



# RETIRED TEACHERS ASSOCIATION OF CHICAGO

SINCE 1926

VOL. LXXVII | NO. 2

## NEWS BULLETIN

FALL 2021



### RTAC Celebrates 95 Years

Since 1926, this Association has dedicated itself to protecting the economic security of retired Chicago Public School educators.

### 2021 RTAC Board Officer and Directors Election

The 2020 RTAC election that was to be held to select the Officers and eight of the Directors was postponed due to the COVID-19 pandemic which resulted in the cancellation of our Fall 2020 luncheon.

The incumbents whose terms were to conclude on December 31, 2020, consented to serve for an additional year through December 31, 2021. RTAC is now holding an election by mail to fill the positions that would have been up for election in 2020.

At the August 4, 2021 RTAC Board meeting, the Officers and Directors voted that due to the COVID-19 pandemic, the RTAC bylaws would be temporarily altered to conduct the 2021 RTAC Election via the Fall 2021 News Bulletin.

**A ballot is included in the center of the News Bulletin you received in the mail.**

The 2021 Nominating Committee interviewed the candidates whose applications were submitted on or before April 30, 2021. Each of the candidates is an RTAC member in good standing who completed and submitted RTAC Application and Conflict of Interest forms. The committee recommended a slate which included a President, First Vice President, Second Vice President, Treasurer, Secretary, and eight Directors to serve for the biennium 2022-2023.



1. Ned L. McCray, RTAC's president for the biennium 1995-1996. 2. 1926 Dr. James E. Armstrong, founder and first RTAC president. 3. First RTAC News Bulletin published in 1945 by Charles S. Winslow. 4. State of Illinois Proclamation recognizing RTAC for 95 years of protecting retired CPS educators' economic security. 5. Defeated a proposed amendment to the Illinois Constitution which would have compromised all Illinois public agency retirees' annual cost of living increases. 6. Marcella L. Morrison was RTAC's president from 2012-2014 and has also served as our parliamentarian. 7. Edna Fanning served as RTAC president during 1981-1982 and was the first elected CTPF Pensioner Trustee.

Continued on page 4

# RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

111 North Wabash Avenue, Suite 2010, Chicago, Illinois 60602-2949 | [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*

Sylvia F. Asllani  
*Secretary*

Louella B. Preston  
*First Vice President*

Hubert C. Jackson, Jr.  
*Treasurer*

Linda R. Williams  
*Second Vice President*

Patricia B. Kubistal  
*Immediate Past President*

## EXECUTIVE DIRECTOR

Arlene R. Crandall

## ELECTED DIRECTORS

### 2019-2021\*

Virginia Bautista-  
White

Katherine  
Konopasek

Maria Fresse-Giffels

Rita M. Naughton

Kevin B. Huber

Elaine L. Schain

Patrick Keating

Dianne I. Yonkers

### 2020-2022\*

Roy Coleman

Carlene Lutz

Bernice S. Eshoo

Mary E. Puente

Juanita R. Jordan

Mary Sharon Reilly

Raphael A. Juss

Maria J. Rodriguez

\*RTAC Directorships were extended one year due to the COVID-19 pandemic.

## 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

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## RTAC Protects Its Members

Ever since RTAC was founded 95 years ago, its mission has been to protect your CTPF pension and your ancillary benefits. Two issues have emerged this year that may impact members.

This spring Blue Cross/Blue Shield began notifying members who had coverage from 2008 through 2020 that they may be entitled to payment from an anti-trust settlement. The net amount available after attorney fees and administrative costs is \$1.9 Billion. BCBS Settlement mailed postcards and sent e-mail messages to CTPF annuitants who may be eligible to participate in the settlement. Both include a unique claimant number and provide details regarding the settlement. If you need additional information visit the settlement website at [www.BCBSsettlement.com](http://www.BCBSsettlement.com), call the Class Action hotline 1-888-681-1142 or Email at [info@BCBSsettlement.com](mailto:info@BCBSsettlement.com). Valid completed claims must be sent via U.S. Mail postmarked on or before November 5, 2021, or submitted online at [www.BCBSsettlement.com](http://www.BCBSsettlement.com) on or before November 5, 2021.

A chart listing the CTPF BCBS Group Numbers of CTPF Plans from 2008-2020 is listed below. Group numbers are not required to file a claim.

### Blue Cross Blue Shield Chicago Pension Fund Group Numbers 2008-2020

#### Non-Medicare Insurance (Up to Age 65)

Year	Type	Group #
2008 - 2020	BCBS PPO	PO6675
2008 - 2020	BCBS HMO	H64047

#### Medicare Insurance (Age 65 and Above)\*

Year	Type	Group #
2008 - 2014	BCBS PPO	64376
2008 - 2014	BCBS HMO	H64047
2004 - 2017	BCBS Medicare Advantage	80840

\* CTPF ended BCBS Medicare plans effective 1/1/2018

RTAC Director Maria J. Rodriguez has offered to assist members who need additional help filing a claim, please email [marierodriguez106@gmail.com](mailto:marierodriguez106@gmail.com).

### VALIC Annuities

In late Spring 2021, RTAC learned that retired CPS educators who have maintained their VALIC annuity accounts in retirement have been informed that these accounts are now automatically being transferred from VALIC to a CPS-designated advisor. RTAC Director Raphael A. Juss has volunteered to lead action to address this issue for any CPS retiree who believes this is inappropriate. Members with concerns can contact Raphael at [raphaeljuss@gmail.com](mailto:raphaeljuss@gmail.com). Please indicate if you are a life or annual RTAC member.

