

# RETIRETEACHERS ASSOCIATION OF CHICAGO

SINCE 1926

VOL. LXXVI | NO. 3

NEWS BULLETIN

WINTER 2020/2021

## We're All In This Together



### RTAC Keeps Members Connected

RTAC has always been a resilient organization, which has adapted, changed, and advocated for the needs of its members for more than nearly 95 years. The COVID-19 pandemic has presented unprecedented challenges, and RTAC has worked hard to meet them. The office has remained open, with limited staffing and COVID safety protocols, to continue to field questions and connect members with resources.

RTAC understood from the beginning that staying in touch during a lockdown and pandemic would be difficult on mental health for our members, and has worked hard to keep members connected. A grant from the National Retired Teachers Association paid for new technology necessary to host meetings online, and also covered the costs for a mailing to the organizations' most senior members. While in-person events have been postponed until it is safe to hold them, several webinars have taken place and Continued on page 3

# RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

111 North Wabash Avenue, Suite 2010, Chicago, Illinois 60602 | [www.RTAC.org](http://www.RTAC.org)

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

## RTAC NEWS BULLETIN

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

## EXECUTIVE COMMITTEE

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*

Patricia B. Kubistal  
*Immediate Past President*

## EXECUTIVE DIRECTOR

Arlene R. Crandall

## ELECTED DIRECTORS

### 2019-2020

Virginia Bautista-White	Katherine Konopasek
Maria Fresse-Giffels	Rita M. Naughton
Kevin B. Huber	Elaine L. Schain
Patrick Keating	Dianne I. Yonkers

### 2020-2021

Roy Coleman	Carlene Lutz
Bernie S. Eshoo	Mary E. Puente
Juanita R. Jordan	Mary Sharon Reilly
Raphael A. Juss	Maria J. Rodriguez

## EX-OFFICIO BOARD MEMBERS

### PAST PRESIDENTS

Vaughn J. Barber	Marcella L. Morrison	Ethel Philpott
Ned L. McCray	Edward A. O'Farrell	Zygmunt Sokolnicki

## RTAC SERVICE DIRECTORY

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

RTAC E-mail [office@rtac.org](mailto: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

# TABLE OF CONTENTS

- 3 DENTAL/VISION COVERAGE**  
*New: Metlife Pet Insurance*
- 3 FALL SEMINARS "ZOOM" ALONG**
- 3 RTAC RECEIVES NRTA GRANT**
- 4 ARMSTRONG AWARD NOMINATIONS**
- 4 RTAC DIRECTOR NOMINATIONS SOUGHT**
- 4 HEALTH INSURANCE UPDATE**
- 4 CRTAF LENDS A HAND**  
*The Chicago Retired Teachers Aid Fund provides critical resources.*
- 5 COMMEMORATING THE 19TH AMENDMENT**  
*By Arlene Crandall and Eleanor Nangle*
- 6 SPOTLIGHT ON SPRINGFIELD**  
*By John D. Carr and Matt Maloney*
- 7 MEMBERSHIP APPLICATION**  
*Join, Renew, Refer a Friend today to receive the benefits of membership.*
- 8 WEBMASTER'S MESSAGE**  
*By Roy Coleman*
- 8 EXECUTIVE DIRECTOR'S MESSAGE**  
*By Arlene R. Crandall*
- 9 PRESIDENT'S MESSAGE**  
*By John A. Butterfield*
- 10 DONATION FORM**  
*One form, three ways to make a difference!*
- 11 NEW LIFE MEMBERS**
- 11 LEGAL DEFENSE FUND GIFTS**  
*Including President's Circle gifts*
- 12 DONATIONS**  
*Acknowledging gifts to CRTAF and RTAC.*
- 13 FRIENDS GONE AHEAD**  
*Special acknowledgments for Robert L. Abson, Ralph N. Childs, and Laura Gradolf.*
- 14 VOLUNTEER OPPORTUNITIES**  
*Volunteer opportunities.*



## Dental/Vision Coverage

RTAC provides its members with access to two Metlife dental plan options. They are both PPO plans so one can use the dental providers of one's choice. Using a dental provider in the Metlife Network offers additional discounts and in-network discounted contracted rates which enable the subscriber to secure more services up to the allowable maximum. The two available plans include one modestly priced option and a more comprehensive plan which provides access to a full range of services at a higher charge. The premiums for both plan options which have been in effect since 2016 are being extended through November 30, 2022.



Enrollment is available at any time during the year. Rates are pro-rated, and billing is semi-annual. Both plans offer services in all of the 50 States. RTAC's plans are exclusively available to RTAC members, their spouses, and children under age 26. In addition to the dental services, RTAC members enrolled in either of the Metlife dental plans also have access to the complimentary eyewear program which provides them with discounts of up to 40% for eyeglasses, contact lenses, non-prescription sunglasses, and LASIK procedures.

During the COVID-19 difficulties that occurred in April and May 2020, most dental providers were limited to providing their patients with emergency services. As a result, Metlife has issued a 25% premium credit for the months of April and May 2020 that will result in an adjustment to subscribers' invoices for the period December 1, 2020, through May 31, 2021.

## Available in 2021: Metlife Pet Insurance

Pets have always been an important part of families, and RTAC is pleased to announce that beginning in 2021, members will be able to access Pet Health Insurance through Metlife. Premiums and coverage will be individualized based upon the pet's age, breed, gender, and health report as provided by one's veterinarian. The RTAC plan will be exclusive to RTAC members for their canine and feline family members.



