

RETIRED TEACHERS ASSOCIATION OF CHICAGO

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News Bulletin

WINTER 2021/2022

2022-2023 Elected Executive Committee



Linda R. Williams President



Louella B. Preston First Vice President



Rita M. Naughton Second Vice President



Sylvia F. Asllani Secretary



Hubert C. Jackson, Jr. Treasurer

2022-2023 Elected Directors



Yvonne Alford



Virginia Bautista-White



Maria Fresse-Giffels



Kevin B. Huber



Patrick Keating Sr.



Elizabeth Mackie



Elaine L. Schain



Dianne I. Yonkers

2022-2023 RTAC Elections

RTAC members elected new officers and eight directors through a mail-in ballot which was included in the Fall 2021 RTAC News Bulletin, Directors elected in 2019 who have consented to serve for a third year are: Roy Coleman, Bernice S. Eshoo, Juanita R. Jordan, Raphael A. Juss, Carlene Lutz, Mary E. Puente, Mary Sharon Reilly and Maria J. Rodriguez.

RTAC extends its thanks to the retiring RTAC Board President - John A. Butterfield and Director – Katherine Konopasek. Their service to RTAC is sincerely appreciated and valued. The officers and directors, shown above, will serve two-year terms from January 2022 through December 2023.



RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

111 North Wabash Avenue, Suite 2010, Chicago, Illinois 60602-2949 | 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 rtac.org for the current meeting schedule.

RTAC NEWS BULLETIN

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

EXECUTIVE COMMITTEE

John A. Butterfield Sylvia F. Asllani
President Secretary**

Louella B. Preston Hubert C. Jackson, Jr.

First Vice President Treasurer

Linda R. Williams Patricia B. Kubistal
Second Vice President Immediate Past President

EXECUTIVE DIRECTOR

Arlene R. Crandall

ELECTED DIRECTORS

2019-2021* 2020-2022*

Roy Coleman Carlene Lutz Virginia Bautista-Katherine Bernice S. Eshoo Mary E. Puente White Konopasek Juanita R. Jordan Mary Sharon Reilly Maria Fresse-Giffels Rita M. Naughton Raphael A. Juss Maria J. Rodriguez Elaine L. Schain Kevin B. Huber

Dianne I. Yonkers

EX-OFFICIO BOARD MEMBERS

PAST PRESIDENTS

Patrick Keating

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

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

- 1 RTAC'S ELECTED OFFICERS AND DIRECTORS
- 3 WHEN SHOULD YOU GET A NEW COMPUTER?
 - By Roy Coleman
- 3 TEACHING AND PREACHING
 By RTAC President Emeritus
 Ned McCray
- 4 RTAC FALL 2021 SEMINARS
- 4 STAY IN TOUCH WITH RTAC
- 4 FACEBOOK
- 5 RTAC PROTECTED RETIRED CPS VALIC ANNUITANTS IN 2021
- 5 AARP EMPLOYMENT OPPORTUNITIES
- 5 RTAC DENTAL INSURANCE
- 6 EXECUTIVE DIRECTOR'S MESSAGE

By Arlene R. Crandall

- 7 PRESIDENT'S MESSAGE
 By John A. Butterfield
- 8 RTAC SPOTLIGHT ON SPRINGFIELD
- 9 NEW LIFE MEMBERS
- 9 LEGAL DEFENSE FUND GIFTS Including President's Circle gifts
- 10 DONATION FORM

One form, three ways to make a difference!

11 MEMBERSHIP APPLICATION

Join, Renew, Refer a Friend today to receive the benefits of membership

12 DONATIONS

Acknowledging gifts to CRTAF and RTAC

13 VOLUNTEER OPPORTUNITY

^{*}RTAC Directorships were extended one year due to the COVID-19 pandemic.

When should you get a new computer?

By Roy Coleman

Every once in a while, I get asked "Should I get a new computer or keep my old one?". There are several things to consider:

Did your current computer suffer a mechanical or electrical failure? If it is not covered under a warranty, then yes, buy a new one. For the most part, if an electrical appliance (computer, TV, etc.) is going to fail, it will fail in the first 6 months while it is still under the manufacturer's warranty.

Do you want a new computer? Yes, go ahead.

Do you want special features of some new piece of software but it needs a new or upgraded operating system? Yes, go ahead.

If you are happy with your system and software and it still works fine but is just old, think about the hassle and cost of moving all of your data and software before deciding.