RTAC will not be providing any financial support for this action.

## Spring 2021 RTAC Seminars

As part of its mission to promote the well being of its members, RTAC provides free educational seminars for members in good standing. Find more information about the programs on page 6 and at [www.rtac.org](http://www.rtac.org).

On April 21, 2021, Blyth and Associates' Legal Department presented a seminar on Estate Planning in the era of COVID-19. The pandemic has heightened our awareness that this is the proper time to put our legal affairs in order so that we are able to transmit our wishes to those who will be tasked with carrying them forward after we make our transitions. It is critical that all the required legal documents needed to ensure that one does not create problems for those tasked for putting our affairs in order after we pass are available.

'Avoiding Senior Scams' was the topic presented by Euclid Managers' Steve Stall and Veleka Meeks on Tuesday, May 4, 2021. Steve and Veleka shared statistics and information about the types of opportunistic schemes and techniques that scammers are diligently continuing to devise to defraud everyone. The pandemic has increased the number of scam artists who have managed to steal large sums of money from a large number of senior citizens. They discussed options for protecting oneself from the financial problems that such activities have caused.

On May 26, 2021, Janice Axelrod of her eponymous firm, presented 'Long Term Care Update.' Although a fair number of U.S. Seniors have already purchased some form of Long Term Care coverage, we learned how LTC is evolving. Since most of us need to acknowledge that most of us will need assistance, each person needs to plan accordingly. **Medicare does NOT cover long term care expenses.** Janice outlined and discussed the newer options that are available as well as the entry levels at which independent living may no longer be an option.

# RTAC's 2021 FALL ELECTION SLATE

Please complete the ballot you received in the mail with your *News Bulletin* and return it in the self-addressed envelope as soon as possible, but no later than **October 15, 2021**. Ballots postmarked after this date will not be counted. Ballots include a randomly assigned control number to prevent voting fraud. The number is not linked to your name. Do not duplicate or share your ballot. If more than one ballot with the same number is received, both will be voided.

## SLATED OFFICERS



**LINDA R. WILLIAMS –  
PRESIDENT**

Linda is currently RTAC's and CRTAF's Second Vice President (2019-2021).

Following her retirement from CPS in 2007, she joined RTAC. She became involved with the Service Committee and

was elected a RTAC Director in 2015. She was appointed to fill a vacancy as RTAC's Second Vice President in 2016. During the biennium 2017-2018 she served as RTAC and CRTAF First Vice President. She has continued to serve as Chair of the Service Committee. She is active in the NAACP and the Urban League as well as her church where she mentors high school and college students.



**LOUELLA B. PRESTON –  
FIRST VICE PRESIDENT**

Louella is currently RTAC's and CRTAF's First Vice President (2019-2021). Her CPS career included a principalship and administrative roles in a variety of special needs programs. She joined RTAC

in 2006 and was elected a RTAC Director in 2011. She also served as RTAC's First Vice President in the biennium 2015-2016. Currently and previously, Louella has chaired the Legislative Committee which focuses on legislative issues affecting retired CPS educators, their pensions and ancillary benefits. In addition, her status as an attorney led her to serve as Chairperson of RTAC's Legal Committee, which addresses a variety of legal matters, including RTAC's Independent Contractor agreements. She is active in her local church community as well as in civic organizations.

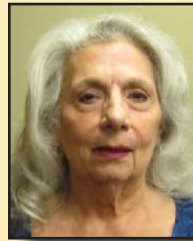


**RITA M. NAUGHTON –  
SECOND VICE PRESIDENT**

Rita is currently a RTAC and CRTAF Director (2019-2021). She spent most of her extensive CPS career as a counselor and case manager for special education students.

Rita joined RTAC in 2006 and was elected to be an RTAC Director in 2009. She has supported RTAC's development with several terms on the Finance and Social Committees. As chairperson of the Social Committee,

Rita focuses upon providing an ideal experience for members attending our semi-annual luncheons which she hopes can resume in 2022. In 2015, Rita chaired the RTAC Nominating Committee. Throughout her life Rita has been active in her church community.



**SYLVIA F. ASLLANI –  
SECRETARY**

Sylvia is currently RTAC's and CRTAF's Secretary (2019-2021). She began her CPS career as an elementary teacher and concluded it with a principalship in 1993.

She joined RTAC in 1993 and was elected as a RTAC Director in 2012. In addition to her service as the RTAC and CRTAF Secretary, she also serves as chairperson of the Bylaws Committee. She is active in civic and community organizations and enjoys meeting with local elected officials to advocate for retired CPS educators.



**HUBERT C. JACKSON, JR. –  
TREASURER**

Hubert is currently RTAC's and CRTAF's Treasurer (2019-2021). He joined RTAC in 2009 following his retirement from teaching Social Studies classes in various Chicago Public High Schools. He was

elected as a RTAC Director in 2011 and has also served as a CRTAF Director. He continues to serve as Chairperson of the Membership Committee which he began to Chair in 2015. He focuses upon meeting, engaging, and recruiting current and prospective CPS retirees at RTAC's luncheons, at CTPF Retirement and Health Insurance seminars, and at other retired CPS educator events. Hubert continues to receive awards and recognition for his activities in religious and civic organizations as well as for his mentoring of Chicago youth.