## Fall Seminars "Zoom" Along

RTAC resumed its popular seminar series this fall. Presentations were hosted virtually via Zoom and attracted a "full house" of participants from many different locales. Presentations included: *Computer Security* by Roy Coleman; *Maximizing MetLife Dental Insurance Coverage* by Steve Stall and Christine Gerli from Euclid Managers; and *Preparing for Your 2020 Tax Return Filing* by Blyth and Associates.

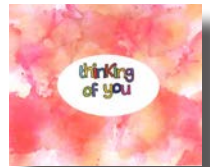


The Zoom platform expands access to RTAC's seminars for those members who are unable to travel to our downtown Chicago office and offers the opportunity to expand attendance. RTAC anticipates offering additional Spring seminars focused on Legacy Planning and Senior Health Issues. We welcome your suggestions for future seminar topics via e-mail to [office@rtac.org](mailto:office@rtac.org).

## RTAC Receives NRTA Grant

RTAC received a National Retired Teachers Association (NRTA) "We Care Grant" in late June 2020. The Grant enabled RTAC to reach out to our members to alleviate the isolation imposed during the COVID-19 pandemic. RTAC used its grant to:

- Purchase two small web cameras and speakers for Zoom seminars.
- Send special "Thinking of You" cards to our 1,850+ senior members.
- Send electronic messages to 3,000+ members who are registered in the RTAC e-alert system including humorous notes, information on fraudulent solicitations, and USPS delays with medication deliveries.



We appreciate the support from the NRTA and the opportunity to assist our members and provide enhanced communications.

## RTAC Connects

Continued from page 1  
RTAC has increased information provided by email, social media, and the website. Work on behalf of members continues in Springfield, where our advocates continue to engage and educate legislators. RTAC's Board meetings have moved to the Zoom platform, so the business of the organization continues uninterrupted.

We look forward to the possibility that a COVID-19 vaccine will enable RTAC to resume some of its regular in-person activities in the latter half of 2021. We are proud that our organization has continued to support members and provide services during these difficult times.

## 2021 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](http://www.rtac.org). Submit nominations to Arlene Crandall, [office@rtac.org](mailto:office@rtac.org), by 3:00 p.m. on Thursday, April 15, 2021.

## 2022 Director Nominations Sought

Are you interested in getting more involved with RTAC? This spring RTAC will seek nominees for eight directorships for the biennium 2022-2023. Per the RTAC Bylaws, any member in Good Standing is encouraged to self-nominate. Qualifications include:

1. Computer competency (either Windows or Apple)
2. Regular access to the Internet to send/receive information.
3. The ability to work collaboratively.
4. Attendance at monthly meetings (generally the first Wednesday of the month).
5. Willingness to recruit annuitants to join RTAC.
6. Sharing constructive ideas to support the organization's goals.
7. Participating in activities which focus upon the organization's mission.

Applications are available at [www.rtac.org](http://www.rtac.org) and are due at 3:00 p.m., April 30, 2021. Submit nominations to Arlene Crandall, [office@rtac.org](mailto:office@rtac.org).

## Health Insurance Update

CTPF Trustees voted to subsidize the 2020 CTPF health insurance premiums at 60% for 2021. The subsidy had been set at 50% since 2015. New plans and pricing become effective January 1, 2021, so the amount you pay for health insurance will change.

Check your January paycheck or direct deposit advice to make sure that you are paying the correct amount. You can find CTPF insurance rates in the *2021 Health Insurance Handbook*, mailed to all retirees in September 2020, and available at [www.ctpf.org](http://www.ctpf.org).

## WATCH OUT FOR SCAMS

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

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

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



## CRTAF Lends a Hand

The pandemic has taken its toll on many in countless ways. Many people are feeling a financial impact. Do you know a retired CPS teacher who could benefit from a little extra financial



help? Encourage him or her to apply for a CRTAF grant. Since its founding, RTAC has assisted former Chicago Public School (CPS) colleagues with financial, housing, medical, and/or transportation issues. Grants may be renewed annually, and do not have to be repaid.

Applicants must complete an application and provide proof of CTPF pension and other financial income. CRTAF assures complete confidentiality. Find an application online at [www.crtaf.org](http://www.crtaf.org).

## Stay up-to-date with RTAC

Please make sure your contact information is up-to-date with RTAC. It is important that we maintain our lines of communication, especially during the pandemic. There are multiple ways to reach us:

1. Fill out and return the form on page 7 and return by e-mail or U.S. mail.
2. Send an e-mail message to [office@rtac.org](mailto:office@rtac.org).
3. Call RTAC at 312-750-1522 weekdays between 10:00 a.m. and 3:00 p.m.

RTAC is also updating its member database, so please be sure to share the name of the last school and final position in which you served at the Chicago Public Schools. As always, your privacy and confidentiality are maintained.

# 100 YEARS ANNIVERSARY

## COMMEMORATING THE 19TH AMENDMENT

By Arlene Crandall and Eleanor Nangle

On August 18, 2020, we observed the 100th anniversary of the ratification of the 19th Amendment to the U.S. Constitution which gave U.S. women the right to vote.

