



RETIREED TEACHERS ASSOCIATION OF CHICAGO

SINCE 1926

VOL. LXXVIII | NO. 2

NEWS BULLETIN

FALL 2022

RTAC's 2022 FALL ELECTION SLATE

In Fall 2022, eight candidates are to be elected to fill the positions of the eight Directors whose terms are to conclude on December 31, 2022. The 2022 Nominating Committee interviewed the candidates whose applications were submitted on or before April 30, 2022. Each of the candidates is a RTAC member in good standing who completed and submitted the RTAC Director Application and Conflict of Interest forms. The eight slated candidates are shown below. Their complete bio-sketches are available for your review online at RTAC's website: rtac.org. The 2022 RTAC Election for the eight Director positions will be conducted at RTAC's Fall 2022 Luncheon/Business Meeting to be held on Tuesday, October 18, 2022 at Macy's Walnut Room located at 111 North State Street in downtown Chicago.



Roy Coleman



Bernice 'Bernie' S. Eshoo



Juanita R. Jordan



Raphael A. Juss



Carlene Lutz



Mary E. Puente



Mary Sharon Reilly



Maria J. Rodriguez

RTAC Proposes Bylaw Amendments

The RTAC Board of directors has approved amendments to our current Bylaws as recommended by the Bylaws committee. These amendments will enable the Board of Directors to have latitude to:

1. Address unforeseen natural or man-made events which may interfere or prevent the organization from conducting its normal operating procedures; and
2. Adopt new technology which promotes more inclusive participation by RTAC members.

Please see pages 6 & 7 for the recommended changes.

RTAC's 96th Annual Fall Luncheon

Following a three-year hiatus of RTAC's semi-annual luncheons due to the COVID-19 pandemic, the RTAC Board and its Social Committee are pleased to announce that the Fall 2022 Luncheon/Business Meeting will be held on Tuesday, October 18, 2022, at the iconic Walnut Room located in the downtown Chicago Macy's. The cost for the three-course meal with a choice of chicken, fish, or vegetarian entrees is \$50 for members and \$55 for non-members. Mr. Carlton Lenoir, Sr., CTPF Executive Director, is the featured speaker. The 2022 Directors Election will be conducted at the meeting. Consideration and approval of two of the amended RTAC bylaws will also be voted upon at this event.

All guests attending the event must present proof that they have their two COVID-19 vaccinations and two boosters. The deadline for sending in your reservation and payment to attend the luncheon or participate only in the business meeting is Monday, September 26, 2022. The invitation for the event has been posted online at the RTAC website rtac.org. For additional information, please call the RTAC office at (312) 750-1522. Discounted parking at \$16 per vehicle is available at the Randolph/Wabash self-park garage located on the northwest corner of Randolph and Wabash, immediately across the street from Macy's.

RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

111 N. Wabash Avenue, Suite 2010, Chicago, IL 60602-2949 | <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). RTAC members in good standing are welcome to attend; for the current schedule of the RTAC Board of Directors meetings, see <https://rtac.org>.

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
President

Maria Fresse-Giffels
Acting 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

ELECTED DIRECTORS

2020-2022*

Roy Coleman
Bernie S. Eshoo
Juanita R. Jordan
Raphael A. Juss

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

2022-2023

Yvonne Alford
Virginia
Bautista-White
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

Vaughn J. Barber
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

Table of Contents

- 1 2022 FALL ELECTION SLATE
- 1 RTAC'S 96TH FALL ANNUAL LUNCHEON
- 1 BYLAWS UPDATE
- 3 PRESIDENT'S MESSAGE
By Linda Williams
- 3 NEW LIFE MEMBERS
- 4 SPOTLIGHT ON SPRINGFIELD
- 5 EXECUTIVE DIRECTOR'S MESSAGE
By Arlene R. Crandall
- 5 THE REQUIRED MINIMUM DISTRIBUTION FROM AN IRA
By Roy Coleman
- 6-7 BYLAWS REVISIONS OF ARTICLES VII AND XII
- 8 RTAC FALL SEMINARS
Kick off to Fall 2022 Zoom educational presentations.
- 8 RTAC SPRING SEMINARS
- 9 STAY IN TOUCH
- 9 METLIFE DENTAL INSURANCE
- 9 LEGAL DEFENSE FUND GIFTS
Including President's Circle gifts
- 10 MEMBERSHIP APPLICATION
Join, Renew, Refer a Friend today to receive the benefits of membership
- 11 DONATION FORM
One form, three ways to make a difference!
- 12 DONATIONS
Acknowledging gifts to CRTAF and RTAC.
- 12 ROBERT ABSON BEQUEST
- 13 IN MEMORIAM:
SYLVIA ASLLANI
- 13 VOLUNTEER OPPORTUNITIES

President's Message

Linda R. Williams, RTAC President

For educators Fall is really a New Year because it signals the opening of schools after the doldrums of summer. Even those who have retired reflect on the sights, sounds and smells of a new school year. Children smile as they enter the classroom door excited to be back with schoolmates. The wonderful sounds of student voices as they greet their friends and return the welcoming smile of the teacher. Oh, yes, the smell of newly sharpened pencils with bright pink erasers all lined up waiting to attack new assignments.

