

RETIRETEACHERS ASSOCIATION OF CHICAGO

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NEWS BULLETIN

SPRING 2022

National Retired Teachers Association Celebrates its 75th Anniversary as RTAC Celebrates its 96th

Dr. Ethel Percy Andrus, a graduate of Chicago's Austin High School, the University of Chicago and a former Chicago educator at the Lewis Institute (a precursor to IIT), is a woman educator who changed America. Her family moved to California in 1909 due to her father's illness. Ethel resumed her teaching career in California. In 1916 she became the first female high school principal in California at Los Angeles' Abraham Lincoln High School where she served for 28 years. At Abraham Lincoln Dr. Andrus focused upon instilling in her students, who came from diverse ethnic and racial groups, a commitment to community service. In addition, she pioneered an evening adult education program with career-based training.

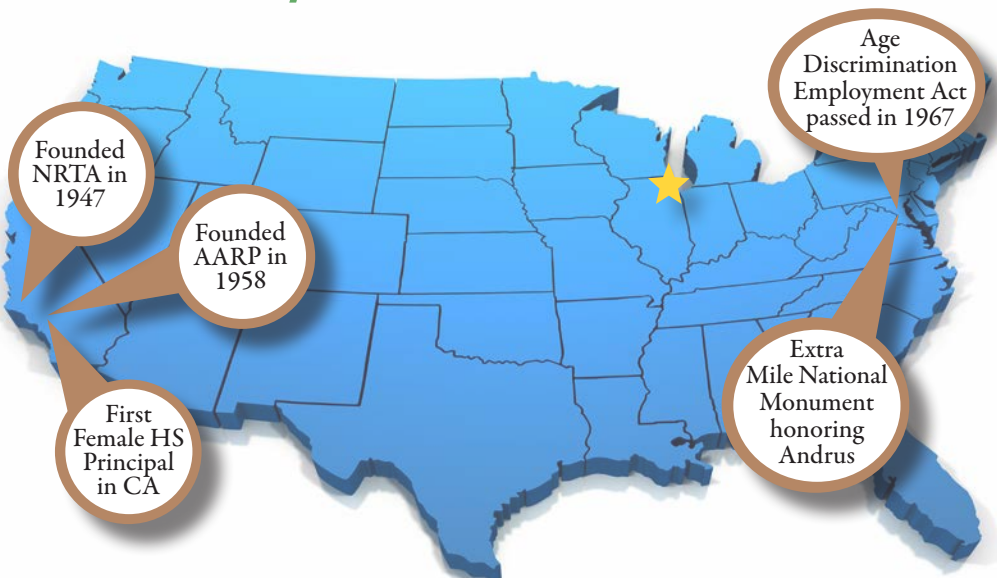


Ethel Percy Andrus

Following her retirement in 1944, she became aware of and concerned about the lives of retired educators. Her mission was to protect their very modest pensions and ensure that they were able to live in decent housing. That was a significant challenge at the time as retired teachers were receiving an average of \$40 per month. She continued her life of service as the welfare director of the Southern Branch of the California Teachers Association, where she raised funds to expand the Southern California Teachers Home in Pasadena.

Some of you may be aware that in the first half of the 20th century, the majority of teachers were single women. The thinking at the time was that a married (Continued on Page 3)

Dr. Ethel Percy Andrus makes a difference!



RTAC 2022 Elections

Are you interested in getting more involved with RTAC? This spring RTAC is seeking nominees for the eight directorships on the RTAC Board of Directors for the biennium 2023-24. Per the RTAC Bylaws, any member in good standing is encouraged to self-nominate to serve as an RTAC Director. Qualifications include:

1. Computer competency (either Windows or Apple)
2. Regular access to the Internet to send/receive information.
3. Ability to work collaboratively.
4. Attendance at monthly meetings (generally the first Wednesday of the month) which are currently being conducted via Zoom.
5. Willingness to recruit CTPF annuitants to join RTAC.
6. Sharing constructive ideas to support the organization's goals.
7. Participating in activities which focus upon the organization's mission.
8. Application and Conflict of Interest forms are available at <https://rtac.org>. They are due by 3:00 p.m. on or before April 30, 2022. Submit both forms to Arlene Crandall at office@rtac.org.

The RTAC Nominations Committee expects to interview the applicants in late Spring 2022. It is anticipated that the interviews will be conducted via Zoom

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RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

111 North Wabash Avenue, Suite 2010, Chicago, Illinois 60602 | <https://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 <https://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

Linda R. Williams
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Secretary

Louella B. Preston
First Vice President

Hubert C. Jackson, Jr.
Treasurer

Rita M. Naughton
Second Vice President

John A. Butterfield
Immediate Past President

EXECUTIVE DIRECTOR

Arlene R. Crandall

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Juanita R. Jordan
Raphael A. Juss

Carlene Lutz
Mary E. Puente
Mary Sharon Reilly
Maria J. Rodriguez

2022-2023

Yvonne Alford
Virginia
Bautista-White
Maria Fresse-Giffels
Kevin B. Huber

Patrick M. Keating
Elizabeth Mackie
Elaine Schain
Dianne Yonkers

*RTAC Directorships were extended one year due to the pandemic.

EX-OFFICIO BOARD MEMBERS

PAST PRESIDENTS

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Patricia B. Kubistal
Ned L. McCray

Marcella L. Morrison
Edward A. O'Farrell
Ethel Philpott

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

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woman would be unable to dedicate her energies to the education of her students when faced with the additional demands of marriage and motherhood. Generally, when a single female teacher married, she was expected to leave the teaching force. As you know, teachers were never adequately compensated for their work. Lacking adequate pensions and other means to build one's nest egg left a substantial percentage of those single women who completed their careers, without adequate financial resources to live decently in retirement.