As we acknowledge this milestone event in U.S. history and its impact on the lives of everyone, it is appropriate to recall the efforts of the many who made it possible. Gaining the vote 100 years ago was pivotal in the role that women play in U.S. life today.

The struggle for women's suffrage began in the 1820s. In 1848, five women including Elizabeth Cady Stanton and Lucretia Mott organized the Seneca Falls Convention to address the issue of women's rights. The event produced a Declaration of Sentiments, which expressed an intent to build a women's rights movement.

Susan B. Anthony met Elizabeth Cady Stanton in the 1850s, and they became close friends and a powerful force. They organized the Women's Loyal National League, the first national women's political organization, and laid the groundwork for the movement for universal suffrage.

Susan B. Anthony helped to establish the National Woman Suffrage Association on May 15, 1869, and served as the first president of the organization. The proposal of the 15th amendment which affirmed the right to vote "shall not be denied on account of race," divided the movement for women's suffrage, because it did not include rights for women. The movement split between those who supported the 15th Amendment and those who did not, and led to the founding of the American Woman Suffrage Association. In 1890 the two organizations merged into the National American Woman Suffrage



Suffragists parade down 5th Avenue in New York City, 1917.

Association which eventually led to the establishment of the League of Women Voters.

Beginning in 1890 under the leadership of Carrie Chapman Catt the National American Woman Suffrage Association began the work of lobbying state by state to secure women's suffrage. By 1910 women were beginning to vote in local elections in about 20 states. In 1913, Alice Paul, a more militant suffragist who trained with Emmeline Pankhurst in England, organized the National Women's Party. The Party sponsored a National Women's March which took place on March 3, 1913, on the eve of Woodrow Wilson's inauguration to draw attention to his opposition to women's suffrage. Thousands of spectators observed as more than 5,000 women marched. Some of the spectators harassed and attacked the women; but the women persisted in spite of the fact that about 100 required hospitalization. Chicago's Ida B. Wells was among the marchers. In 1918 Woodrow Wilson changed his position and began supporting the movement. By 1919, women in 15 States could vote in local elections and in 12 they were able to vote for President.

On May 19, 1919, the 19th Amendment to the U.S. Constitution was introduced and passed the U.S. House of Representatives with a vote of 304 to 89. On June 4th it passed in the U.S. Senate by 56 to 35, with 2 more votes than needed. Illinois was among the first States to ratify. In August 1920, Tennessee became the 36th State to ratify the 19th Amendment which met the 2/3 State approval requirement. In November 1920, U.S. women were eligible to vote.

The women behind the effort to secure suffrage envisioned that women's lives would enhance life beyond the ballot box; not just for themselves but for their families and their communities. They fully believed and dedicated themselves to the vision that women deserved and needed to be fully self-actualized citizens equal to their male counterparts. From 1920 forward, American women have become a significant presence in many fields of endeavor as well as in pursuit of post-secondary education. However, in spite of the gains made, there are still inequities. Today's women are persevering to close the gaps in business, education, entrepreneurial initiatives, government, science, and technology.



# Spotlight on Springfield: Graduated Income Tax Failed

By John D. Carr and Matt Maloney, RTAC's Legislative Advocates

It has been called a fight between billionaires – Governor Pritzker vs. Ken Griffin. More than \$100 million was spent in 2020 by both sides to try and sway voters to approve a “Fair Tax Amendment” to Illinois’ Constitution.

The proposed amendment failed by 10% - 55% to 45%. The amendment needed the approval of 60% of votes cast on the particular ballot question or a simple majority of all ballots cast in the election. But it was clear from polls during the month of October that the majority of voters were turned off by the multiple corruption investigations of Springfield politicians, and by media campaigns put out by the Illinois Policy Institute suggesting that the proposed Fair Tax Amendment would result in Illinois’ taxation of pension income. Both arguments put the final nail in the Fair Tax Amendment coffin on November 3rd leaving Illinois with the need to address a \$5 billion dollar budget deficit for Fiscal Years 2021 and 2022.

What this means is that in the years ahead Illinois will continue to have budget deficits for a long time. It will struggle to adequately fund primary, secondary and post-secondary education programs; fully fund State pension contributions to Chicago, and allocate adequate funds for Illinois’ diverse healthcare and human services needs.

RTAC members, prepare yourselves for fee increases, higher property taxes, and cuts to essential state services. At present all Illinois pensions – public as well as private – continue to be exempt from the State of Illinois income tax. Non pension income is subject to taxation.

## Covid-19 Increases Trigger Mitigations

The State of Illinois has seen a significant uptick in Covid-19 cases. All eleven regions in the State are currently under mitigation measures designed to decrease the spread of the virus.

But there is good news. In November 2020, several pharmaceutical companies announced clinical trials with promising results. But it may be a few more months before the vaccines are ready for the rest of us. In the interim, all Illinoisans are being exhorted by public health officials and governmental leaders to: work from home, if possible; limit participation to essential activities only; limit travel and gatherings.

In order for the Illinois Department of Public Health (IDPH) to relax statewide restrictions, a regional positivity rate must average less than or equal to 6.5 percent for three days, the rounded average of hospital admissions must decrease over a three-day period, and the rolling averages of hospital bed availability must remain above 20 percent. The [coronavirus.illinois.gov](https://www.coronavirus.illinois.gov) website has additional information.