Some of our retired teachers do return to schools as substitutes. Nation-wide there is a teacher shortage. Illinois has increased the number of days retired teachers can work to 140 school days. Some retirees have decided to return to assist in schools for either one day, a week or for a limit of 140 school days. We salute those retirees who have returned to answer the call for teachers.

Some retirees have decided to return as volunteers. A process for being approved as a CPS volunteer is required. Volunteer retirees support school staff in many ways. Some work in the classrooms helping students, while other retirees work with community organizations and religious groups to supply students with book bags and school supplies so that they have all the necessary tools for a successful classroom experience.

Kudos to all the retirees who support teachers and students as they start a new school year.

September and October are the months retirees start receiving the Chicago Teachers Pension Fund Health Insurance Handbook. The CTPF Handbook lists all the options available for retirees to choose their Health Insurance Plan. Open Enrollment for Health Insurance Plan changes occur every year from October 1st through the 31st. In most cases, no change is necessary if you are content with your current CTPF Health Insurance Plan. As with everything else, there are always slight increases in premiums. Retirees who will be turning 65 and Medicare eligible should begin to acquaint themselves with the information on the Medicare Supplement Plans. The Chicago Teachers Pension Fund offers webinars online on their website, CTPF.org, with information on all CTPF Health Plans being offered. Please consider attending one of these webinars. Retirees who will be 65 should apply for their Medicare card 3 months before their 65th birthday. Medicare's procedures for the process are posted on their website or you can make an appointment to visit your local Social Security office.

During this same time, you will also be receiving literature from outside health care providers and/or vendors. Please do not apply for any of these Health



Linda R. Williams

Insurance Plans. If you apply for one of these Plans, you will automatically be withdrawn from the Chicago Teachers Pension Fund Health Insurance Plan. Our CTPF Health Insurance Plans contain a prescription benefit program which most other health care plans do not. The CTPF prescription plan is one of the most comprehensive of all existing plans. Some plans limit prescriptions to only generic drugs. For 2022 CTPF retirees also received a 60% subsidy on premiums. If you have any questions do not hesitate to contact the Chicago Teachers Pension Fund. Representatives are there to assist us.

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

— Linda R. Williams

NEW LIFE MEMBERS

FEBRUARY 1, 2022 - JUNE 30, 2022

Ellen Adelman

Gina R. Davis

Kay Marchioni

Maureen C. Noble

Leticia L. Albarran

Henry Dill

Yolanda Marino

Abraham Talley

Maria A. Albizurez

Marlene Dixon

Barbara J. Martin

Hamida Tariq

Jessie D. Barnes

Marsha A. Gardner

Margaret Mc Gregor

Christine Young

Jennie L. Burton

Wanda Beck Guy

Gerald Minter

Carrie B. Cotton

Camille Johnson

Marta Morner

RTAC Spotlight on Springfield

By Matthew Maloney, RTAC Legislative Advocate

Budget Sets Stage for November 2022 Election

The Illinois General Assembly completed its 2022 agenda on April 9th, nearly eight weeks earlier than the normally scheduled May 31st adjournment. The legislators pulled an all-nighter to pass a \$46.5 billion budget which took effect July 1st.

The operating budget, approved on a 34-19 vote in the Senate and 72-42 in the House, includes more than \$12 billion for elementary, secondary, and higher education, nearly \$9 billion for human services, and more than \$2 billion for public safety. The budget plan includes \$350 million toward the evidence-based formula that will disperse funding through a tier system and property tax relief grants to the state's K-12 school districts. The Illinois General Assembly increased the state board of education's Early Childhood block grant to \$598.1 million, a 10% increase from last year.

The Monetary Award Program (MAP) which provides college scholarships to students who demonstrate financial need was increased to \$601 million. This additional amount will enable 24,000 more students to pursue an undergraduate degree with assistance ranging up to \$8,508 this year.

The budget also included an Illinois' statutory commitment to the state's pension funds with an additional \$500 million allocation directly to the state's unfunded pension liabilities, reducing long-term liabilities by an estimated \$1.8 billion.

Recognizing that the budget was better than anticipated, lawmakers deposited \$1 billion into the Budget Stabilization Fund, the "rainy day fund". The budget also includes paying down \$4 billion in debts across FY2022 and FY2023 to eliminate delayed payments to the employee and retiree health insurance program with \$898 million in FY2022 supplemental appropriations.

State Receives Credit Upgrades

The fiscal restraint used by the state has been recognized by rating agencies. Illinois has received six credit upgrades over the past three years. A higher bond rating generally means the state can borrow at a lower interest rate, which saves taxpayers millions of dollars.