If a new release of the operating system requires new hardware, check to see if your anti-virus and anti-malware programs will continue to be protective of your current system or will they stop protecting your system. Most computers using Microsoft's Windows purchased before 2019 will need to be replaced in order to run Windows 11.

For about the first 15 years of personal computers, the number one reason for buying a new computer was hardware failure while for the last 25-30 years or so the major driving force was the software. Each new version of the operating system usually required new hardware, meaning a new computer. How many billions of computers have been discarded in the last 30+ years, not because they didn't work but that they didn't run the latest software.

(I still have a computer from the early 1980's that runs DOS, albeit slowly, and some neat games on 5.25" floppy disks.) With the introduction of Microsoft's Windows 11, and the end of Microsoft's support for Windows 10 in 2025, most computers currently running Windows that are over 3 years old may need to eventually be replaced. How will these obsolete systems be recycled?

To be clear, an older computer WILL NOT STOP WORKING but some of the apps, particularly financial (e-file tax apps, QuickBooks or on-line banking), anti-virus/anti-malware apps and some e-mail apps may be impacted. How much will that cost and how big of a pain will it be to upgrade them?

Another question I get is "which operating system (OS) is the best?" This is hard to answer. There are three major computer OS's:

- 1) Apple's macOS
- 2) Microsoft's Windows
- 3) Linux (Android, Chrome OS. etc.).

Each have their advantages and idiosyncrasies. The majority of SmartPhones and tablets use either Apple or Android OS while full size and laptop computers mostly use macOS or Windows. With some difficult, mostly with learning how to work with Virtual Machine (VM) software, any of these OS's can run on most any of the hardware systems available.

In summary, the choice of whether to buy a new computer is yours but it is wise to stick with the operating system you are most familiar with. If it is Microsoft's Windows, get an assurance in writing, that it will run Windows 11.

Teaching and Preaching

By RTAC President Emeritus Ned McCray (1995-1996)

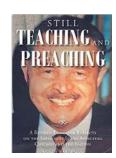


Ned McCray

Former RTAC
President Ned McCray
(1995-1996) continues
to be a vital link in our
organization's 95+ year
existence of service
to RTAC as well as
to our Chicagoland
community and
beyond. The Lifestyle

Section of the September 19. 2021 issue of the *Chicago Tribune* included information about Ned's most recent accomplishment, his book *Still Teaching and Preaching*, a

collection of articles that he wrote over a ten-year period. His vantage point in life has stimulated his desire to continue making a difference in the lives of young and old. You may have seen some of his articles which continue to be featured on the



Book: Still Teaching and Preaching, Nov. 18, 2019

editorial pages of the Chicago Tribune, Chicago Sun-Times and the Southtown Economist. He addresses the issues and problems which exist in our daily lives in Chicago and across the U.S. and offers common sense solutions and remedies. He focuses on the need to collectively address the maladies which plague our society here and elsewhere. It is his fervent hope that we unite in the service of establishing a new order which will enable youth and elders to function in a fully self-actualized environment. Kudos to Ned McCray for continuing to draw attention to the needs of our community, the nation, and the world.

RTAC Fall 2021 Seminars

October 13, 2021 - 'Protecting Your Identity'



Fidel Munoz and David Rodriguez

David Rodriguez, of 5th/3rd Bank, provided a power point presentation and narration via Zoom to RTAC members to help them understand how one's financial life can be compromised by identity theft. His presentation showed that everyone is at risk from high tech and low tech fraud as well as paper and electronic communications. Basic forms of ID Theft include bank/finance records, credit cards, phone and utility bills, government documents, and employment

information. He identified 'ID Theft Red Flags', how an informed individual can protect oneself, and how to address identity theft if it happens to you. Mr. Rodriguez cautioned that if you discover that you are the victim of ID fraud that you should do the following to control the damage:

- 1. Place a fraud alert on your credit reports with the three credit reporting companies
- 2. Contact your financial institutions immediately
- 3. File a complaint with the Federal Trade Commission
- 4. File a police report.

October 27, 2021 – 'Strategies for Preparing Your 2021 Tax Returns'

Bill Blyth, Carla Nitz and Krysta Zych of Blyth and Associates outlined the important components that one needs to consider as one prepares for one's 2021 tax filing in early 2022. Information shared by our presenters related to the IRS, the Illinois Department of Revenue and the Cook County Property Tax, and 2020 and 2021 Federal legislation. They also discussed how to navigate the 2021 return of the Required Minimum Distribution for those with annuities who



Blyth team: Bill Blyth, Carla Nitz, and Krista Zych

are age 72 or above as well as how the SECURE Act impacts non-spousal inherited IRAs. Other topics included were end-of-year tax planning, one's investments as related to the current status of the stock market, and updates to one's estate planning. As always, this presentation included a large amount of very useful information and recommendations that are helpful to the attendees. It was also suggested that since the IRS is behind in processing prior years' tax returns, it is recommended that one file electronically.