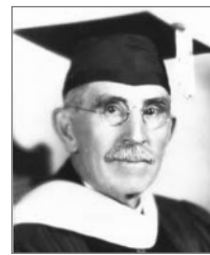
One day Dr. Andrus was alerted to a retired teacher who was in bad health. When she went to the address to investigate she discovered a former Spanish teacher of distinction whom she knew personally. She found her former colleague residing in a 'chicken house' that was no more than a shed. She learned that the depression had eliminated her former colleague's savings and investments and that she was living in a substandard environment due to her lack of resources. Dr. Andrus was moved to remediate the situation.

Using Daniel Burnham's motto 'Make No Little Plans' as her inspiration, she said: "We made no little plans for in little plans lies no magic to stir one's blood. We made big plans. We aimed high in hope and work. We counted upon our people's determination and their missionary spirit. We did not count in vain." She founded the National Teachers Association "on a shoestring and a prayer" (p. 9 – Ethel Percy Andrus: *One Woman Who Changed America* by Craig Walker 2017).

Dr. Andrus' visit to her former colleague living in a chicken house, motivated her to establish retirement housing for former teachers so that they could continue their lives in dignity. With financial support from the granddaughter of a former supporter of Chicago's Hull House, where Dr. Andrus collaborated with Jane Addams, she was able to establish Grey Gables in Ojai, California. It is interesting to note that in addition to providing housing for retired teachers that she thought it was important that the Grey Gables residents serve as mentors and volunteer teachers in the community.

In addition to addressing the housing needs of her former colleagues, Dr. Andrus recognized that retired teachers also needed income security and health insurance. She founded the National Retired Teachers Association in 1947 and operated it out of her home with the support of former colleagues until the early 1950s when it was relocated to Grey Gables.

In the latter half of the 1940s, Dr. Andrus became aware that retired Chicago public school educators had established the Retired Teachers Association of Chicago whose mission was to protect Chicago's retired educators under the leadership of Dr. James E. Armstrong, RTAC's First President. Dr. Armstrong and nine other men had sued and won a case in the Illinois Supreme Court on behalf of 70 educators whose employment was terminated because they had reached age 70 or above. That action led to the 1926 founding of the Retired Teachers Association of Chicago (RTAC) which just celebrated



James E. Armstrong,
RTAC founder

its 96th Anniversary in February 2022. RTAC's mission and vision aligned with Dr. Andrus' view of how retired educators should be treated.

There are records in RTAC's archival material that indicate that she met with RTAC leadership in 1949 which led to RTAC becoming a founding member of the National Retired Teachers Association.

Over the years since our founding there have been many actions undertaken by RTAC to continue protecting retired Chicago Public School educators' pensions and ancillary benefits. As recently as 2012, the State of Illinois included an amendment on the November election ballot asking the voters if they wanted to enable local government bodies to vote annually to give public agency employees their automatic annual increases. RTAC focused upon this and engaged other Chicago public agency retiree groups to work with us to defeat that amendment. Fortunately, we were successful. It is such action that has enabled us to maintain our mission as we approach our centennial celebration in four years.

In her role as an advocate for retired educators, Dr. Andrus' primary focus was to ensure their economic security and assist them in accessing affordable housing and health insurance. It is noteworthy that this occurred well in advance of the establishment of Medicare in 1965, which

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RTAC 2022 Elections continued;

to ensure everyone's safety. Information about the candidates for the eight directorships will be included in the Fall 2022 issue of the RTAC News Bulletin. Should the COVID-19 pandemic preclude our ability to conduct RTAC's Fall 2022 elections as part of a Fall luncheon, we anticipate that we will include an election ballot in the Fall 2022 RTAC News Bulletin so that the election can proceed in a manner that will ensure that everyone's health is protected as we go forward.

In addition to and in conjunction with that goal, our 2022 RTAC Board meetings are being conducted in odd numbered months via Zoom and phone. See our website for the dates and times. We are also conducting RTAC's complimentary seminars and Committee meetings via Zoom and phone. We are looking forward to the time when we are able to resume our traditional activities in person. Given the ever evolving COVID-19 pandemic and its various mutations, we are proceeding with caution.

Free Spring Zoom Seminars

RTAC is pleased to provide its members with a series of complimentary seminars in Spring 2022. All seminars begin at 10:00 a.m. Call (312) 750-1522 between 10:00 a.m.–3:00 p.m. on business days to register to receive the Zoom and/or phone access information two days prior to each program.



APRIL 13

CARING FOR ONE'S FAMILY AS ONE PREPARES FOR LIFE'S CHANGES

Bill Blyth and Associates will be presenting a seminar on how to prepare for the various phases of one's life related to health care decision-making, distribution of one's assets before and after one's life concludes, how to have the various elements in place related to one's end-of-life stages, including but not limited to Powers of Attorney for Health and Property as well as Advanced Directives for Health Care while you are alive. This seminar which will be presented by Allison Forker and Carla Nitz will show you how to be informed so you can maintain control of your assets and have confidence that your wishes will be fulfilled as you have indicated.

APRIL 27

NAVIGATING REAL ESTATE ASSESSMENTS/TAXES – TERRENCE KENNEDY AND ASSOCIATES

Marie Mactal, a Real Estate tax attorney at Terrence Kennedy and Associates, will provide RTAC members with a seminar on how to navigate one's Cook County, Illinois real estate property assessments and taxes. As homeowners, we generally dread opening the correspondence from our County Assessor's Office which bears the news of real estate property values and the annual taxes due on our homes. Ms. Mactal will provide information about how a property owner can effectively navigate the processes needed to ensure that one is being appropriately assessed for one's real estate property. This applies to those who live in single-family homes as well as multiple housing dwellings.

May 11

APPROPRIATELY SELECTING AUTO, HOME AND LIABILITY INSURANCE

As retired Chicago public school educators, RTAC members have access to various health insurance options. CTPF continues to provide us with a variety of insurance plans to address our health needs once we retire from the Chicago public schools. However, one still needs to address and secure insurance for the property in which we reside locally as well as elsewhere and in which we move about in our automobiles. There is a wide range of options from which we can choose. However, it is best to select an insurance agent who can help one to navigate and choose what is best for us as individuals.