Census Correction Boosts Illinois Numbers

The U.S. Census Bureau said Illinois' population was undercounted by about 250,000 people. So rather than shrinking by 18,124, as was originally reported, Illinois grew by a little more than a quarter million people. The State's population is now at its largest in history with about 13 million residents.

Senator Durbin and Illinois lawmakers are urging that the additional numbers be used as the basis for a larger allocation of valuable federal funding over the next ten years. The Census data is used to allocate roughly \$1.5 trillion, through about 100 programs including Medicaid, SNAP, Medicare Part B, Highway Planning/Construction, and Pell grants.

Tax Relief Programs Started in New Fiscal Year

Democrats passed a spending plan that addresses near-record inflation by giving \$1.8 billion back to taxpayers. The tax relief provisions include the following:

- The state's 1% sales tax on groceries will be suspended for the entirety of the fiscal year 2023, which officials say will save taxpayers up to \$400 million.
- The state's fuel tax, which was slated to increase on July 1st, is frozen at \$.39 a gallon through Jan. 1, 2023, with a taxpayer savings of \$70 million.
- Property tax rebates of up to \$300 per household are included in the budget.
- Expansion of the earned income tax credit from 18 to 20 percent of the federal EITC.

- The State will issue checks to those earning under \$200,000 for individuals and \$400,000 for joint filers. Each individual is eligible for a check of up to \$50, with households also receiving \$100 per child
- Also included is a "Back to School" tax relief program for families and teachers for school supplies and clothing items.

Lawmakers and Candidates Need to Hear from You

The past few years have shown significant turnover in the General Assembly. Part of this is due to retirements and part is due to federal prosecutors forcing the retirement of a handful of lawmakers via corruption investigations.

2022 is a remap year that required new legislative boundaries to be drawn to reflect the shifts in population. The Illinois primary ballot included every statewide office, as well as one U.S. Senate seat, all 17 of Illinois' representatives in Congress, every state senator and representative in the Illinois General Assembly, and a multitude of county and judicial offices.

At the federal and state levels there are significant turnovers due to resignations, retirements, incumbent primary losses, and others seeking different offices. It is anticipated that without additional changes that may occur as a result of the November 8, 2022 election, 15% or more of the General Assembly will include new legislators in January 2023.

The November 8, 2022 candidates will be eager to introduce themselves to the voters by direct mail ads, voice mails, and in-person events. They are eager to meet you. Many may not know that most retired educators do not qualify for Social Security benefits. Each of you has an opportunity to 'educate' your new and returning legislators that your economic security as well as Illinois' is dependent upon your pension. **BE SURE TO VOTE ON NOVEMBER 8, 2022**

Executive Director's Message



Arlene R. Crandall

During the past year, RTAC members have been barraged by a variety of health insurance vendors seeking to persuade them to change from their CTPF health insurance plan to another plan that they portray as being cheaper with more features. This has become a serious problem. Many members who have been approached by these slick solicitors did not realize that speaking to these individuals could result in their being transferred out of the insurance for which they are registered with the Chicago Teachers Pension Fund. When they learn that this has happened, they are dismayed and that the reinstatement process which includes having to contact Medicare and CTPF is complicated and lengthy. Also, if this happens more than once, the annuitant

may not be allowed to re-enroll with CTPF unless there has been a qualifying event, as defined by CTPF.

In order to understand this, it is helpful to know that until 1987, active Chicago public school teachers and administrators as well as retirees were in one health insurance program. By virtue of being older than the active teachers, retirees generally were and still are at a higher risk of needing to use health insurance more frequently. This results in higher premiums for everyone in the group. In order to break the stalemate in the prolonged 1987 strike and reduce the cost of the active teachers' health insurance plans, a salary increase was negotiated which involved dropping the retirees from the conjoined coverage plan available to active educators.

Fortunately, at that time, the Chicago Teachers' Pension Fund began to set in motion what has become the Chicago Teachers Pension Fund Health Insurance Program which enables CTPF annuitants to select from several options before and after they are on Medicare. At present, whichever plan the annuitant selects also includes a 60% rebate from CTPF for the insurance premium. This valuable benefit is one that RTAC continues to support and promote.

Please exercise extreme caution when you are approached with a telephone solicitation questioning you regarding your health insurance coverage and offering you a plan that is supposedly better than what you have. If one is told that the conversation is being recorded, one needs to be especially wary. By just acknowledging the caller, your recorded response can be used to transfer you away from your CTPF Plan. RTAC has learned that some CTPF annuitants have been dropped multiple times. It is important to know that these solicitation callers are compensated for each individual they persuade to transfer to their insurance company.

To reduce the number of unwanted telemarketing calls of all types, you can place yourself on the Do Not Call Registry, by registering at <https://www.donotcall.gov> or by calling 1-888-382-1222 from the number for which you want to block calls. Some organizations such as businesses with whom you have a relationship, tax-exempt or not-for-profit groups, can still call you; but at least some of the most bothersome calls may be eliminated.