## INDEPENDENT OFFICER CANDIDATE

**LOUELLA B. PRESTON – PRESIDENT**



**SEE BALLOT RECEIVED IN THE MAIL  
WITH YOUR *NEWS BULLETIN***

## SLATED DIRECTORS

### YVONNE ALFORD

Yvonne Alford had a lengthy career in CPS where she taught in the upper grades as well as in CPS Adult Education programs. She is a member of Alpha Kappa Alpha Sorority. Yvonne is active in her local community where she participates in the CAPS program as well as in her neighborhood Block Club. She continues to mentor former students to become productive self-actualized adults, parents, and members of their communities. As a Director she wants to take an active role in increasing RTAC's membership by informing new and current retirees about RTAC's mission to protect our pensions and ancillary benefits.



Yvonne Alford had a lengthy career at Hurley and Sandoval. She currently serves as a treasurer of the Network of Hispanic Administrators in Education. She is a member of Delta Kappa Gamma, the League of United Latin American Citizens and the Alden Family Home Council. Since joining RTAC in 2019, she has served on the Bylaws and Insurance Committees.

### KEVIN B. HUBER\*

Kevin B. Huber, a certified public accountant, served in a variety of positions in the business community before being named Executive Director of the Chicago Teachers Pension Fund. Kevin joined RTAC in 2014 and has been a valued member of RTAC's Finance Committee and its Board of Directors since 2017. His financial expertise and insights have been an invaluable contribution to RTAC's fiscal operation



State Univ., Elizabeth Mackie began her extended career at CPS which focused on special needs students at the high school and middle/upper elementary levels. She subsequently earned her Masters in Education from DePaul Univ. She became and continues to be active in the Illinois Council for Children with Behavioral Disorders and continues to serve in the Professional Development section by assisting current educators to secure their Continuing Professional Development credits. She is also a member of Delta Kappa Gamma. She has maintained contact with former students and is pleased to learn of their successes as they go forward in life.

### VIRGINIA

### BAUTISTA-WHITE\*

Virginia Bautista White served as a CPS classroom teacher, Coordinator, Program Monitor, and Director of an Academic Prep Center. She concluded her CPS career as a Management Support Director. After she retired, she served as an Assessor for the National Institute for Early Education Research at Rutgers Univ. She is a member of a number of committees at her church and is active in the Hispanic Administrators in Education. She has served in administrative positions in the Mexican-American Business and Professional Women and the Mexican-American Teachers organizations. She became an RTAC Director in 2019 and has served on the Technology and Volunteer Committees.



### PATRICK KEATING, SR.\*

Patrick Keating Sr. started his CPS career as an upper grade elementary teacher. He led the transition to initiate upper grade subject-based departmental programs. He proceeded to serve as a case manager, counselor, and assistant principal en route to becoming a CPS principal. In retirement he has served as a Special Education Services consultant to the Illinois State Board of Education and as a professor at Northeastern Illinois Univ. He is active in his community and church organizations. Since becoming an RTAC Director in 2019, he has served on the Legislative and Membership Committees.



### ELAINE L. SCHAIN\*

Elaine L. Schain enjoyed an extensive career as an elementary ESL teacher where she pioneered many creative initiatives to strengthen instruction for English Language Learners. Following her retirement, she joined RTAC. For the past nine years, she has been a dedicated RTAC volunteer who enjoys working behind the scenes. She has served on the Insurance and Social Committees and she also provides support for various activities related to the RTAC luncheons.



### MARIA

### FRESSE-GIFFELS\*

Maria Fresse-Giffels began her CPS career as an elementary bilingual education teacher. She held several Central Office and Network bilingual administrative positions before



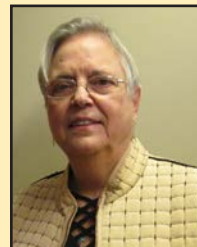
### ELIZABETH MACKIE

Following earning her Bachelor of Science in Education from Chicago



### DIANNE YONKERS\*

Dianne Yonkers enjoyed an extensive and varied career at CPS as a School psychologist and Special Education Administrator. She is involved in a variety of civic and community organizations as well as Delta Kappa Gamma. Since joining RTAC's Board of Directors in 2017, she served as chair of the Insurance and Technology Committees. She currently is a member of the Communications committee.



## INDEPENDENT CANDIDATE

### THERESE BOYLE

\*Incumbent Directors seeking another term

# Executive Director's Message



Arlene R. Crandall

The Retired Teachers Association of Chicago owes a serious debt of gratitude to the National Retired Teachers Association (NRTA), of which RTAC is a founding member. In April 2021, RTAC submitted a proposal to secure a NRTA 'We Care' Grant. RTAC was fortunate enough to be awarded the grant which is being used to fund the purchase of the renewal of RTAC's Zoom membership which will enable RTAC and CRTAF to continue to conduct their Board of Directors and committee meetings as well as to interact with our legislative advocates and legislators. It is also being used to provide RTAC members with access to our complimentary seminar series provided each spring and fall.

In early June 2021, I finally had the opportunity to meet with a small group of older extended family members who were all fully vaccinated. It was heartwarming to interact in person with them. We were

in an outdoor setting so it seemed quite safe. It heightened my awareness of the importance that physical connectivity with those near and dear to us is to our emotional, mental, and physical well-being. Meeting via Zoom was not as satisfying as being able to meet and greet one another in person. With that said, I am hopeful that once we are more confident that a substantial percentage of our RTAC family is fully vaccinated that we will be able to resume our normal schedule of in person activities such as our luncheons, free seminars, and of course, committee and Board meetings.

As we receive the monthly CTPF listing of the passing of our former colleagues which is included in our 'Friends Gone Ahead' section of our publication we are reminded of the gifts of daily life. Many of those whom we knew and shared time with during our careers may be gone; but they are not forgotten. Please join other RTAC members who extend their legacies to our profession and RTAC's mission by making a gift to the Retired Teachers Association in memory of our former professional colleagues.