On November 3rd many new legislators were elected to what will comprise the 102nd Illinois General Assembly. It is scheduled to convene beginning on January 13, 2021. Make your voice heard and tell your Representative or Senator, to fully fund pensions for retired CPS teachers, and to take all possible measures to reduce the COVID-19 scourge plaguing the country, so that we may all soon regain the pleasure of visiting with our children, grandchildren, friends, neighbors, and other members of our communities with whom we wish to interact.

## NEW LAWMAKERS

New Lawmakers take the oath of office January 13th.

### Illinois House of Representatives

District 9 Lakesia Collins<sup>^</sup>  
District 12 Margaret Croke  
District 16 Denyse Wang Stoneback  
District 37 Tim Ozinga  
District 41 Janet Yang Rohr  
District 49 Maura Hirschauer  
District 51 Chris Bos\*  
District 52 Martin McLaughlin  
District 66 Suzanne Ness\*  
District 79 Jackie Haas  
District 85 Dagmara Avelar  
District 91 Mark Luft  
District 109 Adam Niemerg  
District 111 Amy Elik  
District 115 Paul Jacobs  
District 116 David Friess

### State Senate

District 25 Karina Villa\*  
District 30 Adriane Johnson<sup>^</sup>  
District 37 Win Stoller  
District 43 John Connor  
District 49 Meg Loughran Cappel  
District 55 Darren Bailey  
District 58 Terri Bryant  
\*Projected winner (Results not final)  
<sup>^</sup>Appointed to fill a vacancy

District 20 Senator Iris Martinez was elected to serve as Clerk of the Cook County Circuit Court. Her replacement will be named after she assumes her new position.

Senate Republican Leader Bill Brady is resigning his Senate leadership position and Senator Dan McConchie will serve as the Leader-Elect of the Senate’s Republican Caucus.

## VETO SESSION CANCELLED

The Illinois House and Senate leadership cancelled the Fall 2020 Veto session. At present, the Senate continues to hold subject matter committee hearings virtually and the Governor and Legislative Leaders are developing a plan to fill the budgetary shortfall.



# 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 next RTAC luncheon.*

### JOIN OR RENEW MY MEMBERSHIP

Enclosed is my check number \_\_\_\_\_ dated \_\_\_\_\_ made payable to RTAC.

- Renew my annual membership – \$50 through December 31, 20\_\_\_\_
- 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) \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_



# WEBMASTER'S MESSAGE

## FIGHTING FRAUD AND SCAMMERS

COVID-19 has not only sickened and killed many; it has also caused much collateral damage to our communities and our fellow retirees. There are many individuals and organizations that have used the crisis to take advantage of people via phone and electronic solicitations.

Be cautious when you receive a call from someone allegedly representing a government agency (IRS) or a financial institution. Most agencies do not make phone calls. Do not give out your passwords or account numbers to strangers. If someone calls and tells you it is urgent, ask for the caller's name and phone number so you can check your records. Sometimes when you do this, they just hang up. If they give you their name and/or phone number, you can then call the agency or institution or company which the caller claims to represent to verify the information. If the caller is unknown, you can call your phone carrier and the Illinois Attorney General's office to report the incident.

## EXECUTIVE DIRECTOR'S MESSAGE

Farewell 2020 and Welcome 2021. Let's celebrate the turning of the year. The year that is now concluding has been challenging and unbelievable on a variety of levels. RTAC did not sit back and wait for changes to take place as we moved into the new world of Zoom. Although our Spring 2020 seminar schedule was cancelled, we were able to employ Zoom to resume seminars of interest in the fall. Roy Coleman, RTAC's Webmaster presented a seminar on *Computer Security*, Steve Stall and Christine Gerlie of Euclid Managers presented *Strategies for Maximizing One's Dental Insurance Benefits*, and Bill Blyth, Carla Nitz and Krysta Zych presented *Reviewing One's 2019 Tax Return Filings to Plan for the 2020*. We plan to continue providing seminars via Zoom going forward. Although RTAC could not proceed with its semi-annual luncheons

Some examples include:

1. A caller states that there is a problem with your computer and asks you to provide identifying information, password/s and a credit card number, bank account number, and a bank routing number to fix the "problem." Don't provide anything and disconnect the call.
2. Exercise caution with e-mail addresses. When you send or forward an e-mail message to a group of friends or family, use the BCC (blind copy) option. That way if your message inadvertently comes into the wrong hands, the e-mail addresses are not exposed to possible hacks and you help to protect everyone's privacy.
3. If you receive an e-mail with a blank subject line or it is not from a known or recognizable source, avoid opening the message. If you open a message that only contains the word "hi" or has a link asking you to click, **DO NOT CLICK** on the link. Delete the message.

and our Service Committee was unable to send birthday and holiday greetings to our senior members, the office staff has continued to assist members.

We are also most grateful and appreciative that many of our members continued to generously contribute to the Chicago Retired Teachers Aid Fund, the Retired Teachers Association of Chicago and the Legal Defense Fund. Thanks also to the annual members who have also already sent along their 2021 membership renewals.

In order to maintain our viability as the organization that is committed to protecting your CTPF pension and your ancillary benefits, it is important that we have a strong membership base. Word of mouth is powerful so please continue to promote our organization to your friends and former colleagues so they can join us.