The Required Minimum Distribution from an IRA



Roy Coleman

Many teachers invest part of their pay in an IRA like Valic or Security Benefit while teaching, expecting this nest egg to be available after they retire. What they may not realize is that the IRS has plans for that money. When you reach 72 you are required to take out some of that IRA stash each year and, maybe, pay taxes on it. That is called a Required Minimum Distribution (RMD). The exact annual amount is determined by the IRS in a tax table available at IRS.GOV and if you fail to take your annual distribution the penalty can be draconian.

Some examples assuming your RMD is \$10,000:

1. If you need the money or just want to take the distribution as cash it is considered normal income and is added to your other income meaning you need to pay income tax on the \$10,000. It may also boost you into a higher tax bracket and/or affect your Medicare and other income related premiums.

2. If you do NOT need the money, the IRS forces you to take the distribution anyway. One way to avoid paying taxes on the \$10,000 is to have the distribution sent DIRECTLY to a qualified charity (like CRTAF - our Aid Fund). The \$10,000 would be considered a charitable contribution and not added to your total income and would also not be taxed. However, you may not also claim this as a charitable deduction. (Note: Not all tax-exempt organizations are considered charitable organizations.)
3. You accidentally only take a distribution of \$9,999 – one dollar short of the required amount. The IRS penalty for not taking the entire amount is a draconian 50% of the TOTAL that should have been taken or \$5,000!

If you have more than one IRA requiring a RMD, you do not need to take the required distribution from each of them as long as the TOTAL distribution is equal to or greater than the TOTAL required.

Please check with your financial advisor and be aware of these limitations on your retirement IRAs.

Proposed Bylaw Changes

RTAC Board of Directors Recommends Approval of the Following Updates to Our Bylaws

The recommended changes to the RTAC Bylaws shown here fall into 4 categories:

1. to update the Bylaws to our current practices/protocols;
2. to allow for changes to our schedule of meetings and elections imposed upon us by outside factors such as the Covid Pandemic. These recommendations will allow our Board of Directors to make future adjustments whenever we face similar restrictions or unforeseen circumstances;

3. to introduce new technology to allow for more inclusive participation by the membership;
4. to expand and separate some paragraphs for easier readability and/or specificity.

The RTAC Board of Directors recommends approval of these updates to our Bylaws and we are asking that the members present at our Fall Luncheon/Business Meeting support and approve these updates.

Article XII

For a full copy of our current Bylaws, please see <https://rtac.org/bylaws>.

Current Wording	<i>Will Read When Approved</i>
<p>ARTICLE XII - AMENDMENTS</p> <p>The Bylaws of RTAC may be amended at any General Membership Meeting as follows:</p> <ol style="list-style-type: none"> a. Amendments must be submitted in writing by any member of RTAC to the Board of Directors. b. By a 3/4 majority vote of approval by the Board of Directors, of those present and voting, the amendments shall be published and brought to the General Membership meeting at which they shall be presented for a vote. (Amendment recommended for approval May 7, 2003; approved by membership October 10, 2003.) c. A 3/4 majority vote of the General Membership Meeting shall be required for final adoption. 	<p><i>ARTICLE XII - AMENDMENTS</i></p> <p><i>The Bylaws of RTAC may be recommended for amendment/s as follows:</i></p> <ol style="list-style-type: none"> <i>a. Any member may suggest an amendment/s that must be submitted in writing and/or electronically to the Board of Directors for consideration.</i> <i>b. The Directors (present and voting) may table, refer to committee, approve or dismiss the recommended amendment/s.</i> <i>c. If there is no 3/4 majority vote of approval by the Board of Directors (present and voting) for a suggested amendment/s, the Directors may refer it to the Bylaws Committee for further discussion and recommendation for any action, or they may choose to declare the process ended for lack of approval.</i> <i>d. Following a 3/4 vote of approval by the Board of Directors (present and voting), the amendment/s shall be published and brought to the general membership for a vote either at a membership meeting, via mail-in ballot, and/or other electronic means.</i> <i>e. After the proposed amendment/s has been published to the general membership, a 3/4 majority vote of those voting on the amendment/s shall be required for final adoption.</i> <i>f. The vote will be announced to the general membership electronically and if approved, the amendment/s shall be incorporated into the RTAC Bylaws and properly filed.</i>