Our 2021 Fall Election will be conducted using this Fall RTAC News Bulletin. The ballot and return envelope are bound into the center of the publication. Please review the information on pages 1, 4 and 5 regarding the procedure which we have developed. You may also visit our website [www.rtac.org](http://www.rtac.org).

## RTAC Seminars

Registration for free fall seminars is now open. Please call the RTAC office weekdays between 10:00 am. and 3:00 p.m. to register for any of the seminars which will be presented via Zoom and phone. Access information will be provided two days before the presentation.



### OCTOBER 13 HOW YOUR BANK CAN ASSIST YOU IN PROTECTING YOURSELF FROM IDENTITY THEFT

There are many devious individuals who are constantly creating new scams to deprive seniors of their resources and assets. It is in our best interests to learn about the various ways your bankers can assist you. The U.S. Federal Trade Commission reports that in the latter part of 2020, scammers initiated online contact with older adults more often than they did previously. Many seniors end up losing money and peace of mind. In all, older Americans reported fraud losses totaling \$388 million through the third quarter of 2020. This seminar will be presented by David Rodriguez, Fifth/Third Manager at Chicago's North and Clybourn branch.

### OCTOBER 27 ANALYZING YOUR 2020 TAX RETURN TO PREPARE FOR YOUR 2021 TAX FILINGS

IRS regulations, including resumption of RMDs in 2021, are evolving and will have an impact on your 2021 tax return. Members of the Blyth and Associates team will outline the latest information and provide helpful hints to guide you in preparing for your forthcoming tax return filings.

## NEW LIFE MEMBERS, FEBRUARY 1, 2021 - JUNE 30, 2021

Najmah Abdul-Ahad  
Sheila E. Anderson  
Patricia Y. Belt  
Hiram Broyls  
Pearlie Colar  
Valerie A. Glover

Florence Gonzalez\*  
Mary Jo Hosman  
Steven Koteff  
Dan P. Lagesse  
Loretta Martin  
Vicki Martin

Luz Rodriguez  
Joseph D. Smith Sr.  
Richard H. Vail  
Susan Volkober

\*New Life Member who was omitted from previous listing.

# President's Message

John A. Butterfield, RTAC President

Hello To All -

RTAC has been paying a good deal of attention to the Chicago Teachers Pension Fund lately and is concerned about what we have observed. CTPF submitted legislation to the Illinois General Assembly which grants pension overpayment forgiveness to a certain category of pensioners. We were opposed.

At a time when our CTPF pensions are only funded at the 44% level. RTAC cannot understand why any overpayments would be forgiven, especially when there is a solution to this problem outlined in case law. As of its FY2020 Annual Report CTPF only had 44 cents of every dollar owed to pensioners. RTAC is very concerned that the passage of the legislation jeopardizes the economic security of all current and future retired Chicago public school educators. At the very least, the bill should be amended to require all overpaid annuitants to repay their respective obligations.

Previously and currently CTPF annuitants have been overpaid through no fault of the pensioners. Errors were made in the calculation of pensions so this is not just a one-time problem. This occurs due to problems with securing correct salary history data from CPS as well as the charter schools. However, a previous solution could have been utilized to secure the return of the overpayments without debilitating financial harm to the overpaid annuitants. I am referring to CASE #05CH01452, commonly called the Pay Period #13 Case. This case began in 2005 and was finally settled in 2012. It allowed the 3,800 retired teachers involved to make repayments by temporarily suspending their AAI (automatic annual increase) until the overpayments were recovered. CTPF spent almost a million dollars at that time advocating for a successful conclusion. RTAC also participated in the settlement of this case as an Intervening Plaintiff-Appellee.

We spent almost one hundred thousand dollars from RTAC's funds in support of this case. Our two organizations worked collaboratively on behalf of the affected annuitants then and we should be working together now.

Pension costs are one of the top issues of contention today. The problem is constantly in the news and complaining parties are demanding reform in Illinois and elsewhere. Unfortunately, the majority of the general public does not understand that in Illinois and ten other states public agency employees (teachers, police, fire, etc.) are required to participate in public pension systems and that they are expected to contribute to them in lieu of participating in the U.S. Social Security system. We must keep our Chicago Teachers Pension Fund in good order and above reproach. We don't need to give ammunition to any of our "pension envy" opponents.

Although the Illinois General Assembly passed the legislation as part of an omnibus bill in late May 2021, and Governor Pritzker has signed it into law, RTAC is still concerned. The legislation requires overpaid individuals who are informed of their overpayments within three years of the onset of the overpayments, to repay the overpayments. Whereas, those who are informed after three years are exempt from having to repay the overpayments. The inequity between the two groups is inappropriate and unfair as well as damaging to CTPF's resources.

We are also concerned that those who do have to repay might take legal action against CTPF because the distinction between the two categories of annuitants is inequitable. This also is a bad precedent for the future. Those who have to repay could institute lawsuits against CTPF because of the inequity. Those pensioners who had to repay in the 2012 settlement might also be considering lawsuits. You



John A. Butterfield

might also contact the CTPF pension trustees and ask them why they voted in favor of this bill. Only two (Padilla and Rodriguez) voted against it.