Stay in Touch with RTAC

During the late summer of 2021, we sent a special mailing to all of our senior members (age 85+). A number of the letters were returned to the RTAC office indicating that the members to whom the correspondence was addressed were no longer at the addresses in our database and the United States Postal Service was unable to forward the correspondence. Regardless of your age, please do stay in touch with us as you move to new addresses or change your other contact information such as your phone number/s and e-mail addresses. You can do this by using the membership/change of address form that is always included in our publications, send an e-mail to office@rtac.org, or call our office (312) 750-1522 which is generally open school days between 10:00 a.m. to 3:00 p.m.

By providing your contact information updates as they occur, we are able to keep you abreast of our actions on your behalf.



FACEBOOK

During late July and early August 2021, RTAC's FACEBOOK presence was compromised by bad actors who cleverly used the RTAC logo and name to support positions that RTAC would never endorse. One in particular was especially troubling. You may recall that on Saturday evening, August 7, 2021, Chicago Police Department Officer Ella French was assassinated while conducting a traffic stop. Her partner, Carlos Yanez, Jr., was severely wounded and remains paralyzed. Someone or some organization used the RTAC logo and name to inappropriately make fun of the Chicago Police Department officers as they awaited word of their colleagues' fates outside the hospital. When this was brought to RTAC's attention, it was decided that it would be best to discontinue use of our FACEBOOK presence. Going forward, RTAC will use its website rtac.org to post information that we believe is of merit and importance to our members. We believe that you will agree that this was a wise decision, especially in light of information that has become known about the negative impact that other FACEBOOK postings have had worldwide. RTAC will be posting information similar to what was shared about the revised 2nd Installment payment schedule for one's Cook County Real Estate Taxes as well as the information about proposed changes to CPS Retirees' VALIC Investment Accounts and the CTPF Blue Cross-Blue Shield litigation settlement.

RTAC Protected Retired CPS VALIC Annuitants in 2021

In the Spring of 2021 RTAC Director Raphael A. Juss informed the RTAC Board that retired CPS educators who have maintained their VALIC investment accounts were to be reassigned to new advisors (without their permission) who would be overseen by Chicago Public Schools personnel and that other procedures had been established for retired CPS educators' VALIC investment accounts.

RTAC President John A. Butterfield sent a letter to the VALIC CEO as well as the President of the Chicago Board of Education regarding these changes. In Fall 2021 RTAC President Butterfield received a response from the AIGRS Regional Vice President stating that the proposed changes were to be reversed. AIG is the parent of VALIC. The AIGRS Regional Vice President's letter provides the following:

- 1. Proposed changes affecting RTAC members have been withdrawn
- 2. Retired CPS educators with VALIC retirement products are not subject to the proposed changes
- 3. RTAC members who wish to return to their former VALIC Registered Representatives are able to do so
- 4. Any RTAC members who wish to request a change, may contact David Oulvey, VALIC District Vice President at (847)988-8621 or via e-mail at David.Oulvey@aig.com

Thanks to RTAC President John A. Butterfield and Director Raphael A. Juss, who initiated this effort to reverse VALIC's action that would have been detrimental to RTAC members. Kudos to both of you.

In another venue, RTAC Director Maria J. Rodriguez, came forward to assist retired CPS educators to participate in a litigation settlement on behalf of Blue Cross-Blue Shield health insurance participants who were enrolled in CTPF Blue Cross-Blue Shield Health Insurance for the period 2008 through 2020. Maria guided the eligible CTPF BC-BS Health Insurance retirees who contacted her to complete the application form needed to participate in the litigation settlement. Thanks to Maria Rodriguez for making the time to extend herself on behalf of RTAC members who sought her assistance.

AARP Part Time Employment Opportunities with a Flexible Schedule

If you are interested in part-time employment with a flexible schedule, RTAC suggests that you might want to visit the AARP Job Board which helps connect workers 50+ with employers seeking experienced individuals. Those who are interested, should visit the AARP Job Board at aarp.org/jobboard.

RTAC is a charter member of the National Retired Teachers Association (NRTA) which was established in collaboration with Ethel Percy Andrus in 1947. In response to non-educators seeking an organization similar to NRTA, Dr. Andrus guided the establishment of the American Association of Retired Persons (AARP) in 1957.