Scott Broderick, of his eponymous firm, will be making a presentation on how one can appropriately review and select home, auto, and liability insurance options that are available through a variety of insurance carriers. Mr. Broderick will provide RTAC members with useful information regarding how to insure one's home, automobile, ancillary property and collections as well as securing an umbrella policy that provides liability coverage. Since accidents, weather related losses, and other events can impact one's tranquility in retirement, it is best to investigate one's options before a loss occurs. Mr. Broderick will provide guidance on how to prepare for and address losses when they occur. His office is located on the far south side of Chicago and he welcomes inquiries from RTAC members seeking his expertise.



Cache it Out

By Roy Coleman

Most browsers like Chrome and Edge have a cache (a saved version) of the web pages that you have visited. These saved pages are then used to quickly reload the page(s) the next time you visit that site. Unfortunately, they often do not display the latest version of the webpage but the version you visited earlier. This can lead to some confusion and misinformation. For instance, the RTAC website (rtac.org) had a technical issue at the start of December and some visitors got an error message while others still saw the home page. After the problem was fixed, some visitors still got the error message days or weeks later. The problem was that their browser cached the information. To be sure that you get the latest web page, especially if you believe that the information is changing, you should clear your cache.

It is easy to clear the cache on most browsers. Go to some site OTHER THAN the one you want to see and tap CTRL, SHIFT, DELETE (all at the same time). This should bring up a screen asking you what to clear. (If it doesn't, your browser is probably set to clear cache automatically). You should generally clear everything. You can then go to the site you intended and get the latest information.

President's Message

Linda R. Williams, RTAC President

Welcome to 2022; a new year with some of the same old problems. Covid-19 and the variant Omicron are still with us. We are still being asked to get vaccinated, wear masks, and stay six feet apart. Some companies and businesses are closed for in person activities and employees are working from home. Schools are open but parents are worried that their children will have to quarantine due to testing positive for Covid and/or someone in the classroom testing positive. Through all of this one thing has remained the same, RTAC's Office is open and still maintaining its mission to protect the economic security of retired CPS educators.

In an effort to improve the security of CTPF members' personal information, CTPF will no longer offer Change of Address (Form 107) and Direct Deposit (Form 425) via download from www.ctpf.org. Members who need to change their address or change their direct deposit information should call Member Services at (312)641-4464 to request these forms. The member's identity will be confirmed before the forms are issued.

A CTPF Member ID will be used as the primary method of identity confirmation, and additional security questions will be required. Annuitants will find their CTPF Member ID on a pay advice. Email address and phone number changes can still be taken over the phone, following confirmation of personal identity.

With the start of the new year, as retirees we should be thinking about updating our information with CTPF. Most of the forms (other than for a change of address or new financial institution/account for direct deposit) can be found on the CTPF website, [ctpf.org](http://www.ctpf.org). Once at the site click on Forms and scroll down to the form you are seeking. For example, if your beneficiary has moved, has a name change, or you wish to designate a different beneficiary, scroll down to the Beneficiary Form 105, complete it and then send it along to Member Services

at CTPF to avoid a delay in your beneficiary receiving your death benefit.

Go down to Estate and click on **Confidential Information Release Authorization Form 910**. Complete this form to designate someone who will be authorized besides yourself to make inquiries about your pension and your benefits. This is not a Power of Attorney. It permits someone to help or assist you regarding inquiries about your benefits. This could be a spouse, a sibling, a child or a friend.

Now scroll back to Health Insurance For Members. You want to select **HIPAA Release Information Form 345**. This authorizes a person to make inquiries on your behalf about your health coverage through the Pension Fund. Again, this is not a Power of Attorney. Perhaps you are receiving medical treatment and you are informed that you don't have coverage. You may not be able to make the phone call or write the email to make the inquiry. This will allow the individual you selected to make the inquiry on your behalf.

We don't know what tomorrow will bring but we can prepare today for future possibilities. Keeping our information current is one step to establishing that we will be able to receive correct and vital information from the Pension Fund and to make inquiries ourselves or have an individual work on our behalf. If you don't have access to a computer, please call CTPF Member Services at 312-641-4464 for the different forms.

In addition, contact your insurance carrier. Ask them to send you their forms which will allow you to have a third party notified if your premiums are not paid and designate someone to make inquiries about your claims.

By now, you have heard through the news and friends about the Covid Testing Kits. The U.S. Government has provided a website where up to four Covid Testing Kits per household can be ordered at www.covidtests.gov. These



Linda R. Williams

Testing Kits will be delivered by the U.S. Postal Service.

Accessing at home Testing Kits through Insurance Plans have different options.

Medicare Plans: At this time, Medicare and CTPF Medicare Plans **don't offer free over the counter tests**. Physicians ordered tests done in a lab continue to be covered.

Non-Medicare Plans: Non-Medicare Plans are covering at home tests as of **January 15, 2022**. Plans cover up to 8 tests (4 boxes, each containing 2 tests) per month per person. **Blue Cross Blue Shield (PPO and HMO)** – BCBS has established a website with plan specific information Covid-19 member info. **United Healthcare PPO** – UHC has a special page available on www.myuhc.com with plan specific information for members.

If you have questions regarding your eligibility for the free Test Kits please call the number on the back of your health insurance card.

In closing if you have contributed to RTAC's Legal Defense Fund, "Thank You". You still have time to contribute. Please don't wait, every dollar counts! We want to reach our desired goal of \$250,000.00 and be ready when the threat arises.

Remember, be careful. Stay safe. Until next time.

– Linda R. Williams

Executive Director's Message



Arlene R. Crandall

As RTAC observes its 96th Anniversary, many thoughts come to mind. We are grateful for the ongoing support and interest of our members and appreciate their commitment to maintaining the one organization that is dedicated to protecting retired Chicago public school educators' pensions and their ancillary benefits. We are also proud to be a founding member of the National Retired Teachers Association which is celebrating its 75th Anniversary in 2022. We, as current members of RTAC, are the beneficiaries of an organization that has led to the establishment of many protective actions that enable us to enjoy the fruits of our labors based upon the economic stability of pensions to which we contributed throughout our careers. Many people believe that our pensions are too high and that we are not entitled to them. Various attempts have been made to remove the protection of the pensions we receive monthly, upon which we depend to meet our financial obligations and sustain ourselves.