Article VII

Current Wording	<i>Will Read When Approved</i>
<p>ARTICLE VII – ELECTIONS</p> <p>Section 1. Elections of officers and directors shall be held at the annual Fall Meeting of RTAC.</p> <p>Section 3. NOMINATING COMMITTEE The Nominating Committee shall consist of five members:</p> <ul style="list-style-type: none"> a. Three shall be chosen by the Board of Directors from its membership at their Board meeting, one of whom shall be designated Acting Chair by the President to convene the first meeting of the committee. b. Two shall be appointed from the general membership by the President. c. The Nominating Committee shall select its own Chair. d. The Chair of the Nominating Committee may not succeed himself/herself. e. The Nominating Committee shall select at least one nominee for each vacancy. (Amended 5-18-18) f. The Nominating Committee shall select sufficient nominees for the Board of Directors to assure a total of sixteen. These names should be presented to the Board in time for publication in the News Bulletin prior to the fall election. g. The Nominating Committee shall present its report at the Annual Fall RTAC Meeting. h. Nominations for any position may be made from the floor, provided the nominee has filed a signed RTAC nomination form and Conflict of Interest form at least three weeks prior to the Fall RTAC Business meeting. Failure to provide such forms disqualifies the nominee. (Amended 10-29-08 & 5-18-18) i. Only those who consented to serve if elected shall be eligible for nomination, either by the Committee or from the floor. 	<p><i>ARTICLE VII – ELECTIONS</i></p> <p><i>Section 1. Elections of officers and directors shall take place in the Fall, either at the Annual Membership meeting or via a procedure approved by the Board of Directors.</i></p> <p><i>Section 3. NOMINATING COMMITTEE</i> <i>The Nominating Committee shall consist of five members:</i></p> <ul style="list-style-type: none"> <i>a. Three shall be chosen by the Board of Directors from its membership at their Board meeting, one of whom shall be designated Acting Chair by the President to convene the first meeting of the committee.</i> <i>b. Two shall be appointed from the general membership by the President.</i> <i>c. The Nominating Committee shall select its Permanent Chair at its first meeting.</i> <i>d. The Chair of the Nominating Committee may not succeed himself/herself.</i> <i>e. The Nominating Committee shall select at least one nominee for each vacancy. (Amended 5-18-18)</i> <i>f. The Nominating Committee shall select sufficient member nominees for the Board of Directors to assure a total of sixteen. These names should be presented to the Board in time for publication and election via a procedure approved by the Board of Directors.</i> <i>g. The Nominating Committee shall present its report at the Fall Meeting and/or announce it to all members in a timely manner on the website and via a procedure approved by the Board of Directors. In times of extenuating circumstances when a Fall meeting cannot be held, adjustments will be made by the Directors.</i> <i>h. Other member nominations (including self-nominations) for any position may be made after the Nominating Committee has made its report. All nominees must have the signed Application and Conflict of Interest forms on file with the Executive Director by a date designated by the Board of Directors. Failure to provide these forms by the deadline disqualifies the nominee.</i> <i>i. Only those paid members who consented to serve, if elected, shall be eligible for nomination by the Committee, from the floor, or by self-nomination.</i>

Fall 2022 RTAC Seminars

Registration for RTAC's free Fall 2022 seminars is now open. Please call the RTAC Office on weekdays between 10:00 a.m. to 3:00 p.m. to register for one or all programs. They will be presented via Zoom and phone. Access information will be provided two days before each of the presentations.

October 12 Reviewing Your 2021 Tax Return to Prepare for Your 2022 Tax Filings

Members of the Blyth and Associates accounting team will outline the latest information and provide helpful recommendations to guide you in preparing for your forthcoming 2022 tax return filings. Helpful hints will be provided regarding the evolving IRS regulations that can impact your 2022 tax returns.

November 2 Post-Halloween MS Word and MS Excel Tricks and Treats



Roy Coleman, RTAC's webmaster, will demonstrate a number of techniques and shortcuts that make it easier to use Microsoft's Word and Excel. Some Word examples: selecting a bloc of text without dragging the cursor, tables vs columns, and inserting graphics. Some Excel examples: wrapping text in a cell, inserting an 'Enter' in a cell, selective sorting by color; copying the contents of a cell to the entire column and how to shrink a sheet to fit a printed page. Finally, where/how to get a **FREE** compatible office suite.

November 16 Planning for One's Future Housing Decisions

It is never too late to plan for one's changing housing needs as we look ahead into the future.

RTAC member Steven Hara will provide seminar attendees with ideas for residential downsizing, ideal ways to sell and stage one's home and factors to consider when selecting a realtor for purchasing and/or selling real estate.



Recap: Our Spring 2022 RTAC Seminars

BLYTH AND ASSOCIATES 'CARING FOR ONE'S FAMILY AS ONE PREPARES FOR LIFE'S CHANGES'

On April 13, 2022, Bill Blyth, Allison Rosen, and Carla Nitz provided a program via Zoom on how to prepare for the various phases of one's life related to health care decision-making, distribution of one's property before and after one's life concludes, and how to have the various components in place related to one's end-of-life stages.

TERRENCE KENNEDY AND ASSOCIATES 'NAVIGATING REAL ESTATE ASSESSMENTS AND TAXES'

Marie Mactal of Terrence Kennedy and Associates provided clear insight into how Cook County calculates and taxes Cook County Real Estate properties on Wednesday, April 27, 2022. Ms. Mactal shared diagrams and explanations of how and how frequently Cook County home-owners properties are assessed as well as exemptions for which one may qualify such as senior status and long-term ownership. She also explained how one can petition to have one's property reevaluated/reassessed.