4. Even when opening an e-mail from a sender you know, confirm that it is from your familiar source.

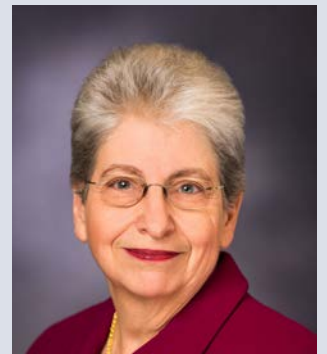
Sometimes there is only one letter or number different in an email address. When in doubt, don't open the message. Call the organization or person referenced. That extra step has been known to spare people a great deal of grief.

Some Chicago Teachers' Pension Fund members recently received a solicitation from an organization that presented itself as a pension affiliate. It was from an organization promoting insurance.

Please stay alert and aware. Your mental well-being and security depend upon making sure you do not fall prey to scammers.



Roy C. Coleman



Please help us to maintain contact with you by informing RTAC when your contact information changes. Also,

Arlene R. Crandall we are regularly updating our member database and have noticed that in some instances, membership information does not include your last CPS teaching or administrative assignment. Please call the RTAC office at (312) 750-1522 on weekdays between 10:00 a.m. and 3:00 p.m or e-mail us to verify that your membership record is complete. You can also contact us via e-mail by sending us a message with the information about changes at [office@rtac.org](mailto:office@rtac.org).



# PRESIDENT'S MESSAGE

John A. Butterfield, RTAC President

As we come to the final portion of the year, I hope each of you is continuing to successfully cope with the unique circumstances in which we have found ourselves for the past nine months. What started out in my mind to be a short sprint has evolved into a marathon race with no clear end in sight.

I work now to complete each day without violating any of the pandemic rules we should all be following. I tell that guy in my morning mirror to isolate as much as possible, wear a mask, and maintain at least a six-foot separation from others if I must be out. When I'm tempted to violate any of these rules, I remind myself that I must set a good example for my children and grandchildren. I am not always successful, but more than not. What's important is that I keep on trying. Hope this is working for you as well – one day at a time.

As I am writing this, the election has just concluded. It was gratifying to learn that more eligible citizens voted during the 2020 election than in recent years. It was heartening to see the commitment of the large number of individuals who accepted and fulfilled their civic responsibility in spite of the pandemic hardship that complicated the process this year. As always, every vote did and does count.

I would also ask each of you to send a note of congratulations to the winning candidates who represent you at the local, state and federal levels of government, especially to those you supported. We will need all the political support we can gather in this coming year of lean budgets and the political search for funded areas to diminish or cut. RTAC will be providing you with the names of the elected legislators as well as with the issues that may impact us.

It is critical that you continue to remind your elected legislators that as a retired Chicago public school educator you depend upon your pension for your

economic security. Generally, newly elected officials are often unaware that Illinois public agency retirees such as ourselves do not contribute to or receive Social Security. We depend upon our pensions for our livelihoods in retirement and we need legislators to be aware of this as they make economic decisions that affect us

Your RTAC Board met for the first time via Zoom since this epidemic began on Wednesday, October 7, 2020. We had a good turnout with just a few glitches as we navigated through this virtual world. Our goal at present is to meet in this fashion on a bi-monthly basis until this crisis passes. Our two yearly luncheons are presently on hold. We will resume them when it is safe for a large senior group to meet in-person without worry.

RTAC has been offering a number of virtual opportunities to all of us on a variety of important topics. I've watched a few and am proud to say that they were quite good – informative as well as entertaining. Webinars will be posted on our website this spring. Please look them over and perhaps select one or two that are of interest to you. I believe you'll find it a great way to stay connected to your peers. Give it a try.

I would also ask you to assist us with membership. This pandemic has severely limited our opportunities to reach out to those near retirement or recently retired teachers, and recruit them for membership in RTAC.

I won't list all the advantages one acquires for joining. I will only say that we are the only organization which has pension protection as its PRIMARY GOAL. Talk to those from your school who have retired or are considering retirement. Urge any person eligible to join. Their membership is needed. Please help us in these trying times. A membership application can be found on page 7.



John A. Butterfield

---

*We depend on our pensions  
for our livelihood in  
retirement and need legislators  
to be aware of this as they  
make economic decisions  
impacting us.*

---

Let me make a pitch at this point for money. Not money in general, but specific currency for our Legal Defense Fund (LDF). We are over halfway to our goal of \$250K. RTAC will accept with thanks any amount you may give, but please consider the \$100 level or even look at your 2021 cost-of-living adjustment that will appear on your January 2021 check and donate one month of that increase to our LDF. The storm is coming and we must be prepared. A donation form is on page 10.

As I conclude this missive, I want to wish each of you a happy holiday season. It will be different than earlier ones, but there is no reason it cannot be joyful. We all must remind ourselves about who or what is important in our lives and concentrate on those blessings. Have a wonderful holiday season and Happy New Year!

– John Butterfield



# 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: \_\_\_\_\_ Phone: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_



## 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: \_\_\_\_\_ Phone: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

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: \_\_\_\_\_ Phone: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

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, 2020

## Welcome to RTAC's newest Life Members.

All 2020 new life members and their sponsors are eligible for a drawing with significant prizes to be held and announced at the next RTAC luncheon.