Every January we send an alert message asking our members to contribute to our Legal Defense Fund. All amounts are welcome; but it is suggested that one might send an amount equal to the Automatic Annual Increase that appeared

on the individual's January check. We are most appreciative of all the donations we receive. We ask our members to support this initiative because we recognize that there is constant pressure on the Illinois General Assembly to diminish or remove that benefit.

The LDF was established in late 2013 because we became aware of an assault on the health insurance benefit that the Illinois State University Annuitants System confronted when their health insurance benefit was threatened. A great team of attorneys initiated the Kanerva Case and were victorious in the State Supreme Court. The victorious legal team ensured that the State University Annuitants beneficiaries continue to have access to a fine health insurance program. You no doubt realize that the cost of engaging top-notch attorneys for such an undertaking is costly. We are moving towards the goal of having the minimum of \$250,000 available to make a down payment to undertake any legal action that could negatively affect your pensions and/or ancillary benefits. If you have not contributed as yet but would like to do so, you can still make a gift to the Legal Defense Fund by sending a contribution using the form on page 10 of this publication.

There are no words to express our disappointment that the COVID-19 pandemic has continued into a third year. Our city, state, and country as well as the rest of the world are marking this sad anniversary with thoughts of those whom we have lost as well as those who have survived and who will suffer lifelong impairments due to the disease. The pandemic has taken so many lives, impacted so many families, and has disrupted our way of life in ways that we could never have anticipated.

We are saddened by the loss of human contact which has impaired the

*RTAC Celebrates its
96th Anniversary! Thank
you for your support and
dedication to protecting
retired Chicago public
school educators.*

education of our youth around the globe and isolated, especially older adults, from the lifestyles and contacts with friends and family that bring happiness and joy to one another. As I reflect upon the havoc that COVID-19 has created, I am also grateful that our RTAC family has steadfastly stayed strong and engaged. We are grateful to those of you who have kept open the lines of communication with calls, cards, and notes. In 2020 and 2021, RTAC was fortunate enough to apply for and secure NRTA 'We Care' Grants to fund our outreach activities via Zoom, including our semi-annual seminar series as well as our RTAC Board and Committee meetings.

We are still looking forward to the time when we can once again gather together to share fellowship and memories of previous good times as we create new ways to maintain our connections to one another. One of the most sustaining thoughts that strengthens RTAC as it proceeds into the future is that you, our members, consider our organization as a collegial resource to which you can turn when you need information and/or assistance.

– Arlene R. Crandall



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

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) _____ / _____ / _____

Spotlight on Springfield

By Matt Maloney, RTAC's Legislative Advocate

ELECTION YEAR TO BE INTERRUPTED BY SOME LAWMAKING

The lawmaking process is always chaotic and frenzied, especially in Illinois. There is an old cliché that states, “laws are like sausages, it is better not to see them being made.” This certainly applies in Illinois. As I have stated on several occasions, polling across the state has shown a great desire to address public safety measures. The term “unprecedented” has been applied to so many of the recent legislative sessions and may apply to this year as well.

The Blagojevich and Quinn years were certainly “unprecedented,” with Illinois politics becoming a national punchline. Most recently the term unprecedented was applied to Governor Rauner’s years of gridlock and Pritzker’s first year of big projects, as well as the criminal justice and equity proposals advanced by the Illinois Legislative Black Caucus. 2021 also included a regime change with the replacement of Speaker Madigan who presided over the chamber for decades. He was replaced by Illinois’ first African American Speaker Chris Welch, who was not even born when Madigan first took office.

While back room dealing and political influence remain, these past few years have the added complications of a global pandemic. While wreaking havoc on the health and economy of Illinois, this pandemic impacts the access to lawmakers and the manner in which they conduct business. Rules for convening and meeting lawmakers can change from week to week. Deadlines are set and rescinded or altered. Virtual session and remote voting, two practices once considered unacceptable, are slowly becoming appropriate. It remains to be seen if Illinois is headed for another “unprecedented” year.

In this era, an election is not confined to just a day “election day”, it is an “election year.” This year, most actions on the part of government officials is viewed through the lens of “How does this impact my reelection opportunities?”

Even the legislative calendar is impacted by 2022 being an election year. Legislative leaders have stated a goal of a quiet session and finishing their work by early April — more than a month and a half ahead of the usual deadline May 31st schedule. This revised schedule enables legislators to campaign after the session in advance of the primary election to be held June 28th.

All Illinois General Assembly seats in both the House and Senate are up for election in 2022. Illinois lawmakers are eager to avoid controversial issues. Controversial items may be placed on hold until the fall veto session, which will probably be held following the November election. Democratic leadership in both chambers stated their priorities for this session are to pass a truly balanced budget as well as addressing some public safety measures. It is unlikely many other major initiatives will be advancing this year.

Several bills of interest to RTAC have been introduced in Springfield. Lawmakers have been looking at options to allow reemployment for annuitants to help address staffing shortages in our schools.

- House Bill 4672 sets parameters that the date of elections for the Chicago Teacher’s Pension Fund for teacher trustees, administrator trustees, and pensioner trustees shall occur between the first and third week of November.
- Senate Bill 3465 states that until June 30, 2024, the service retirement pension shall not be canceled if the individual is employed in a subject shortage area and certain requirements are met.

- House Bill 5472 allows an annuitant to accept employment that does not exceed 140 paid days (rather than 120 paid days) or 700 paid hours (rather than 600 paid hours) in each school year, but not more than 100 paid days in the same classroom.

- House Bill 5554 allows a retiree to be re-employed as an administrator on a temporary and non-annual basis or on an hourly basis, so long as the person does not work as an administrator for compensation on more than 140 days in a school year.

- Senate Bill 3698 would allow substitute teachers to teach for up to 120 days, instead of 90 days, and 15 consecutive days, instead of five days, if the governor declares a disaster due to a public health emergency.