RTAC Dental Insurance

RTAC is pleased to announce that our Metlife Dental Plan will continue through 2022 with rates at the same level as have been in effect since 2016. RTAC provides members access to two options. Both plans provide extended benefits if the member selects 'in network' providers. If



an RTAC Metlife Dental insured exceeds his/her annual \$1,250 maximum benefit level in either the comprehensive or basic plan,

discounts of 30%-40% continue from innetwork providers. Coverage is available to the member, her/his spouse, and/or qualified dependent.

RTAC Metlife Dental members are also eligible for discounts, at no extra cost, when purchasing prescription eyewear: glasses and contact lenses, non-prescription sunglasses, and Lasik procedures.

For additional information, please call the RTAC office weekdays from 10:00 a.m. to 3:00 p.m. at (312) 750-1522.

HAPPY BIRTHDAY RTAC

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

Executive Director's Message



Arlene R. Crandall

Best wishes to each and every one of you for a celebratory holiday season and new year filled with good health, happiness, and peace. We hoped that by this time, the pandemic would have loosened its grip on us and we would be able to resume some of the activities that enhance and add meaning to our lives. However, we are looking ahead to 2022 as the year when we will restart our in-person Board and committee meetings as well as our seminars and semi-annual luncheons. It will be so good to share time and space with one another again. We are grateful that Zoom has enabled us to function and proceed forward. We are hopeful that we will be able to see one another in person next year.

In the Fall of 2021, RTAC 'temporarily altered' its procedure for conducting its annual Fall election which was conducted using our Fall 2021 RTAC News Bulletin.

The publication included the slate of officers and directors selected by the 2021 Nominating Committee who interviewed and selected the slate via Zoom in late Spring. Members in good standing were also provided with the opportunity to run independently. Our website was the means used to communicate this. The Fall 2021 RTAC News Bulletin was mailed on September 7, 2021 via first-class mail to ensure that all members could participate in the election. The publication contained a randomly numbered ballot and a return self-addressed envelope which was to be returned with a postmark dated no later than October 15, 2021. On Wednesday, October 20, 2021, the ballot envelopes were opened/sorted with the assistance of RTAC member volunteers and a Certified Public Accountant who tallied/tabulated the voting results.

The Officers and Directors for the biennium 2022-2023 elected are:

President – Linda R. Williams 1st Vice-President – Louella B. Preston 2nd Vice-President – Rita M. Naughton Treasurer – Hubert C. Jackson, Jr. Secretary – Sylvia F. Asllani

The eight elected Directors are: Yvonne Ashford, Virginia Bautista-White,

Maria Fresse-Giffels, Kevin B. Huber, Patrick M. Keating, Elizabeth Mackie, Elaine Schain, and Dianne Yonkers. Going forward, RTAC will maintain its mission to protect the economic security of retired CPS educators. Unfortunately, at present our membership shrinks continuously due to the passing of our members as well as there being fewer newly retired CPS educators. It is unfortunate that the latter fail to acknowledge the need to ensure that you and your fellow CPS retirees maintain an independent organization committed to protecting your economic security and your ongoing needs.

As we reflect upon the need to sustain RTAC going forward, it is hoped that you will accept the responsibility of stewardship. Of course, you can become a RTAC steward with ongoing donations as well as legacy planning. In addition, please consider how you can also support RTAC by recruiting new retirees as well as former colleagues who have as yet to join. You can also support RTAC by volunteering to serve on one of RTAC's committees. Attending our semi-annual luncheons which we hope to restart in the Fall of 2022, is another way to participate in RTAC stewardship. Please do consider that RTAC's strength as a bulwark you depend upon depends upon your ongoing support and engagement.

Support RTAC!

October 20, 2021 Election Ballot Tallying







President's Message

John A. Butterfield, RTAC President

Hello To All -

Let me start off this holiday News Bulletin with Happy News and hope that I can get through to the end in the same vein.

On behalf of RTAC, I want to welcome Carlton W. Lenoir, Sr. as CTPF's new Executive Director. We take special pride in his selection because he is a product of the Chicago Public School system. His previous experience as a CTPF employee also provides him with institutional knowledge. May he have a long and fruitful tenure as the new leader of CTPF. RTAC offers its support and cooperation as his journey begins.

Congratulations and best wishes also to the newly reelected CTPF Retired Trustees – Lois Nelson, Mary Sharon Reilly, and Maria J. Rodriguez, who bring a wealth of experience from their prior service. May you three continue to dedicate yourselves to our mission to protect retired Chicago public school educators' economic security and ancillary benefits.