ANN M. BAIKIE	DEE L. FRACCARO-MURPHY	THOMAS JEZUIT	CHRISTINE C. RAMOS
VANICE BILLUPS	JOHN A. FULTON	JEANNE KRIZ	PATRICK ROHAN
OLLIA E. BURRESS-HAYNES	JULIO H. GOMEZ	CONSTANCE MALINOWSKI	GLORIA ROMAN
MARY LOU CARTA	DEBORAH GREEN	JAMES E. MAYS	ADRIENNE RUSS
DORIS COUNCIL	VALOREE J. HARRINGTON	YOLANDA K. MORTON	GEORGE V. STANGEL
HELENE L. DAKEWICZ	JENNIFER HOUTSMA	PAMELA S. PEARCE	MARY HELEN YARBROUGH
JAMES DOYIAKOS	JEAN JASCOT	KATHLEEN M. K. PIDRAK	
MARY LOU EINIKIS	NANCY JAVIOR	MARY E. PUENTE	
		ROSEMARY RAIMONDO	



## LEGAL DEFENSE FUND GIFTS

JULY 1 – OCTOBER 31, 2020

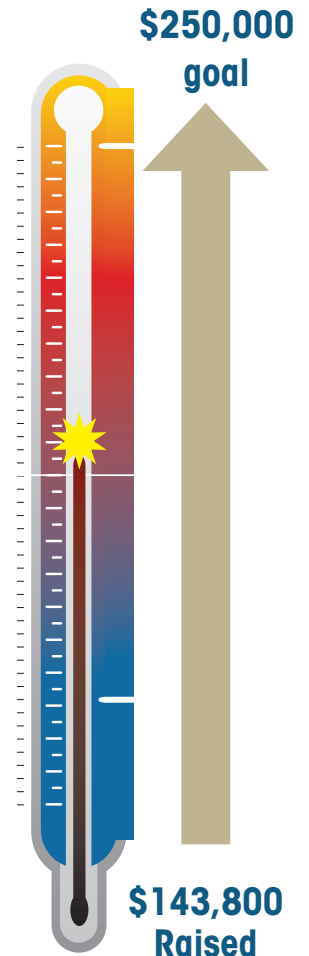
RTAC has established a legal defense fund for the purpose of initiating legal action to protect CTPF Pension benefits.

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

Anonymous (2)	Gipson, Wanda J.	Nelligan, Bonnie J.
Bacon, Shirley R.	Gray, Helene A.	Nelsen, James
Benton, Josephine	Halliday, Valentina	Pahlke, Barb
Blyth & Associates	Hernandez, Judith	Pelt, Alan & Gloria A.
Burnett, Carol Sutton	Hill, Gertrude & Harold	Rappe, Mary Margaret
Cink, Vincentia	Holmes, Rosemary & Warren	Ruffalo, Kathryn J.
Connolly, Angela P.	Kane, Pam	Rybicki, Edward
Conway, Carol M.	Kent, John A.	Sanders, Richard H.
Dallas, Ted	Logue, Katherine	Schmidt, Franklin R.
Elliott, Maurine A.	Massey, Jayne M.	Valaskovic, Dale J.
Fowler, Rachel	McCloskey, Joseph R.	Wilkins, Pamela K.

### OTHER DONATIONS

Anonymous (4)	Levine, Janet	Turner, Sylvia A.
Bernstein, Frieda	O'Neill, Daniel J.	Van Steen, Edith D.
Foster, Albert & Judith	Purcell, Alana M.	Wilmot, Martin C.
Knight, Rina	Rigoni, Gloria	
Korten, Carol J.	Rowe, Essie J.	



# CHICAGO RETIRED TEACHERS AID FUND GIFTS

JULY 1 – OCTOBER 31, 2020

# RTAC GIFTS

JULY 1 – OCTOBER 31, 2020

DONOR	IN MEMORY
Anonymous	Mary Ercegovac
Ammons, Arrie, Jr.	Linda O'Conner Ammons
Cosme, James & Mary	Zelma Woodson
Deasy, Dolores	Reginald V. Brown
Foster, Albert & Judith	Betty F. Smith Bernard Spillman
Green, Thomas R.	Alice Blair William Finch Larry Hawkins June Penbroke
Guardi, Constance P.	Grace Gonzalez Gus Lomeli
Hill, Harold & Trudy	Marcus M. Ahmed Phillip J. Baker Zoila Garcia Nadine Gutter Robert Gutter Walter J. Jahrke Willie M. May Larry I. Pinsky Berve Power Gertrude T. Preyar Robert A. Saddler
Jabour, Tamara V.	Corrine Meyers Nancy Stocking
Kane, Pamela	Marina Fondas
Koch, Jewel	Marion Hoffing Robert A. Saddler Marlene Steinberg
Long-Wimes, Gwendolyn	James Wimes Marcus Ahmed
Lutz, Carlene	Veronica Meyer Nancietta Stocking
May, George E. & Mary	Morton Elenbogen Nancietta Stocking
Merwin, Peter	Leigh Kaup
Moman, Velma Dawson	Lois J. Butts Marion E. Joplin Alton B. Moman Ouida Palmer Anna M. Perkins Barbara Saddler
Moscinski, John & Donna	Walter Brown Daya Locke John Richardson