We recently learned that CTPF has a new Executive Director. He is Carlton Lenoir, a graduate of Whitney Young High School. Mr. Lenoir proceeded to secure a bachelor's degree as well as a Juris Doctor. He is in a more advantageous position to lead CTPF due to literally having started his career in the public pension fund environment working in the CTPF mailroom. He subsequently worked in other pension fund positions elsewhere where he developed expertise in the area of pensioner benefits. Hopefully, Mr. Lenoir's experiences and background at CTPF, where he also served with former CTPF Director Kevin B. Huber and others, will enable him to quickly proceed with his goal to serve CTPF active and members comprehensively. RTAC looks forward to establishing a collaborative relationship with Mr. Lenoir on behalf of current and future retirees.

Let me close by wishing all of you good health as we wind our way out of this pandemic. At our ages, we should all be on the careful and cautious road. My term as President of RTAC will conclude as 2022 begins. It's been my privilege to serve this fine organization which protects and defends our pensions. I know this good work will continue. Hope to see all of you at our Spring Luncheon.

Thank you,

– *John Butterfield*

# RTAC Spotlight on Springfield, July 2021

By John D. Carr and Matt Maloney

Political reporters and pundits have stopped using the term unprecedented to describe the Illinois Spring 2021 legislative session. In the past few years, Illinois saw a truncated session due to the pandemic, session days where a year's worth of bills are adopted in three days, and of course, historic gridlock under the previous Governor.

This year Illinois faced an economy crippled by a pandemic being addressed by legislative leaders with limited experience. Governor Pritzker is in his third year, Senate President Harmon is in his second year, GOP Senate Leader McConchie and Speaker Welch are in their first year. In person meetings were not allowed. Outreach was limited and communication was challenging. The session also included new staff members working within "unprecedented" conditions.

These new leaders still managed to get many measures passed including legislative remaps, ethics reform, and a balanced budget.

## FY2022 BUDGET SAVED BY NEW REVENUE AND INFLUX OF FEDERAL FUNDS

In February, Governor Pritzker outlined his budget proposal which included \$700 million in cuts. This proposal came on the heels of the failure of the Graduated Income tax ballot initiative in November 2020 coupled with the state still reeling from the measures in place to contain the pandemic.

Two things happened to alleviate the pain of having to make those cuts. The American Rescue Plan Act infused billions of federal dollars into the State's budget. Secondly, the Commission on Government Forecasting and Accountability (COGFA) revised their budget estimates by an additional \$2 billion, which was an increase from their March forecast.

The Illinois FY2022 budget that was adopted and signed into law does not include those feared cuts; but it does retain \$600 million in the closure of "corporate tax loopholes." The approved budget fully funds a FY22 pension contribution of \$9.4 billion and provided an additional \$350 million for K-12 education, bringing the total to \$9.2 billion.

The budget repays \$2 billion the state borrowed to make up for losses incurred from the pandemic. That alone saves the state \$100 million. The budget also prioritized paying down the backlog of the state's bills, which had reached \$17 billion a few years ago. The backlog is now at \$3.2 billion.

## STATE GETS HIGHER MARKS FROM CREDIT AGENCIES

Illinois appears to be in a far more stable and responsible position financially than previously. Credit rating agencies are taking notice. Another Wall Street credit-rating agency has issued a positive financial outlook for Illinois. Fitch Ratings Agency said the state is showing post-pandemic "fiscal resilience" and "sustained economic recovery." If it can be maintained, this bodes well for the future.

## ELECTED SCHOOL BOARD IN CHICAGO

The Legislature approved legislation stating that Chicago would begin holding elections for seats on the Board of Education as soon as 2024, with a fully elected school board in place by 2027.

The Chicago Board of Education is currently the only district in Illinois whose Board members are exclusively appointed by the Mayor. Under the new bill, the Chicago Board of Education would transition to a hybrid Board in 2024 with a combination of elected and appointed members; and then be

transformed to a fully elected Board by 2027.

## LAWSUITS CONTEST NEW LEGISLATIVE MAPS

Every ten years the Illinois Constitution requires the redistricting of legislative maps by June 30. The Illinois Legislature used 2017-2019 data from the American Community Survey, which is compiled by the U.S. Census Bureau annually, to create the new legislative maps since the complete 2020 Decennial Census data would most likely be unavailable before Fall 2021. Since the Democrats control the House, Senate, and Governor's mansion they drew maps that are favorable to Democratic districts. The new maps include many districts that pit GOP incumbents against one another.

So far, two lawsuits have been filed challenging the new legislative maps. Republicans filed a federal lawsuit that argues the boundaries are unconstitutional because they are not based on actual U.S. Census population figures. The Mexican American Legal Defense and Educational Fund sued top Democrats and state election officials saying that the new maps are malapportioned and used bad data to not ensure equal representation of all of the state's population.

The map for the new U.S. Congressional districts in Illinois has not been drawn yet. Elected officials are awaiting census data to draw those districts. The General Assembly is expected to return to Springfield in the Fall to draw the maps.

For the first time in 50 years, the Illinois Supreme Court Districts have also been remapped. The new map reflects a shift in population where the disparity in district sizes varied by millions of voters. This action also consolidates the control by Democrats of the state's highest court.

Additional information on the status of



the maps and lawsuits will be provided as it becomes available.

## ELECTION CHANGES INCLUDE MOVING THE PRIMARY ELECTION DATE

Next year your mailbox will be filled at the beginning of summer instead of near St. Patrick's Day. The 2022 primary will be held on June 28, 2022. This delay allows more time to draw U.S. Congressional district maps using the 2020 U.S. Census data as part of the redistricting process. The later date also allows time for decisions on pending lawsuits on the state's legislative districts. The legislation also requires some new disclosures when filling legislative vacancies, allows people to put the names on a list of those who always want to vote by mail, and allows for curbside voting.