When I was a boy in the late 1940s/early 1950s, the words that put fear in our parents' hearts were infantile paralysis, polio, iron lung and the like. What a blessing it was when Dr. Jonas Salk developed a vaccine to protect us from the source of that epidemic. Our parents rushed to get all of us vaccinated. I cannot recall any opposition to the shot. What a different world we live in today.

It is my hope that all of you and your families have availed yourselves of all the various vaccinations and continue to follow the mandates and guidelines for avoiding a COVID-19 infection. I'm tired of it all too, but we can't concede. Think of your children and grandchildren if you start to weaken. It's our duty to persevere to keep up the good effort and arrive at a successful conclusion.

I believe that I speak for all RTAC members when I say THANK YOU to the CTPF Retiree Health Insurance Committee and the consultants they engage to review all of the health insurance offerings and then recommend a variety of options for our consideration. They tell us what's changing in the plans we already have and the various features of the plans in the existing and forthcoming offerings. I especially like the advice of "Do Nothing if you like the plan you already have". Their expertise takes a big load off my shoulders, I trust them and I'm sure many of you feel the same way.

We all must remain vigilant to protect our Chicago Teachers Pension Fund. There are constant articles and editorials in the Chicago media describing pensions as the number One problem in Illinois and demanding reform. We can't give our adversaries any ammunition in this arena. It is our duty to maintain our Pension Fund in good order and above reproach. We must do everything we can to keep our 'pension envy' opponents at bay.

On behalf of the Officers and Directors of RTAC, I want to thank our staff and all of our members on the professional manner in which our recent election was conducted. Heartfelt thanks to RTAC member volunteers for assistance with the opening of the ballots: Mary Anthony, Juanita Hutchinson, Ida O'Neil-Reed, Diane Rubin and Ed Scanlon. It was virgin territory for RTAC and we came through it with flying colors. We are writing up the process so that it will be available for future leadership if – God Forbid – it is needed again. A job well done!

RTAC has spent a good deal of time and effort seeking an equitable solution to CTPF's ongoing overpayment problems. I am sorry to say that our suggested legislation failed to win enough support from those in power. Many of our state legislators liked our proposed solution



John A. Butterfield

and they are urging us to present it again in the forthcoming legislative session.

May we once again offer our proposals to CTPF as the solution to the issue. We urge the CTPF Board of Trustees to incorporate them as your own and into your pending 2022 CTPF legislative package. You will receive our strong support if this comes to pass. RTAC wishes to again be a booster for the good that CTPF proposes. We will start by sending your new Executive Director a copy of our proposal from 2021 so it can be shared and given the utmost consideration as a template for addressing ongoing overpayment's.

Our two organizations are allies in the fight for a strong Chicago Teachers
Pension Fund that dedicates itself to the well-being of current and future retired Chicago Public School educators. We should collaborate with each other in the mission to ensure the economic security of all CPS retirees. Our mutual goals and objectives require our conjoined support.

RTAC wishes every joy of the holiday season to you and yours. Rest, relax and savor the joy of having family and friends with you during this festive time. Welcome in the New Year with the thought that 2022 will be a golden year that we will all fondly remember. There are challenges ahead; but I know that we are all committed to doing our part.

All the Best!

Thanks

– John Butterfield

RTAC Spotlight on Springfield, November 2021

By John D. Carr and Matt Maloney

New U.S. Congressional and State Legislative Maps Take Center Stage in Springfield

When asked about the remap process, Rep. Mike Quigley told POLITICO, "Traditionally, longtime friends have been forced to turn against each other for survival. So, it's ugly political cannibalism."

Due to the pandemic, the 2020
Decennial counting of the U.S.
population by the U.S. Census was
delayed and created a ripple effect of its
own. However, the Illinois Constitution
required the State to adopt new
legislative maps by July of the current
year (2021). Census numbers were
released in the Fall 2021, months after
the maps were adopted.

WHAT IS THE SIGNIFICANCE OF THE NEW LEGISLATIVE MAPS?

Every ten years the federal and state legislative maps are redrawn to reflect shifts in population. Due to population loss, Illinois is losing one of its U.S. Congressional seats. Several states affirmatively encourage districts that are competitive in a general election in slightly different ways. Illinois is not one of those states. In Illinois, as in most states, the party in power draws the maps to provide that party with a favorable advantage. They create districts to protect their incumbents while dividing up the districts of members of the other party. There are few rules governing the legislative maps. However, the maps need to reflect equitable population distribution and protect minority voting rights.