'APPROPRIATELY SELECTING AUTO, HOME AND LIABILITY INSURANCE'

On May 11, 2022, Scott and Connor Broderick of Broderick Insurance Services, a third-generation independent agency, provided detailed information about the various services which they provide as they work with clients seeking appropriate coverage for residential owner occupied and rental properties, automobiles, and umbrella liability policies from a variety of companies.

Stay in Touch with RTAC

RTAC members please stay in touch when you move, change or add a phone number or e-mail address to prevent the RTAC office from losing contact with you. When you move or change your contact information, We may not be aware of any changes until you contact us to inform us that you have missed a RTAC News Bulletin or not learned about something that you deem important. Whenever there is a change in your contact information, please call us or complete and send the change of address form found on page 10 of the Fall RTAC News Bulletin. If a phone call is easier, contact us at (312) 750-1522 weekdays between 10:00 a.m. and 3:00 p.m. We value the opportunity to update our records. If you are unable to inform us personally, please request a trusted family member or friend to alert us to your change of address or other contact information.

Metlife Dental Insurance Rates Extended Through 2023

RTAC is pleased to announce that the two Metlife Dental Insurance Plan Options that are currently available exclusively to RTAC members, their spouses and children age 26 and under will continue at the same rates as have been in effect since 2016 through November 30, 2023. RTAC does not receive any compensation as a result of its members' enrollment in the Metlife Dental Plans. There are two levels of coverage available. Both are PPO plans. The basic plan is modestly priced and the comprehensive plan which includes more procedures is higher. Using in-network providers provides additional benefits in both plans. Enrollment is accessible in any month throughout the year. Rates are pro-rated, and billing is semi-annual. RTAC members enrolled in either of the Metlife dental plans also have access to the complimentary eyewear program

which provides discounts for eyeglasses, contact lenses, non-prescription sunglasses, and LASIK procedures. It is also helpful to know that the two RTAC Metlife Dental Insurance plans are accessible throughout the United States.



LEGAL DEFENSE FUND GIFTS FEBRUARY 1, 2022 - JUNE 30, 2022

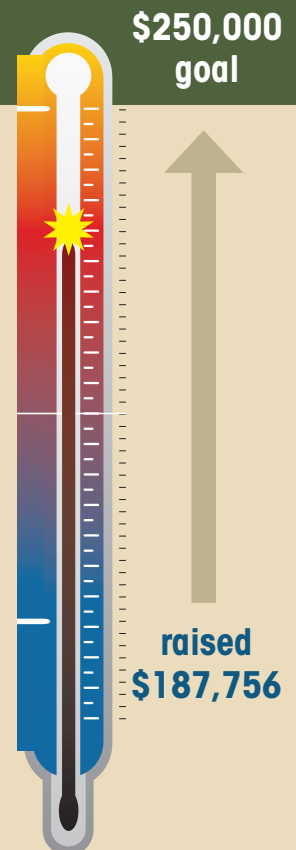
RTAC has established a legal defense fund for the purpose of initiating legal action to protect CTPF Pension benefits.

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

Anonymous (3)	Hill, Allan P.
Albritton, Milton S.	Hill, Harold & Trudy
Binkis, Susan & Paul	Holmes, Rosemary & Warren
Blyth & Associates	Hutchinson, Juanita
Butman, Sharon	James, Johnetta
Carney, Alice	Johnson, Louise M.
Castellano, Enrique	Keating, John P., Jr.
Craig, Robert	Kendell, Cleo B.
Curran, John	Kimsey, Richard
Fowler, Rachel	Kinard, Sentelle
Frantz, John	Lesof, Adrienne
Garvey, John	Logue, Katherine
Gruba, Anthony W.	Lorvig, Antoinette M.
Halliday, Valentina	O'Callaghan, Sheila
Hewitt, Helen J.	

OTHER GIFTS

Anonymous (3)
Anderson, Barbara
Farber, Michael
Frazier, Kathleen
Hawthorne, Sarah
Loredo, Natividad
Miller, Caryn
Nelligan, Bonnie
Portenlanger, Betty
Quas, Marilyn E.
Sampson, James
Scott, Lola
Ward, Edgar L.
Wilmot, Martin
Yonkers, Dianne I.





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
 - Change your address

GENERAL INFORMATION: PLEASE PRINT

Your Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Date of Birth: _____ Phone: _____ Mobile: _____

Non-CPS e-mail address: _____
(Your CPS e-mail address is terminated when you retire)

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.)

JOIN OR RENEW MY MEMBERSHIP

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

- Renew my annual membership – \$50 through December 31, 20____
- Enroll me as a life member – \$300
- Enroll me as a new annual member – \$50

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

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.