- Senate Bill 4000 allows a pensioner to be re-employed as an administrator on a temporary and non-annual basis or on an hourly basis, so long as the person does not work as an administrator for compensation on more than 120 days in a school year. It also provides that such re-employment does not require contributions, result in service credit, or constitute active membership in the Fund.

In addition to these staffing bills, there may be additional follow up “trailer” bills addressing the recently adopted law regarding the election of a Chicago School Board. Senate Bill 3957 and House Bill 4672 set parameters of election dates between the first week of November but not later than the third week of November (instead of occurring during the first week of November). Government Strategy Associates will continue to monitor and update RTAC on the status of these and other issues impacting RTAC and its members.

The outlook for this budget is much more

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promising than a year ago. While the state's budget has been buoyed by federal funding, many components of the economy have been performing well. Illinois leaders used some restraint in not creating new spending; but much of the federal money was used to reduce the backlog in unpaid bills and health care costs.

The Commission on Government Forecasting and Accountability (COGFA) now estimates that Illinois will have a \$418 million surplus. Through the first half of FY 2022, overall base receipts are up. In the first six months, income tax receipts are up a combined \$266 million. Net sales tax also continues to perform well, now up \$643 million through the first six months of the fiscal year.

However, everything is not all sunshine and rainbows. There are several pressing issues that are being felt by the State. The Illinois unemployment insurance (UI) trust fund is more than \$4 billion in debt due to the large number of people who filed for unemployment relief during the past two years due to the pandemic. State leaders have been seeking federal relief for the UI fund. Unfortunately, that relief appears unlikely to occur. State Republican leaders

have urged the State to use its billions in American Rescue Plan Act (ARPA) Funds to address the UI deficit.

While there have been limits on new spending, there are, of course, entities looking for additional state contributions. Among those seeking more funding, the State Board of Education is looking for more than \$470 million in new spending, including a request for \$350 million for evidence-based learning funding for the neediest school districts. The Board of Higher Education is seeking \$139 million in additional funding, including \$50 million for the Monetary Assistance Program. Pension costs are going to increase as well.

It has been a priority of the current administration to meet its obligatory payments to the various Illinois pension systems. The throngs of new lawmakers who have taken office in the past few years ran on a platform of fiscal responsibility. They recognize that the cliché of “kicking the can down the road” is irresponsible and has hurt the state's long term financial outlook. It is anticipated that the full pension obligations will be met again this year. The Governor and many of the

incumbent lawmakers will campaign on the theme that they are working to operate the State in a fiscally responsible manner. In the past year, the state has received its first credit upgrades in two decades and lawmakers are committed to maintaining that trend.

Public safety measures are also likely to be on the Illinois General Assembly's agenda. Speaker Welch has expressed an interest in pursuing measures to combat carjackings as well as initiatives to address organized retail theft. Meanwhile, Republican lawmakers have been critical of criminal justice reform measures passed last year that eliminate cash bail over time, gives inmates more rights, and places various restrictions on police departments. Most statewide Republican candidates are focusing on public safety as the cornerstone of their campaigns. It is to be expected that we will see some fireworks on those debates moving forward.

It's not long from now until April 8th. If lawmakers adhere to their plan of a quiet session highlighted by some public safety changes and a disciplined spending plan - all wrapped up by April 8th - this will truly be an “unprecedented” session.

Continued from Page 3

NRTAC Celebrates 75th Anniversary

Dr. Andrus also championed. Retired Chicago Public School educators who are enrolled in one of the Chicago Teachers Pension Fund health insurance programs are the direct beneficiaries of Dr. Andrus' mission to ensure that retired U.S. educators have access to reasonably priced quality health insurance and medication plans.

Once NRTA was established retired Americans who were not educators petitioned Dr. Andrus to create a comparable organization for other American retirees. That led to the creation of the American Association of Retired Persons (AARP) in 1957.

AARP provides retired Americans from all walks of life with ongoing access to many programs to ensure that they can live in dignity during retirement with a variety of health insurance options, affordable senior housing, second careers, and other benefits. Its mission has expanded to include a variety of other programs, such as the driver education review classes that AARP provides to seniors so they can update and maintain their driving privileges as well as access to free tax return preparation for seniors with modest incomes.

A few years before she passed away, Dr. Andrus lobbied U.S. President Lyndon B. Johnson to support and sign into law legislation that resulted in the enactment of the Age Discrimination in Employment Act of 1967 which he signed a few months after Dr. Andrus' passing. That law is significant in that it forbids employment discrimination against anyone at least 40 years of age in the U.S. The provisions of the law prohibit discrimination in hiring, promotions, wages, termination of employment, and layoffs. Since 1986 it has prohibited mandatory retirement in most sectors, with phased elimination of mandatory retirement for tenured employees in 1993. It continues to be updated to protect the employment of older Americans.

In 1993, the National Women's Hall of Fame inducted Dr. Andrus posthumously for her achievements in the humanities through her efforts to help older Americans achieve independence, purpose, and dignity. Many of today's seniors continue to lead productive lives in the later phases of their years due to Dr. Andrus' tireless commitment to America's seniors.



MAKE A DONATION: MAKE A DIFFERENCE

A donation to the Legal Defense Fund, Chicago Retired Teachers Aid Fund (CRTAF) or RTAC is a meaningful way to show your support for your pension or to honor or memorialize a friend or loved one. All donations of \$20 or more will be recognized in print. Return this form with your payment to: RTAC, 111 North Wabash Avenue, Suite 2010, Chicago, Illinois 60602. *When contributing to more than one Fund, please write a separate check for each Fund.*



RTAC LEGAL DEFENSE FUND (LDF) DONATION



RTAC established a Legal Defense Fund to pay legal fees for a lawsuit when the Illinois General Assembly enacts legislation which diminishes CTPF pensions and/or ancillary benefits. *Donors contributing \$100 or more are acknowledged as President's Circle Members in the News Bulletin. Donations of \$20 or more will be recognized in the News Bulletin. LDF donations are NOT tax deductible.*