Illinois legislators adopted a U.S.
Congressional map that adds a new
Latino district while giving Democrats
a likely fourteen to three advantage over
Republicans in the partisan makeup of
Illinois' Congressional districts. The new
map would leave all but one Democratic
incumbent in a relatively strong position.
There is no guarantee that either party
wins those respective seats; but the
outcome is certainly structured to
favor Democrats.

The northwest Illinois seat of retiring Democratic Representative Cheri Bustos becomes slightly more Democratic and the map also creates a new seat favorable to Democrats that extends from East St. Louis northward to Springfield over to Champaign. The new map pits GOP Representatives Darin LaHood and Adam Kinzinger against each other while GOP Representatives Mike Bost and Mary Miller are together in a solidly Republican district in southern Illinois. Representative Kinzinger's political future is uncertain; but he has announced that he will not be running for his seat in Congress. Republican Representative Rodney Davis, who some viewed as a possible candidate for Illinois Governor, has a central district to himself. The new boundaries also push freshman Democratic Representative Marie Newman into the same district as fellow Democratic Representative Chuy Garcia. Representative Newman has stated she may run against Democratic Representative Sean Casten.

The State of Illinois' legislative map is not without its own controversies and partisan impacts. The new State legislative map has seven districts that pit Republican incumbents against one another. There is one district that places incumbent Democrats in the same district. There are likely to be

court challenges ahead for the new U.S. Congressional map as well as the new State of Illinois' legislative map.

To accommodate the delay in the creation and adoption of the maps, the 2022 Illinois primary election is scheduled for June 28, 2022 instead of the traditional mid-March primary date. Candidates will be able to start circulating nominating petitions to appear on the ballot beginning in January 2022.

LEGISLATIVE CALENDAR

The Illinois General Assembly has planned a compact legislative session when they reconvene in January. The legislative calendar has a comparable number of scheduled working days as in previous years. However, the 2022 calendar has lawmakers beginning their sessions on January 4, 2022 and completing their sessions on Friday, April 8, 2022, instead of the typical May 31st adjournment date. As in previous years, the Illinois legislative leaders state that there are normally fewer major pieces of legislation presented and passed in election years. The shortened session for 2022 provides the candidates with the opportunity to campaign in advance of the June 28, 2022 primary.

2022 PRIORITIES

Priorities for next year will remain mitigation strategies to steer through the pandemic, addressing the unemployment fund shortfall as well as passing the State's budget. Illinois faces an improved fiscal outlook due to unexpended federal money which the State received last year. While the short-term outlook is favorable; there is uncertainty as to the Illinois General Assembly's path ahead.

The Illinois General Assembly has seen significant turnover in recent years.

Continued on Page 9

A majority of current legislators serving now have less than five years of experience. The election following a legislative remap typically leads to additional turnover in both the Illinois House and Senate. Since there is a preponderance of less experienced Illinois lawmakers in both the House and the Senate, there is a decreased level of institutional knowledge and collaboration which is acquired over lawmakers' years of service. The underfunding of pension systems still remains a major concern with many newer lawmakers wanting to play a role in how to address this ongoing issue.

STAY CONNECTED

As RTAC members, you need to remain vigilant as we continue to develop and maintain relationships with our Illinois Senators and Representatives regarding the future of public agency pensions in Illinois. Although RTAC takes its mission of protecting your economic security seriously, you also play a significant role in this mission when you communicate your needs and positions to your Illinois lawmakers.

As always, it is in retired Chicago public school educators' best interest to maintain

ongoing contact with their Illinois
Senators and Representatives as well as
their U.S. Congressional Representatives
and our Illinois Senators Richard Durbin
and Tammy Duckworth. Inasmuch as
the COVID-19 pandemic is still of
concern, it is best to write your U.S.
Senators and Representatives as well as
your Illinois Representatives and Senators
via U.S. Mail or e-mail regarding issues
that are of concern. If you do not have
their addresses, please contact your local
municipalities for their correct contact
information – e-mail as well as U.S.
Mail addresses.