## ETHICS REFORM

The Legislature finally adopted some long overdue ethics reforms. Though many panned this effort as a bit hollow, the proponents argue this is a "First Step." The ethics legislation increases the powers of the Legislative Inspector General and strengthens economic interest disclosures for legislators and their spouses. It also

prohibits legislators from leaving office and becoming lobbyists immediately thereafter.

## CANNABIS SOCIAL EQUITY LICENSES

State legislators passed a long-sought bill aimed at ensuring better racial diversity in the state's cannabis licensing process. The legislation attempts to adjust Illinois' recreational cannabis law by creating two additional lotteries of 110 total adult-use license dispensaries for people who are social equity applicants.

## NEXT STEPS FOR LEGISLATION

Over 7,000 bills were introduced this session of the General Assembly and nearly 700 were passed by the House and Senate. The Governor has 60 days to act (sign, veto, or use an amendatory veto (by late August). If the Governor fails to act, the bill automatically becomes law.

The General Assembly will be reconvening sometime this summer or early Fall to address energy legislation and approve a new Congressional map. Then they will be back in late October for Veto Session which is scheduled for October 19, 20, 21 and October 26, 27, 28. It will be interesting to observe if that session ends

up being unprecedented as well.

## COVID-19 UPDATE

On June 11, 2021, Illinois entered Phase 5 of the COVID-19 reopening plan, meaning businesses and organizations can resume normal activity. Under Phase 5 guidelines, capacity limits are lifted for indoor and outdoor activities, vaccinated people are no longer required to wear masks. Businesses are not required but they may continue masks and social distancing protocols if they choose.

Governor Pritzker and Public Health Officials still **advise caution** for those who are unvaccinated, as the Delta variant of the virus continues to spread.

## GAS TAX INCREASES A HALF CENT

On July 1, 2021, the Illinois gas tax increased about a half cent per gallon to \$0.392 per gallon. The gas tax doubled in 2019 to help pay for the statewide construction program for roads, bridges, mass transit, schools and other public works. At the time, lawmakers put in place an automatic hike tied to inflation. A half-cent increase would roughly mean a fill up of 20 gallons would be approximately an extra 10 cents.



## LEGAL DEFENSE FUND GIFTS FEBRUARY 1, 2021 - JUNE 30, 2021

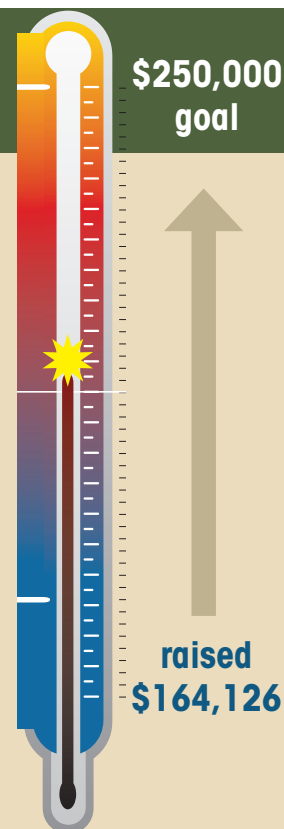
*RTAC has established a legal defense fund for the purpose of initiating legal action to protect CTPF Pension benefits.*

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

- |                             |                                |
|-----------------------------|--------------------------------|
| Archie, Carline H.          | Garrett, Joyce A.              |
| Bautista-White, Virginia    | Gipson, Wanda J.               |
| Billups, Vaniece            | Gloor, John F.                 |
| Blyth & Associates          | Gore, Frances M.               |
| Brigham, Delores            | Gurley, Annette D.             |
| Carney, Alice               | Gustafson, Dean K.             |
| Coleman, Gertrude           | Halliday, Valentina            |
| Collins, Ruby C.            | Jackson, Mae A.                |
| Cuttone, Patricia A.        | Kaitis, Gail                   |
| DeJulio, Emil               | Kiamos, Angeline & Constantine |
| Dieball, Edward H.          | Klunk, Edward T.               |
| Dynis, Richard M.           | Lubov, Rudy J.                 |
| Gallagher, Robert & Beverly | McDougall, Daniel J.           |
| Gardner, David & Rita       | Moscinski, John & Donna        |

### OTHER GIFTS

- Anonymous (3)
- Benditzson, David J.
- Clarke, Nancy C.
- Fresse-Giffels, Maria
- Gleason, Patricia C.
- Konopasek, Katherine
- Korten, Carol J.
- Laux, Janet
- Murdock, Patricia C.
- Newman, Judy H.
- Quas, Marilyn





# 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 60602-2949. *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  RTAC Birthday Gift

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  RTAC Birthday Gift

Honoree's Name: \_\_\_\_\_ Address: \_\_\_\_\_

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



# 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

Enroll me as a new annual member – \$50

Please return this form and a check to: RTAC, 111 North Wabash Avenue, Suite 2010, Chicago, IL 60602-2949