DONOR	IN MEMORY OF
Moscinski, John & Donna	John Tilgner
Murphy, Maribeth & Richard	Dennis Curtin Peter Zansitis
Nakayama, J	Beverly Tunney
Nelligan, Bonnie J.	Tennessee Rangel
Newton, Johnnie M.	Frances Hale Albert Pirtle Mrs. Melvin Walker Ella B. Watkins, Odessa Wilson
Remahl, Daniel F.	Marion Hoffing Fred Ruben
Stallworth, Alberta	Charlette Bell Jean Torry Curry Clyde Nevels Johnny Noble Ruth O'Neal Marvis Stewart Young
Tellfors, Herbert E.	Ann Lally Gloria Range Marie Steiner
Vardovic, Ann-Marie	Virginia M. Kuta
Wojtulewicz, Melanie	Powhatan Collins
Zeltmann, Mary L.	Mary Ann Pollett
Zeumer, James V.	Keith Benedix Eugene Denk Alan Schonberg

DONOR	PURPOSE
Anonymous (5)	General Purposes
Anonymous	Assist Retired Teachers
Benson, Bernadette	General Purposes
Bernstein, Frieda	General Purposes
Burnett, Carol Sutton	General Purposes
Gipson, Wanda	General Purposes
Holmes, Rosemary & Warren	General Purposes
Purcell, Alana T.	General Purposes
Quas, Marilyn E.	General Purposes
Rosen, Sandra	General Purposes
Rowe, Essie J.	General Purposes

DONOR	PURPOSE
Anonymous	Mary Ercegovac
Correa, Louis	Richard Wynne
Evans, LaVerne J.	Bobby Crume Gerald Flanagan
Gardner, Dave & Rita	Ellen Jordan William Jordan, Charlene Kelly James Kenney Robert Murphy Mary Jane Rodriguez
Nelligan, Bonnie J.	Tennessee Rangel
Pahlke, Barb	Wanda Bates
Pedone, Rita T.	Marcus Ahmed
Ploog, Ed	George Richter Patrick Durkin Howard Sloan
Pruchnicki, Carol L.	Michael Pruchnicki Dan Cieslik Bruce Laforce Dan Stewart
Weiner, Susan	Allen Lubanowski
Wright, Sylvia D.	Barbara Barlow, Norvella Honeywood Frances Skalski

DONOR	PURPOSE
Anonymous (5)	General Purposes
Bernstein, Frieda	General Purposes
Burnett, Carol Sutton	General Purposes
Calderon, Esperanza T.	General Purposes
Dee, Lynn	Honor Arlene Crandall
Dillingham, McKinley	Appreciation for being remembered
Doss, Linda E.	General Purposes
Hill, Gertrude & Harold	General Purposes
Jackowiak, Claudia	General Purposes
Kane, Pam	General Purposes
Kazan, Herbert	General Purposes
Larsen, Maureen	General Purposes
Portenlanger, Betty	General Purposes
Purcell, Alana M.	General Purposes
Rowe, Essie J.	General Purposes
Shimasaki, Ewa	General Purposes
Turner, Sylvia A.	General Purposes
Zilinskas, Janis	General Purposes



Find a complete listing of recent obituaries in our *News Bulletin*, available exclusively to RTAC members. Find a membership form on page 7 and join today.

## Robert L. Abson (1926 - 2019)

The Chicago Retired Teachers Aid Fund gratefully acknowledges a bequest from Robert L. Abson's CTPF death benefit following his passing on December 24, 2019. Mr. Abson was a World War II Veteran who served as a Corporal in the US. Air Force. Following his military service, he earned a Bachelor of Science Degree from George Williams College which prepared him to become a Physical Education Teacher at Reilly Elementary where he served for 33 years. Following his retirement in 1994, he joined RTAC and was a faithful member who contributed to our various funds over the years. He was a lifelong Chicagoan who was active in his church community and a leader of an International Folk Dancing Group that met for over two decades in the Chicagoland area, as well as in Lake Geneva, Wisconsin. The Retired Teachers Association of Chicago (RTAC) and the Chicago Retired Teachers Association Aid Fund (CRTAF) appreciate Mr. Abson's kindness with his gift that enables CRTAF to continue assisting retired CPS educators in challenging circumstances. CRTAF and RTAC extend their gratitude to his family, friends, and former colleagues. May his legacy gift and generous spirit enrich the lives of those who knew him. May his memory remain as a blessing.



## Ralph N. Childs (1932-2020)

In October, we learned that Ralph Childs, a longtime member of the RTAC Service Committee, whose sense of humor provided another good reason for members of the Service Committee to enjoy their monthly meetings passed away on August 31, 2020. Ralph retired and joined RTAC in 1994 following a full career at Lane Technical High School where he taught Economics. He especially enjoyed teaching Advanced Placement classes and would approach his subject by linking it to practical applications. Born in Amsterdam, N.Y., his family moved to Chicago's northwest side when he was very young; and he remained a resident of Chicago for most of his life. During his career, he enjoyed travelling abroad and learning about other countries and cultures. He loved reading and books, and took great pride in his extensive personal library. He enjoyed sharing puns and jokes with family and friends. The Retired Teachers Association of Chicago and the Chicago Retired Teachers Aid Fund extend their condolences to Ralph Childs' family, his former colleagues and friends. May his memory remain as a blessing.