NEW LIFE MEMBERS, JULY 1, 2021 - OCTOBER 31, 2021

Susan Buchanan
M. Catherine Coin
Colleen Cuisinier
Rose Marie Echols
Patricia Ann Garner
Michele Grimes
Richard F. Jakubowski

Dan P. Lagesse Linda Lochmiller Yvonne Mathes-Brandon Mary L. Mc Mahon Martha Moreno-Hein Aurea T. Rangel John J. Scavo Jacquelyn Sercye
Irene H. Smith
Neal Suwe
Joseph P. Vargas
Martha Vazquez
Susan Volkober
Gregory Zurowski



LEGAL DEFENSE FUND GIFTS JULY 1, 2021 - OCTOBER 31, 2021

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

Holmes, Rosemary & Warren

President's Circle Members (donations of \$100 or more)

Anonymous (4)
Abramchik, Jane A.
Allen, Joan I.
Anderson, Donald H.
Barron, Leslie R.
Blyth and Associates
Campbell, Harold L.
Dabner, Rhonda
Dever, Judith M.
Gibbs, Edith
Halliday, Valentina
Hernandez, Judith R.

Kane, Pamela
Lisner, Aryliss
Logue, Katherine
Novak, Les J.
O'Malley, Michael J., Sr.
Olsen, Virginia
Pyster, Louis N.
Remahl, Daniel F.
Renz, Mark S.
Sands, Scott C.

Tocwish, Victor

Anonymous (2) Bernstein, Frieda O. Clarke, Nancy C. Davis, Deborah E. Deransburg, Alice T. Diori, Esther Farber, Michael Gleason, Patricia Grieco, Lucille Hogan, Hannah S. Loredo, Natividad

Rhodes, Sonja Y.

OTHER GIFTS

\$250,000 goal raised \$167,880



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 an	nount \$	dated	payable t	to RTAC LDF.
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Please use this form to:

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□ Join the Retired Teachers

RETIRED TEACHERS ASSOCIATION OF CHICAGO

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

in touch!

□ Renew your annual membership

☐ Join the RTAC E-Mail Alert Team

Membership Application/Change of Address Form

Association of Chicago (RTAC) Change your address
GENERAL INFORMATION: PLEASE PRINT
Your Name:
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City: State: Zip Code:
Date of Birth:Phone:
Retired in Year:Position:
From:(name of Chicago Public School)
Social Security Number: xxx-xx
Did a current RTAC member refer you? ☐ Yes ☐ No If yes, please list name of referring member:
JOIN OR RENEW MY MEMBERSHIP Enclosed is my check number dated made payable to RTAC. will be announced at the next RTAC luncheon.
☐ 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:

CHICAGO RETIRED TEACHERS AID FUND GIFTS JULY 1, 2021 - OCTOBER 31, 2021

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Anonymous (4)	General Purposes
Bernstein, Frieda O.	General Purposes
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RTAC GIFTS JULY 1, 2021 -OCT. 31, 2021

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RTAC GIFTS JULY 1, 2021 - OCT. 31, 2021

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Remahl, Daniel F.	General Purposes
Rhodes, Sonja Y.	General Purposes
Rubin, Diane	General Purposes

RTAC'S GIFTS TO HONOR 95TH B-DAY

DONOR	PURPOSE
Clarke, Nancy C.	Happy B-day RTAC
Jackson, Bernetta F.	Happy B-day RTAC

Support RTAC!

RTAC is a 95 year-old not-for-profit organization that welcomes donations from its members and friends. Consider making a

gift to RTAC to commemorate a former colleague's retirement, you or a friend becoming a grandparent, celebrating an anniversary, remembering someone who has made his/her transition, etc. You might also want to include a contribution from your mandated annual Required Minimum Distribution from an IRA or variable annuity account that you established when you were teaching. Another option would be to include a bequest as you plan for the legacy distribution of your financial assets. You might also want to donate your CTPF Death Benefit. These are all significant ways in which you can support RTAC's mission to protect retired Chicago Public School educators' pensions and ancillary benefits. CRTAF was established in 1986 as an RTAC offspring to assist retired CTPF pensioners who for a variety of reasons have very modest pensions. Most of those individuals were unable to complete a full CPS career due to family responsibilities, poor health, and other reasons. Donations to CRTAF are also most welcome.