### 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) \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

# CHICAGO RETIRED TEACHERS AID FUND GIFTS

FEBRUARY 1, 2021 - JUNE 30, 2021

# RTAC GIFTS

FEB. 1, 2021 - JUNE 30, 2021

DONOR	IN MEMORY OF
Anonymous	James L. Foley
Allie, Barbara L.	Theresa Derbas, Michael J. Stenson
Barnes, Mildred C.	Eloise Turner
Billups, Ernest & Vanice	Roosevelt Brassel Nina Jones Ola B. Linder Lorraine Pettigrew Robert Saddler
Connolly, Angela P.	Ralph Childs
Cosme, Jim & Mary	Pedro Pelaez
Deransburg, Alice	Ida Nichols-Monson Zelata Walker
Fresse-Giffels, Maria	Maria Ramos
Friend, Richard & Andrea	Hannelore Friend
Jagielski, Veronica F.	Arthur L. Jagielski
Lieberman, Carl	Mike Bailen Jack Cooper Robert Frank Jim Neufeldt Sheldon Rosen
Loredo, Natividad	Deceased Members of Juarez H.S. Faculty
Lubov, Rudy Joan	Sharon Deutsch Lowell Greene Richard Lieberman Alvin Lubov Marshall Wolf
Lyles, John & Bonita	Luther Bedford H. Craig Jones Robert Saddler Al Williams
Merwin, Peter Matthew	Donald J. Pluto
Moscinski, John & Donna	John Tilgner
Newton, Johnnie M.	June Finch William Finch William Gwynn Gladys Ray Bernard Spillman

DONOR	IN MEMORY OF
Pasko, Julieta & Stan	Doris Shelby-Davis Karen Tipp
Reilly, John P.	Helen M. Allen Marilyn A. Lading Alice Magnusson Edward J. Ruyack Julie A. Soule
Remahl, Daniel	Cyrene Grierson
Renz, Mark	Richard Bukowski
Stangel, George V.	John M. Cunnea Margaret M. Cunnea
Wotovich, Sharon	Yolanda Lee Edith Singh

DONOR	PURPOSE
Anonymous (5)	General Purposes
Bonner, Barbara	General Purposes
Brigham, Dolores	General Purposes
Coffey, Mary Eileen	Happy B-day RTAC
Del Campo-Semisch, Martha	General Purposes
Gipson, Wanda J.	General Purposes
Gordon, Diane	General Purposes
Hortin, Judith K.	General Purposes
Hutchinson, Juanita	General Purposes
Issacs, Arleen	Happy B-day RTAC
Jordan, Emma S.	Happy B-day RTAC
Komada, Robert S. & Nancy V.	Happy B-day RTAC
Konopasek, Katherine	General Purposes
Nelligan, Bonnie	General Purposes
Ramiro, Rogelia M.	General Purposes
Rosen, Sandra M.	General Purposes
Shepard, Barbara S.	General Purposes
Swiercz, Roman & Sharon	Happy B-day RTAC

DONOR	IN MEMORY OF
Belz, Suzanne	Peter Hastings
Brandon, Katie P.	Florence B. Bolton
Fashingbauer, Elizabeth	Joyce McCree
Fashingbauer, Elizabeth	Daniel Kiebles
Gawel, Joseph	Patrick Keane
Gerace, Brigid	Patricia Boland
Gilman, Bonnie D.	Alice C. Lieberman
Koch, Jewel B.	Rachel Robinson
Lampka, Suzanne L.	Dorothy Bresnahan Jeannette Cassin Adalaide Heinz Margaret Mullins Aglia Reckling
Lieberman, Carl	Alice Lieberman
Lacey, Frank M.	Loretta P. Lacey
Loredo, Natividad	Deceased Juarez H.S. Faculty
McMahon, Rosemary	Charles Elder
Pahlke, Barbara J.	Luba Johnson
Pruchnicki, Carol Lynn	Michael Pruchnicki Arthur Cervinka Douglas Gordon
Remahl, Daniel F.	Ray Zmaczynski
Stangel, George V.	Margaret C. Stangel
Strom, Stan	Jim & Berniece Matthews

DONOR	PURPOSE
Agins, Frances D.	General Purposes
Bautista – White, Virginia	Happy B-day RTAC
Borelli, Myriam	General Purposes
Brigham, Dolores	General Purposes
Campbell, Annette	General Purposes
Clarke, Nancy C.	General Purposes
Konopasek, Katherine	General Purposes
Moore, Daphne	General Purposes
Ramirez-Odell, Helen	General Purposes
Rhyme, Rhue	Happy B-day RTAC

# Legacy Bequest: Extending Your Generosity

Legacy gifts such as those from Ms. Metz and Mrs. Corrine and Mr. Albert Moch enable RTAC and CRTAF to be able to continue to protect the economic security of retired Chicago public school educators. As you consider your personal legacy, please consider making gifts to RTAC and CRTAF. They are fitting testimonials to your commitment to our profession and your former colleagues.

## Roberta Sue Metz (1935 – 2020)

The Chicago Retired Teachers Aid Fund Board gratefully acknowledges a generous bequest from the estate of the late Roberta Sue Metz. Ms. Metz followed in the professional footsteps of four generations of her family who served as educators. She taught in communities across Chicago and worked on the development of Head Start and Special Needs programs when they were initiated in the mid-1960s. She concluded her career with eighteen years of service as the Assistant Principal of Ebinger Elementary School. In retirement she moved to Hot Springs, Arkansas, where she became active in the Hot Springs Village Women's Club, the Ladies Auxiliary of her local VFW post, the Historic Preservation Alliance of Arkansas and the National Trust for Historic Preservation, as well as the Ladies Auxiliary and All Saints Guild of her church. She enjoyed playing bridge and maintained her membership in Delta Kappa Gamma.