## Laura Gradolf (1931-2020)

The Retired Teachers Association of Chicago was saddened to learn that Laura Gradolf passed away on August 23, 2020. Laura was a longtime resident of Chicago's Beverly neighborhood, and a faithful member of the Retired Teachers Association of Chicago's Service Committee for two decades. She began her CPS career after she raised three sons with her husband Ted, a Morgan Park High School Computer Science and Math teacher, who predeceased her. She completed her bachelor's degree in education at the University of Illinois-Chicago and her master's degree in education at the University of Mississippi. She served as a teacher and Assistant Principal at the Jesse Sherwood Elementary School for over 25 years. Following her retirement, Laura enjoyed coming to RTAC each month to write notes and address birthday cards to senior members. Her presence on the Service Committee will be missed. She enjoyed boating, skiing, and traveling the world. Her sons related that they fondly recall how their mother Laura focused on instilling a love of books and learning even before they attended school. The RTAC family extends its sincere condolences to the Gradolf family, Laura's former colleagues, and friends as they recall her commitment to her family and the joys of reading and learning. May her memory remain as a blessing.



# VOLUNTEER OPPORTUNITIES

Click here for additional volunteer opportunities.

This list is only a part of the full list of volunteering opportunities available to RTAC members. For a full listing, visit [www.rtac.org](http://www.rtac.org) and go to "volunteers."

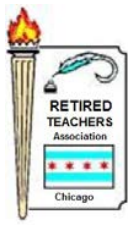
The "Other Opportunities" page on the RTAC website may also list requests for volunteers for specific events like the Chicago Marathon, election workers and docents for various museums along with occasional requests for information on the Chicago Public Schools.

Agency	Location	Contact Person	Phone
AARP Illinois Center	Chicago	Beverly Moore	312-458-3604
Ameri+150:178can Cancer Society	West Suburbs	Marni Fredrickson	708-484-8541x231
American Heart Association	Chicago	Traci Bruce	312-476-6643
American Lung Association of Chicago	Chicago Central	Alexis Lewis	312-628-0234
Battered Women's Network	Chicago Central	Betsy Minor	312-750-0730
Black Ensemble Theater Cultural Ctr	Chicago Near North		773-754-3911
Blind Service Association	Chicago Central	Theresa Togtman	312-236-0808
Chicago History Museum	Chicago Near North	Marne Bariso	312-642-4600
Chicago HOPES (Homeless Support)	Chicago	Arifa Boyer	773-553-2242
Chicago Youth Centers	Chicago Central	Michelle Gauthier	312-762-5655
Corazon a Corazon (Heart to Heart)	Chicago Southeast	Amanda Koss	773-221-0620
Council for Jewish Elderly	Chicago	Anne. L. Simon	773-50 64
CPS STEM Exhibition	Chicago	Carrie Kaestner	312-248-4498
Crown Family Playlab at Field Museum	Chicago Central	Kate Cary	312-665-7307
DuPage Historical Museum	DuPage County	Mary Johnson	630-682-6746
Forest Preserve District	Western Suburbs	Deborah Cuca Brooks	630-933-7681
Garfield Park Conservatory Alliance	Chicago West	Kirsten Akre	773-638-1766x24
Gary Comer Youth Center	Chicago South	Reggie Tucker	773-358-4088
Glessner House Museum	Chicago Near South	Clare Schaecher	312-326-1480
Howard Area Community center	Chicago Rogers Park	Kirsten Pomykala	773-262-6622x264



# VOLUNTEER OPPORTUNITIES

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



# RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

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

NON PROFIT ORG  
U.S. POSTAGE  
**PAID**  
CHICAGO, IL  
PERMIT NO. 705



Inside: RTAC's All New  
Winter News Bulletin

VISIT [WWW.RTAC.ORG](http://WWW.RTAC.ORG)  
"LIKE US" ON FACEBOOK



## RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC) MISSION STATEMENT

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

## RTAC PROTECTS PENSIONS

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

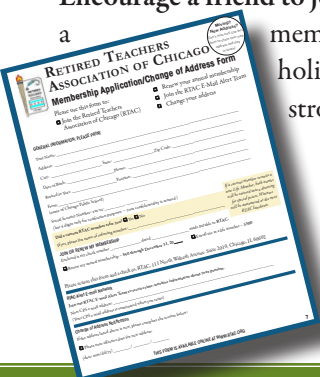
An investment in RTAC is an investment in your retirement security. Join or renew your membership in RTAC today and share your support with our powerful group of active and engaged educators. Already a member? Encourage a friend to join RTAC or purchase a membership for a special holiday gift. We're stronger together.

### RECRUIT A FRIEND AND WIN

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 next luncheon. Renew today and enjoy these benefits throughout 2021:

- Access to affordable dental and pet insurance, and discounts on eyewear
- Free educational webinars
- *News Bulletin* and e-mail Alerts
- Fellowship, networking, leadership, volunteer, and outreach opportunities
- Legislative advocacy on behalf of members

Need to renew?  
Find a membership form on page 7.



## RTAC CALENDAR

### January

- 1 Automatic Annual Increases (3% COLA) for CTPF pensioners into effect.
- 1 New health insurance rates for CTPF plans and 60% subsidy in effect.

### April

- 15 2021 Armstrong Award nominations due, see page 4.
- 30 RTAC Director Nominations due for 2022-2023.

Check [www.rtac.org](http://www.rtac.org) for topics and dates for 2021 Spring Webinars.