Change of Address Notification

If the address listed above is new, please complete the section below:

Please note effective date for new address:

(date: mm/dd/yy) _____ / _____ / _____



MAKE A DONATION: MAKE A DIFFERENCE

A donation to the Legal Defense Fund, Chicago Retired Teachers Aid Fund (CRTAF) or RTAC is a meaningful way to show your support for your pension or to honor or memorialize a friend or loved one. All donations of \$20 or more will be recognized in print. Return this form with your payment to: RTAC, 111 North Wabash Avenue, Suite 2010, Chicago, Illinois 60602-2949. *When contributing to more than one fund, please write a separate check for each fund.*



RTAC LEGAL DEFENSE FUND (LDF) DONATION



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

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

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

Address: _____ Phone: _____

City: _____ State: _____ Zip Code: _____



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

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

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

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

Address: _____ Phone: _____

City: _____ State: _____ Zip Code: _____

Please indicate purpose of gift congratulate celebrate memorialize general purposes RTAC Birthday Gift

Honoree's Name: _____ Address: _____

City: _____ State: _____ Zip Code: _____



RETIRED TEACHERS ASSOCIATION (RTAC) DONATION

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

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

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

Address: _____ Phone: _____

City: _____ State: _____ Zip Code: _____

Please indicate purpose of gift congratulate celebrate memorialize general purposes RTAC Birthday Gift

Honoree's Name: _____ Address: _____

City: _____ State: _____ Zip Code: _____

CHICAGO RETIRED TEACHERS AID FUND GIFTS

FEBRUARY 1, 2022 - JUNE 30, 2022

DONOR	IN MEMORY OF
Anonymous	Philip Milano
Anonymous	Julia Palmer
Bailey, LaVern	John O'Neal
Cosme, James & Mary	Rosalind Honeycutt
Fitzgerald, Debra L.	Barbara Corcoran Sheila M. Keeley Shirley Russell
Foley, Ruth	James L. Foley
French, Judith A.	Suzanne Zehme
Gawlik, Margaret	Robert S. Komada
Hennessey, Ann Leone, Mary Sullivan, Jimmy Tuohy, Ann Woods, Maureen	Dolores Sternberg
Hill, Donald	Stacy Demas Melvin Frankel Ann P. Smith
Hill, Harold & Trudy	Pauline L. Barnes Argie S. Bingham Timuel D. Black Jeanne M. Freed Tam Boston Hill Barbara J. Martin Vera Morris Linda G. Murray Arline Shah Betty F. Smith Ruby E. Smith Wesley Smith Juanita Tolbert Sharon R. Wilcher Gwendolyn H. Williams Hyacinth A. Williams James A. Yates
Holmes, Rosemary & Warren	Rhonda W. Veal
Jarmacz, Diana M.	Robert S. Komada
Komada, Nancy V.	Robert S. Komada
Lattyak, Dorothea & Jerome	Anita Dantzler Robbie L. Walker
Lieberman, Carl	Alice Lieberman Melvin Frankel Ann Prendergast, Howard Sloan

DONOR	IN MEMORY OF
Loredo, Natividad	Deceased Juarez H.S. Staff
Moscinski, John	Departed Farragut H.S. Staff
Naughton, Rita M.	Sylvia Asllani
Newton, Johnnie M.	June Finch William Finch William Gwynn Gladys Ray Bernard Spillman
Nichols, Dianne	Robert S. Komada
Nishimura, John T.	Anthony Crowe Allen Kern
Nusinson, Sally	Helen Ramirez-Odell Paul Odell
Robinson, Patrice D.	Patrick F. Ahern Reginald Brown Edward H. Oliver Joseph P. Rega
Ward, Edgar L.	Bertha L. Ward
Yonkers, Dianne I.	Helen Brennan

DONOR	PURPOSE
Anonymous (3)	General Purposes
Abarbanell, C. D.	General Purposes
Barbantini, Constance Trust	General Purposes
Castellano, Enrique	General Purposes
Craig, Robert	General Purposes
Doss, Linda	General Purposes
Hutchinson, Juanita	General Purposes
Markus, Ann	General Purposes
McCray, Ned L.	General Purposes
Moore, Daphne	General Purposes
Nelligan, Bonnie	General Purposes
O'Connor, Maureen E.	General Purposes
Quas, Marilyn	General Purposes
Ramiro, Rogelia M.	General Purposes
Remahl, Daniel	General Purposes
Rosen, Sandra	General Purposes
Semisch, Martha	General Purposes
Svendsen, Karen	General Purposes
Thomas, Janus	General Purposes

RTAC GIFTS

FEB. 1, 2022 - JUNE 30, 2022

DONOR	IN MEMORY OF
Crandall, Arlene R.	John L. Wren
Crandall, Arlene R.	Sylvia Asllani Michael Patrick Wrenn
Felton, Myra J.	Nora Kellogg
Frantz, John J.	Marilyn J. Becic
Holmes, Rosemary & Warren	Betty F. Smith
Loredo, Natividad	Deceased Juarez H.S. Staff
Pahlke, Barbara J.	Wanda Bates, Luba Johnson
Ponczak, Lydia	Irene Gutsell
Witt, Augustine C.	Cora L. Smith