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

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

Address: _____ Phone: _____

City: _____ State: _____ Zip Code: _____



CHICAGO RETIRED TEACHERS AID FUND (CRTAF) DONATION SEE: WWW.CRTAF.ORG

CRTAF is a 501(c)3 charitable organization established in 1986 to assist retired CPS teachers and administrators in challenging financial circumstances. CRTAF donations are tax deductible as allowed by law. *Donations of \$20 or more per honoree will be recognized in the News Bulletin.*

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

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

Address: _____ Phone: _____

City: _____ State: _____ Zip Code: _____

Please indicate purpose of gift congratulate celebrate memorialize general purposes

Honoree's Name: _____ Address: _____

City: _____ State: _____ Zip Code: _____



RETIRED TEACHERS ASSOCIATION (RTAC) DONATION

RTAC is a 501(c)4 organization established in 1926 to protect and enhance the pensions of retired CPS educators. RTAC donations are NOT tax deductible. *Donations of \$20 or more per honoree will be recognized in the News Bulletin.*

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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: _____



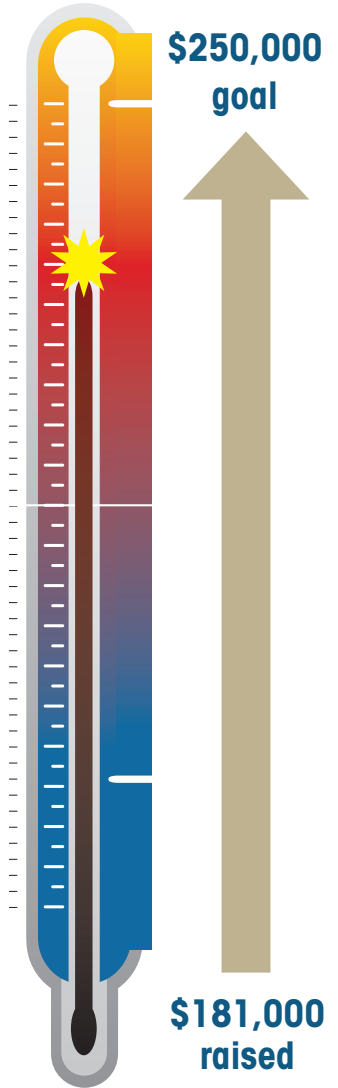
LEGAL DEFENSE FUND GIFTS

NOVEMBER 1, 2021 - JANUARY 31, 2022

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

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

- | | | |
|-----------------------------|-----------------------------|-------------------------|
| Anonymous (1) | Horton, Barbara Jean | O'Connor, Joan |
| Ardito, Peter J. | Humphreys-McCutchen, Palace | Pahlke, Barb |
| Beckman, Mary C. | Hutchinson, Juanita | Palmer, Carmen L.C. |
| Bell, Martha W. | Jabour, Tamara | Pratt, Therese A. |
| Boeker, Marilyn | Jackson, Bernetta F. | Preston, Felicia Grant |
| Boor, Maureen | Jarvis, Rose A. | Prince, Diane M. |
| Brake, Hilda M. | Johnson, Vivian | Purcell, Alana |
| Brown, Mary M. | Jordan, Linda J. | Quanbeck, Judy |
| Butterfield, John | Karpa, Alan E. | Radzicki, Thomas A. |
| Chambers-Miles, Marie | Kavadas, Christine | Rappe, Margaret |
| Chevlin, Howard & Nancy | Keenan, William J. | Renz, Mark |
| Chiu, Frances Woo | Klocksins, Lucy C. | Robinson, Patrice D. |
| Coleman, Roy | Koch, Jewel B. | Rossino, Paula |
| Cross-Pruitt, Ida E. | Krajewski, Gerald A. | Rozanski, Patricia |
| Daniel-Bruce, Eva | Land, Valerie D. | Rubinson, Roberta |
| Di Giovanni, Gay | Lattyak, Dorothea & Jerome | Sands, Scott C. |
| Dugan, Gerald V. | Laurent, Lutonia | Schmidt, Franklin R. |
| Farwick, Diane | Lee, Cecelia C. | Singleton, Kathleen |
| Friedman, Toby | Lisner, Aryliss | Spencer, Sharon A. |
| Gamble, Denise Michelle | Logue, Katherine | Spencer-Morgan, Earline |
| Garcia, Beverly | Lutz, Carlene | Spruel, Cora |
| Goulet, Leslie Leline | Madden, Thomas | Stangel, George V. |
| Griffin, Willie F. | Mahal, Suzan H. | Steel, John |
| Grosch, Athony & Susan | Marinier, Thomas | Uchida, Dianna |
| Gruley, Annette | Maxwell, Ethel K. | Vaccaro, Maria |
| Hampton, LaDonn K. | McBride, Carolyn J. | Wilkins, Pamela |
| Harmon, Essie | McDermott, Gerald | Wilson, James Edward |
| Hawk, Maureen | McGrath, Beverly | Wyatt, Rose M. |
| Hedstrom, Tom | McKenna, Margaret | Yangas, Joanne |
| Heller, Christine & Stephen | Morrow, Sandra | |
| Hendricks, Emmanita | Nelson, Debra | |
| Hennings, Bonnie E. | Newton, Johnnie M. | |



Other gifts

- | | | | |
|----------------------|---------------------|-----------------------|---------------------|
| Anonymous (2) | Dukes Jr., Huron A. | Loredo, Natividad | Walsh, Virginia T. |
| Anderson, Barbara B. | Fahrner, Lee C. | Mendoza, Jane | Watson, Sophia |
| Arneri, John | Gerstein, Shayle J. | Neiman, Jacqueline K. | Winters, Theresa |
| Benca, Kenneth | Grist, Robert W. | Prokop, Diane | Wisniewski, William |
| Boyd, Julius O. | Haller, Geraldine | Pruchnicki, Carol L. | |
| Buttermore, Michele | Jones, Doris J. | Romanoff, Heddie S. | |
| Dill, Henry | Knight, Charlotte | Sercye, Jacquelyn | |