## Corinne and Albert Moch (1935 – 2020)

The RTAC Board is pleased to accept a significant bequest from the estate of the late Corinne and Albert Moch. Corinne Moch served as a teacher of the hearing impaired and as a counselor at the Bell Elementary School. Albert Moch served as a Geography teacher at Von Steuben High School. They also served as youth advisors of the Temple Sholom Youth Group in the 1950s and 1960s. One of the members of the Temple Sholom Youth Group was so inspired by Mrs. Moch's career that she became a teacher of the hearing impaired. The Mochs were married for sixty years. Both Corinne and Albert enjoyed traveling around the world and he hitch-hiked around the globe for two years. Albert was an avid sports fan who enjoyed going to the gym four times per week during his retirement. Corinne was a political junkie, avid bridge player, and member of the Advisory Council on Aging for the City of Chicago.



## HAPPY BIRTHDAY RTAC

For 95 years, RTAC has protected the rights of Chicago's educators. Consider honoring RTAC's anniversary with a special donation. Check the birthday box on the donation form and your name will be included in a special Birthday Card in the next issue of the *News Bulletin*.



# VOLUNTEER OPPORTUNITIES

**Click here for additional volunteer opportunities.**

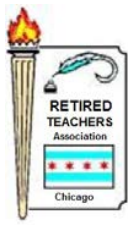
**This list is only a part of the full list of volunteering opportunities available to RTAC members. For a full listing, visit [www.rtac.org](http://www.rtac.org) and go to "volunteers."**

**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
Project Care	Cicero	Rebecca Angevine	708-656-8000x2364
Minds Matter Chicago	Chicago	Christi Uminski	312-600-5388
Ronald McDonald House Charities	Chicago & NW Indiana	Brittany Wright	312-888-2522
CPS STEM Exhibition	Chicago	Carrie Kaestner	312-248-4498
Community Animal Rescue Effort	Skokie	Heather Brown	847-705-2653
826CHI Tutoring, Field trips, Workshops	Chicago-Northwest	Maggie Farren	773-772-8108
Advocate Hospice Volunteer Program	Chicago-Southwest	Nikita White-Simmons	630-963-6800
Swedish American Museum	Chicago North	C. Gerbaulet-Vanasse	773-209-2204
AARP	Chicago	Loretta Hilsher	847-571-5514
AHS (Adult ESL and Literacy)	Chicago Northside	Robbin Kotajarvi	773-293-8139
Anixter Center Literacy Program (Literacy Tutoring)	Chicago North	Lesley Kartali	773-929-8200x265
CASA (Court Appointed Special Advocate)	Cook County	LaDora Robinson-Locke	312-467-6987
Chicago Lights (Tutoring)	Chicago Central	Regina D. Grant	312-981-3560
Evanston Northwestern Healthcare	Evanston	Ronna Jacobson	847-570-2840
Grandma Please	Chicago	Kathy Slover	773-561-3500
International Visitors Center of Chicago	Chicago	Lexy Sobel	312-254-1800x102
Intl. Mus. Of Surgical Science	Chicago-North	Kristen Vogt	312-642-6502
Lira Arts (Polish)	Chicago	Katherine McJimsey	773-508-7040
Literacy Volunteers of DuPage	DuPage County	Tana Tatnall	630-416-6699
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
Project Care	Near West	Mary Jo Kuhn	708-656-8000x383

# VOLUNTEER OPPORTUNITIES

<b>Agency</b>	<b>Location</b>	<b>Contact Person</b>	<b>Phone</b>
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
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
Alexian Brothers Bonaventure House	Chicago Near NW	Lizzie Smithy	773-327-9921x126
Alzheimer's Association	West Suburban	Erin King	847-779-6952
Asian Human Services LEAF Program	Chicago-North	Chris Sherman	773 564 4963
Association House of Chicago	Chicago-Near North	Jeanette Igwe	773-772-7170x3506
Better Boys Foundation	Chicago-North Lawndale	Sara Chambers	773-542-7335
Center for Economic Progress	Chicago Central	Nina Limbeck	312-630-0288x1
Citizen Schools	Chicago Near 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
Fabyan Villa Museum and Japanese Garden	Geneva	Lynn Dransoff	630-377-6424
Horizons for Youth (Mentoring & Academic Tutoring)	Chicago-West Loop	Emily Moyer	312-627-9031
Link & Option Center, Inc. (Literacy tutoring)	South Suburbs	Twin Green	708-331-4880
Maryville Academy	Northwest Suburbs	Mary Keiger	847-294-1703
Peace Hospice & Palliative Care	Chicago-Beverly	Alyssandra McKaye	773-233-1010
Peoples Resource Center	West Suburbs	Steve Samuels	630-682-5402
School on Wheels	West Suburban	Debbie Brandt	708-482-5060
Shedd Aquarium	Chicago-Central	Todd Maskel	312-692-3384
World Relief Chicago	Chicago-North	Kathryn Waldron	773-681-8554



# RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

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**Inside: RTAC's All New Fall News Bulletin**

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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 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 to celebrate a special occasion. We're stronger together.

Need to renew? Find a membership form on page 11.

### 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 discounts on eye wear purchases
- Free educational seminars
- *News Bulletin* and e-mail Alerts
- Fellowship, networking, leadership, volunteer, and outreach opportunities
- Legislative advocacy on behalf of members

## RTAC CALENDAR

### October

- 13** How Your Bank can Assist You in Protecting Yourself from Identity Theft, see page 6.
- 15** **2021 RTAC Election Ballot due, see pages 4-5.**
- 27** Analyzing Your 2020 Tax Return to Prepare for Your 2021 Tax Filings, see page 6.

Seminars accessible via Zoom and phone.

See [www.rtac.org](http://www.rtac.org) for seminar dates and topics.

