catherine E. Skopis
Zeltmann, Mary L.	Robert Bures

DONOR	PURPOSE
Anonymous (6)	General Purpose
Abarbanell, C.D.	General Purposes
Burnett, Carol S.	General Purposes
Calderon, Esperanza	General Purposes
Fresse-Giffels, Maria	Honor Maria Ramos
Kane, Pamela	General Purposes
Markus, Ann	General Purposes
Nelson, Lois	General Purposes
Nickolich, Eva	General Purposes
Quas, Marilyn E.	General Purposes
Ramirez-Odell, Helen	General Purposes
Ramiro, Rogelia	General Purposes
Rayburn, Martha L.	General Purposes
Rosen, Sandra	General Purposes
Stapleton, Jack, Sr.	General Purposes
Uchida, Dianna	General Purposes
Wright, Theodore H.	General Purposes

DONOR	IN MEMORY OF
Blanchfield, Mary Ann	Marshall Wolf
Daughenbaugh, Lisa	Bob Abson
Deasy, Dolores	Thomas Haas
Fife, Mattie A.	William C. Taylor
Hortin, Judith K.	Robert Kulicke
Nakayama, J.	Iowa Joy Donahoo
Nelligan, Bonnie J.	Tennessee Rangal
Pruchnicki, Carol L.	Mal Golden, Pat Denning-Golden, Michael Pruchnicki

Roelle, Bonnie K.	Barbara Stewart
Smith, Mary Ellen	Evelyn Katz
Thompson, Vernon H.	Lorena Thomas

DONOR	PURPOSE
Anonymous (2)	General Purposes
Boettcher, Drew R.	General Purposes
Cabrera, Maria	General Purposes
Garland Bldg Office Condo	General Purposes
Kane, Pamela	General Purposes
Lee, Sandra SF	General Purposes
Nelson, Lois	General Purposes
Vitullo, Irene Krull	General Purposes
Weiner, Patricia S.	General Purposes

VOLUNTEER OPPORTUNITIES

Find a complete listing of recent obituaries in our *News Bulletin*, available exclusively to RTAC members. Find a membership form on page 9 and join today.

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
Advocate Hospice Volunteer Program	Chicago-Southwest	Nikita White-Simmons	630-963-6800
AHS (Adult ESL and Literacy)	Chicago Northside	Robbin Kotajarvi	773-293-8139
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 (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 Lawn-dale	Sara Chambers	773-542-7335
CASA (Court Appointed Special Advocate)	Cook County	LaDora Robin-son-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 West	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
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 & 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 (Mentor& Acad. Tutoring)	Chicago-West Loop	Emily Moyer	312-627-9031
International Visitors Center of Chicago	Chicago	Lexy Sobel	312-254-1800x102

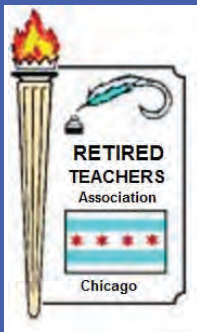
VOLUNTEER OPPORTUNITIES

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
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
Madonna Mision	Chicago-North	Tane Beecham	847-220-1122
Maryville Academy	Northwest Suburbs	Mary Keiger	847-294-1703
Midtown Educational Foundation (Tutoring)	Chicago-Near South-west	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
Recording for the Blind	Chicago, Orland Park & 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	C. Gerbaulet-Vanasse	773-209-2204
Travelers Aid	O'Hare Airport	Laura Smith	773-894-2427
University of Chicago Hospitals	Chicago Hyde Park	Nancy Frazier	773-702-5673
WilPower (Retirees helping Retirees)	Northfield	Minnie Morton	847-501-2939
WITS (one on one early childhood reading)	Chicago Central	Lindsey Giacherio	312-606-2032
World Relief Chicago	Chicago-North	Kathryn Waldron	773-681-8554



RETIRETEACHERS ASSOCIATION OF CHICAGO 2020 SPRING LUNCHEON/MEMBERSHIP MEETING

You are cordially invited to join RTAC friends and Board Members

POSTPONED TO THIS FALL - DETAILS IN THE FALL RTAC NEWS BULLETIN

HILTON CHICAGO GRAND BALLROOM

720 South Michigan Avenue, Chicago, Illinois 60605

The building is handicapped accessible. Discounted hotel self-park available.

Spring Program

Please join us for a wonderful afternoon featuring retired Illinois General Assembly Representative and Assistant Majority Leader Barbara Flynn Currie, who represented Illinois' 25th District (with the largest concentration of CTPF members) for 40 years. Her historic career featured a dedicated commitment to legislation that improved the lives of educators and their communities. RTAC is honored that Representative Flynn Currie will help us to commemorate the ratification of the 100th Anniversary of the 19th Amendment to the U.S. Constitution which gave women the right to vote.



The Honorable
Barbara Flynn
Currie



2020 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 2020 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

\$ _____ for _____ guest tickets at \$55 each

Meal Preferences

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

WE ARE UNABLE TO ACCOMMODATE WALKS-INS OR MEAL CHANGES AT THE HOTEL

All tickets will be held at the door. No REFUNDS for any reason. RSVP Deadline is Wednesday, May 6, 2020. No exceptions.

Not a member but want the member rate? Complete the membership form found on page 9 (also available online 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.

2020 SPRING MEMBERSHIP MEETING ONLY RESERVATION FORM

Complete this if you plan to attend the RTAC general membership meeting and do not want to join us for the luncheon. All members are welcome to attend, but reservations are required on or before Monday, May 4, 2020. Bring a government issued photo ID.

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



RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

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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 Calendar

April

- 15 2020 Armstrong Award nominations due, see pg. 3
- 15 Financial planning seminar, see page 3 **Rescheduled**
- 16 Computer Security seminar, see pg. 3 **Rescheduled**
- 29 Senior living seminar, see page 3 **Rescheduled**
- 30 RTAC Director applications due, see pg. 3

May

- 18 RTAC's 94th Annual Spring Luncheon at the Hilton Chicago, see page 15 **TO BE RESCHEDULED**
- 21 Social Security Seminar, see pg. 3 **Rescheduled**
- 27 Long Term Care seminar, see pg. 3 **Rescheduled**