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 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
A. C. E. S.	Chicago	Eric Werge	773-535-6922
Abraham Lincoln Center	Chicago Near South	Hannah Katz	773-451-3360
Alex Haley Academy	Chicago South	Karen Demots	773-371-3661
Alternatives For The Older Adult	Outlying Counties	Tracee Keefer	800-798-0988
ANS Preparatory Institute	Chicago-North	Doris Franklin	773-442-6192
Aquinas Literacy Center (ESL-Literacy Tutoring)	Chicago Near South	Sabrina Poulin	773-927-0512
Brookfield Zoo	West	Regi Mezydlo	708-485-0263x366
Burr Oak School	South Suburbs	Natashia Harris	708-388-8010
Cabrini Connection (Mentor Tutor)	Chicago Near North	Daniel Bassill	312-467-2889
Centro Loyola	Chicago North	Daniel Loftus	312-226-7887
Chicago Botanic Gardens	Glenco	Judy Cashen	847-835-6800
Chicago Distance Classic	Chicago Central	Dani Chitwood	217-390-1163
Chicago HOPES for Kids	Chicago	Allison Roberts	312-690-4240
Chicago Hopes for Kids (Literacy)	Chicago Near West	Morgan Oliver	312-690-4240
Chicago Public Library	Chicago	Cristina Medina	312-745-0994
Chicago State University (Basic Skills tutoring)	Chicago-South	Cynthia Valenciano	773-995-4419
Child Services	Cook, Lake & DuPage	Greta Nielsen	773-693-0300
ChildServe at Bryant E. S.	Harvey	Jennifer Collins	773-867-7362
Court's Special Advocate (Child Advocacy)	Cook County	Imogene Harris	312-433-6997
CPS STEM Exhibition (Judges)	Chicago	Elizabeth Copper	312-248-4498
Field Museum	Chicago	Megan Bradley	312-665-7505
Ginkgo Organic Gardens	Chicago North		773-404-7114
Heartland Alliance Vista	Chicago Central	Carol McNeill	312-696-4500x4085
III. Action for Children (Children's Advocacy)	Chicago Central	Rebecca Klipfel	312-986-9591
KIPP Ascend Charter School (Tutors/Mentors)	Chicago West	Sheri Barrette	773-261-9972
			Continued on Page

VOLUNTEER OPPORTUNITIES

Agency	Location	Contact Person	Phone
Lawyers' Committee for Better Housing	Chicago	Lindsey Ravizza	312-347-7600
League of Women Voters	Chicago Central	Courtney Balok	312-939-5935
Lincoln Park Community Shelter	Chicago North	Fawn O'Brien	773-549-6111x216
Lincoln Park Zoo	Chicago Near North	Betey Maher	312-742-2124
Literacy Connection	Northwest Suburbs	Karen Oswald	847-742-6565
Loyola Museum of Art	Chicago Near North	Ann Meehan	312-915-7604
Mercy Home for Boys and Girls	Chicago Central	J. Brown/E. Dordek	312-738-7554
Mercy Housing Lakefront	Chicago	LeKeeta Charley	312-913-1605x112
MetroMentors	Wheaton	Gregory O'Donnell	630-784-4810
Metropolitan Tenants Organization	Chicago	Rebecca McDannald	773-292-4980x223
Midtown Educational Foundation (Tutoring)	Chicago Near Southwest	Carolyn Madigan	312-226-4886x232
Misericordia Home	Chicago	Therese Loftus	773-273-4163
Naper Settlement	Naperville	Josh Charteier	630-420-6010
North Shore Senior Center (Senior Advocacy)	Northfield	Paul J. Luzwick	847-784-6000
Oakton Community College	DesPlaines & Skokie	Rita Stewart	847-635-1434
Oriental Institute, University of Chicago	Chicago Hyde Park	Cathy D or Terry F	773-702-1845
PetCare Curriculum	Chicago	Julie Smith	773-784-5605
Red Cross	Chicago Area		312-729-6100
Second Sense	Chicago Central	Kathy Austin	312-236-8569
Smith Village	Chicago South	Sarah Jewett	773-474-7300
Teen Parent Services	Chicago Near West	Sylvester Hughes	312-633-1664
The Art Institute's Ryan Education Center	Chicago Central	Karin Jacobson	312-443-3798
The Chicago Lighthouse	Chicago	Dick Carlson	312-666-1331x3141
Woman Made Gallery	Chicago Near North- west	Pamela Callahan	312-328-0038
Youth Service Project	Chicago Humboldt Park	Esther Prins	773-772-6270



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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

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 2022:

- 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

SPRING 2022

SEMINAR PREVIEW

For Spring 2022, RTAC is considering arranging for seminars on the following topics with the dates and providers to be announced in the Spring 2022 RTAC News Bulletin. The topics are:

- Caring for One's Family as one Prepares for Life's Transitions
- Identifying Appropriate Insurance Policies for Automobile and Home
- Navigating Real Estate Property Taxes

If you believe there might be another topic that is meaningful to our members, please send an e-mail to the RTAC office at office@RTAC.org to share your idea. If there is a specific provider that you think would be appropriate for our community, please include that as well.