CHICAGO RETIRED TEACHERS AID FUND GIFTS

NOVEMBER 1, 2021 - JANUARY 31, 2022

| DONOR | IN MEMORY OF |
|-------------------------------|------------------------------------------------------------------------------------|
| Artisuk, Ruth P. | Harold L. Roberts |
| Barnes, Mildred C. | Ruth Lewis Knight |
| Barnes, Mildred C. | Lynn Starnes Wade |
| Benson, Bernadette M. | Lorraine DeVoe |
| Brown, Andrea J. W. | Marilyn R. Danzy |
| Brown, Andrea J. W. | Earl B. McCullar |
| Clayton, Ronald K. | Barbara Corcoran |
| Collymore, Aretas G. | Mary T. Wersells Narcissa Roberts |
| Cosme, James & Mary | Evelyn Dixon Therese Uselmann |
| Curry, Warriene M. | Mary Cobbs Fannie Gibson Arnold Grizzard Jeremiah Jenkins Wesley Smith |
| Deransburg, Alice T. | Susie Staten Helen Walsh |
| Dever, Judith M. | Gerald Adler |
| Harris, Annetta Y. | Dr. Jean P. Oden |
| Lattyak, Dorothea & Jerome | Beatrice Berlin |
| Lattyak, Dorothea & Jerome | Beverly I. Serota |
| Loredo, Natividad | Former Benito Juarez H.S. Staff |
| Moscinski, John & Donna | Kenneth Cink John Tilgner |
| Nakayama, J. | Terry Weiner |

| DONOR | IN MEMORY OF |
|---------------------------------|---------------------------------------------------------------------------------------------------------|
| Newton, Johnnie M. | Frances Hale Albert Pirtle Ernestine Riggs Mrs. Melvin Walker Ella Watkins Odessa Wilson |
| Priebe, Bernie & Leo | Deceased of A.G. Bell & Jungman Faculties |
| Pruchnicki, Carol Lynn | Michael A. Pruchnicki Pat Denning-Golden Mal Golden Dan Stewart |
| Schroeder, Judith | Reggie Brown Nancy Donnelly Mamie James Mary Ann Peterson Julie Soule |
| Walsh School Retired Faculty | Barbara Corcoran |

| DONOR | PURPOSE |
|--------------------------|------------------|
| Anonymous (5) | General Purposes |
| Abarbanell, Charlotte | General Purposes |
| Behof, Barbara | General Purposes |
| Boeker, Marilyn A. | General Purposes |
| Rosen, Sandra | General Purposes |
| Sercye, Jacquelyn | General Purposes |
| Uchida, Dianna | General Purposes |
| Wilson, James Edward | General Purposes |

RTAC GIFTS

NOV. 1, 2021 - JAN. 31, 2022

| DONOR | IN MEMORY OF |
|--------------------|------------------------------------|
| Crandall, Arlene | Morris Picker |
| Gehrman, Janice | Dr. Joseph L. Gehrman |
| Gilman, Bonnie D. | Beatrice Berlin |
| Loredo, Natividad | Former Benito Juarez H.S. Staff |
| Rossino, Paula J. | Sheila Monroy Keeley |
| Stocking, Mary Ann | Annie Gulley Betty Smith |

| DONOR | PURPOSE |
|--------------------------|--------------------------|
| Anonymous (2) | General Purposes |
| Boeker, Marilyn | General Purposes |
| Davis, Deborah E. | General Purposes |
| Latham, Manjiwei | General Purposes |
| Merwin, Peter Matthew | Celebrate Lee Mishkin |
| Newsome, Linda Marie | Happy B-day RTAC |
| Patek, Donna | General Purposes |
| Sercye, Jacquelyn | Happy B-day RTAC |
| Smythe, Mary | General Purposes |
| White, Bernice J. | General Purposes |
| Wilson, James Edward | General Purposes |



NEW LIFE MEMBERS

NOVEMBER 1, 2021 - JANUARY 31, 2022

Welcome to RTAC's newest Life Members.

| | | | |
|----------------------------|----------------------|----------------------|-----------------------|
| Robert Baime | Dalvalie Friend | Early Nichols | Christine M. Slowik |
| Annie L. Bass | Linda S. Goff | Daniel J. O'Neill | Marjorie H. Small |
| Renaud Beaudoin | Dorothy Hernquist | Turtel Onli | Doris Spencer-Riordan |
| Mary M. Brown | Mary E. Janicek | Beverly J. Parylak | Thomas N. Spreitzer |
| Agnes Cahill | Deloris Jones | Joanne Perrault | Martha A. Stimpson |
| Eleanor Chatman | Joseph Kail | Jacqueline Pondexter | Calvin Thomas |
| Shirley Dukes | Diane R. King | Sharon Prosansky | Nancy J. Urbut |
| Judith Eichstaedt | Marvin Klein | Rosiland A. Robinson | Claudia Walker |
| Nancy Finn | Florence Lyons | Bertha Rowe | Linda Walton |
| Ernestine M. Fleming-Jones | Eulalia T. Mackowiak | Kathleen Singleton | |

LEGACY BEQUEST: EXTENDING YOUR GENEROSITY



Frances Reiffel

The Chicago Retired Teachers Aid Fund gratefully accepts Ms. Frances Reiffel's Chicago Teachers Pension Fund bequest of her death benefit. Ms. Reiffel had a full career as a teacher at the Hayt Elementary School from which she retired in 1983. During her years as a RTAC member she made contributions to both the Retired Teachers Association of Chicago and the Chicago Retired Teachers Aid Fund to memorialize

former colleagues and to acknowledge RTAC's mission and its importance to her and her fellow retirees.

Ms. Reiffel was a faithful steward of RTAC and her contributions during her lifetime as well as her end-of-life bequest reflect her commitment to our organization. Our sincere condolences to Ms. Reiffel's family, former colleagues, and friends. May she rest in peace knowing that she is continuing to sustain others with her bequest.

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 <https://RTAC.org> and go to "volunteers."

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



| Agency | Location | Contact Person | Phone |
|----------------------------------------|--------------------|-------------------|------------------|
| AARP Illinois Center | Chicago | Beverly Moore | 312-458-3604 |
| Adler Planetarium | Chicago Central | Maria Christus | 312-542-2411 |
| Ameri+150:178can Cancer Society | West Suburbs | Marni Fredrickson | 708-484-8541x231 |
| American Heart Association | Chicago | Traci Bruce | 312-476-6643 |
| American Lung Association of Chicago | Chicago Central | Alexis Lewis | 312-628-0234 |
| Battered Women's Network | Chicago Central | Betsy Minor | 312-750-0730 |
| Black Ensemble Theater Cultural Center | Chicago Near North | | 773-754-3911 |
| Blind Service Association | Chicago Central | Theresa Togtman | 312-236-0808 |
| Boys/Girls Clubs | Chicago | Desiree McIntosh | 312-285-5009 |
| Chicago History Museum | Chicago Near North | Marne Bariso | 312-642-4600 |
| Chicago HOPES (Homeless Support) | Chicago | Arifa Boyer | 773-553-2242 |
| Chicago Youth Centers | Chicago Central | Michelle Gauthier | 312-762-5655 |
| Corazon a Corazon (Heart to Heart) | Chicago Southeast | Amanda Koss | 773-221-0620 |
| Council for Jewish Elderly | Chicago | Anne. L. Simon | 773-50 64 |
| CPS STEM Exhibition | Chicago | Carrie Kaestner | 312-248-4498 |
| Crown Family Playlab at Field Museum | Chicago Central | Kate Cary | 312-665-7307 |
| DuPage Historical Museum | DuPage County | Mary Johnson | 630-682-6746 |

VOLUNTEER OPPORTUNITIES

| Agency | Location | Contact Person | Phone |
|----------------------------------------------|-------------------------|---------------------|-------------------|
| Forest Preserve District | Western Suburbs | Deborah Cuca Brooks | 630-933-7681 |
| FreshStart (GED Tutors) | Southwest Suburbs | Donna Thomas | 708-205-1334 |
| Garfield Park Conservatory Alliance | Chicago West | Kirsten Akre | 773-638-1766x24 |
| Gary Comer Youth Center | Chicago South | Reggie Tucker | 773-358-4088 |
| Glessner House Museum | Chicago Near South | Clare Schaecher | 312-326-1480 |
| Graue Mill | DuPage County | Sandy Brubaker | 630-920-9720 |
| Howard Area Community center | Chicago Rogers Park | Kirsten Pomykala | 773-262-6622x264 |
| Ill. Holocaust Museum & Education Center | Evanston | Jessica Hulten | 847-967-4853 |
| Ill. Volunteers of America | Northeastern Illinois | Peggy Schweiger | 312-707-8707 |
| Jesse White Tumblers (tutors) | Chicago Central | Yvonne C. Jones | 312-943-4846 |
| Kids Voting | Chicago | Ellen Solomon | 312-332-3107 |
| Kohl Children's Museum | Glenview | Patty Timothy | 847-832-6892 |
| Madison School | Skokie | Hillary Schab | 847-414-8920 |
| Madonna Mision | Chicago-North | Tane Beecham | 847-220-1122 |
| Metropolitan Family Services | Chicago Midway Center | Dee Speich | 773-884-2267 |
| Midwest Palliative & Hospice CareCenter | North Suburban | Lisa Dye | 847-467-7423 |
| Minds Matter Chicago | Chicago | Christi Uminski | 312-600-5388 |
| National Hellenic Museum | Chicago Central | Hannah Imber | 312-655-1234x27 |
| Peace Corps | Chicago Region | | 312-353-4990 |
| Peggy Notebaert Nature Museum | Chicago Near North | Jennifer Labows | 773-755-5141 |
| Polish Museum of America | Chicago Near North-west | | 773-384-3352 |
| Prairie Avenue House Museum | Chicago Near South | Michael Soet | 312-326-1480 |
| Project Care | Cicero | Rebecca Angevine | 708-656-8000x2364 |
| Prologue Adult Education (Literacy Tutoring) | Chicago North | Christina Mang | 773-728-7221 |
| Read to Learn | Northwest Suburbs | Lesley Goldberg | 847-718-7224 |
| Refugee Program (Summer English Tutoring) | Chicago North | Kaylee Sonnek | 773-553-1930 |

VOLUNTEER OPPORTUNITIES

| Agency | Location | Contact Person | Phone |
|--------------------------------------|----------------------|----------------------|-------------------|
| Ronald McDonald House Charities | Chicago & NW Indiana | Brittany Wright | 312-888-2522 |
| Spring Valley Nature Center | Schaumburg | Susan Findling | 847-985-2100 |
| Substance Newspaper | Chicago | C. Blumenthal | 312-736-1702 |
| TEC Tutoring | Chicago | Konora Maxwell | 773-374-2363 |
| The Learning Center | Chicago Lawndale | Sr. Monice Kavanaugh | 773-277-3111 |
| The University of Illinois Extension | South Suburbs | Karen Meyer | 708-449-4320 |
| Travelers & Immigrants Aid | Chicago | Brian Harvey | 312-629-4500x5011 |
| Triton College (Literacy) | River Grove | Carol Di Fatta | 708-456-0300x3407 |
| Vocational Bridge Academy | Chicago | Robert Kos | 773-772-7170x3002 |
| Working in the Schools | Chicago | Liz Murphy | 312-368-9487 |

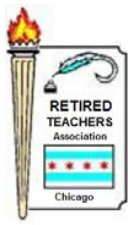
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RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

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RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC) MISSION STATEMENT

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

RTAC 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 7.



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 insurance, and discounts on vision 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

April

- 13** Caring for One's Family as One Prepares for Life's Changes, see page 4
- 27** Navigating Real Estate Assessments/Taxes – Terrence Kennedy and Associates, see page 4

May

- 11** Appropriately Selecting Auto, Home and Liability Insurance see page 4

Check <https://rtac.org> for additional information for Spring seminars.