DONOR	PURPOSE
Anonymous (2)	General Purposes
Craig, Robert	General Purposes
Hill, Harold & Trudy	Happy Birthday RTAC
Jackowiak, Claudia	General Purposes
Merwin, Peter Matthew	Celebrate Rosalind I. Honeycutt Celebrate Joan F. Krajewski
Nelligan, Bonnie J.	General Purposes
Remahl, Daniel F.	Happy Birthday RTAC
Ward, Edgar L.	General Purposes

Robert Abson Bequest

The Chicago Retired Teachers Aid Fund (CRTAF) gratefully acknowledges a gift from the estate of the late Robert Abson, a CTPF annuitant, who generously bequeathed a percentage of his IRA account to CRTAF. Gifts such as Mr. Abson's sustain the mission of the Fund which provides ongoing or one-time grants-in-aid to retired CTPF annuitants who need assistance due to varying circumstances. As you consider the disposition of your holdings, please consider supporting our Aid Fund.

IN MEMORIAM



Sylvia F. Asllani

Sylvia F. Asllani

The Retired Teachers Association of Chicago and the Chicago Retired Teachers Aid Fund are sad to report the passing of Sylvia F. Asllani, who was serving as Secretary for both organizations at the time of her passing on May 15, 2022.

Mrs. Asllani joined RTAC as a Director in January 2013. In 2014 she became the Acting Secretary of both RTAC and CRTAF to complete the unexpired term of James F. Ward. In 2016, 2018 and 2021 she was duly elected to serve as Secretary for both the RTAC and CRTAF Boards. During her years as a member of the RTAC and CRTAF Boards, she served on several committees, including the Bylaws Committee which she chaired in 2017-2018. As a member of CRTAF, she also participated in the home visits of the Aid Fund's grantees.

She took a genuine interest in the well-being of the individuals whom she visited. She dedicated her life to community service in a number of other organizations, including Chicago's Peterson Park Improvement Association, and actively engaged with her city and state governmental legislators.

Mrs. Asllani's teaching career in the Chicago Public Schools included service at Ogden, Sexton, and Franklin Elementary Schools. She concluded her career as an educator in 1993 following 13 years as the Principal of Picard Elementary in the Pilsen Community. Sylvia F. Asllani was an exemplary steward who dedicated her life to the development of Chicago's youth and the improvement of our city's communities. On behalf of both the RTAC and CRTAF Boards, sincere condolences are extended to Sylvia F. Asllani's family, friends, and former colleagues.

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 Experience Corp	Chicago-Central	Kevin S. Smith	312-660-8664
AgeOptions	Near West Suburbs		708-383-0258
American Red Cross (CPR & First aid)	Chicago Central	LaToya Sewell-Hall	312-729-6111
Blue Gargoyle Community Services	Chicago	Ashley J. Hobbs	773-955-4108 x308
Bright Star Community Outreach	Chicago-Near South	Nichole Carter	773-373-5220
Catholic Charities (Tutor)	Cook and Lake Counties	Albert Curtis Jr.	312-655-7412
CCIS (Counseling for International Students)	Chicago-North Suburbs	Sylvia Alvino	847-328-7516
Chicago Architectural Foundation	Chicago	Barbara Hrbek	312-922-3432 x225
Chicago Cultural Center	Chicago Central	Marianne Wolf	312-744-7096
Chicago Foundation for Education	Chicago	Sarah Hoppe	312-670-2033
Chicago Humanities Festival	Chicago Central	Annie Tully	312-661-1028
Chicago Symphony Orchestra	Chicago		312-294-3160
Chicago West Side Christian School	Chicago-Near West	Lydia Guanga	773-542-0663

VOLUNTEER OPPORTUNITIES

Agency	Location	Contact Person	Phone
Christopher House (Youth Tutoring/Literacy & Adult Ed)	Chicago North	Alicia M. Villagomez	773-922-7500 x27252
Comfort Hospice & Palliative Care	Chicago-Northwest	Cheryl Cloh	847-983-8257
Count Me In!	Chicago	William N. Black	773-381-6024
Cycle	Chicago	Melinda Brand	312-664-1194 x14
DuSable Museum of African American History	Chicago South	Kay McCrimon	773-947-0600 x239
Erie Neighborhood House	Chicago Central	Cassie Griffith	773-542-7617
Escorted Transportation Services	Arlington Hts.	Dallas Ann Tomlin	847-222-9227
Frank Lloyd Wright Preservation Trust	Chicago South or Oak Park	Kent Bartram	708-848-1976
Friends of the Parks	Chicago Central	Laura Ronneberg	312-922-3307
Gads Hill Center (Mentoring)	Chicago	Lisset Gonzalez	312-226-0963 x231
George Armstrong School	Chicago Northwest	Kim Bendig	773-538-224-2150
GiGi's Playhouse in Fox Valley	Fox Valley	Katie Vaughan	630-778-7529
Glenkirk (Programs for the Developmentally Disabled)	Northbrook	Roberta M. Rekus	847-400-8569
Ill. Parents Anonymous (Parental Counseling)	Chicago	Melinda Crosby	312-649-7301
Inner Voice Learning Center (Leadership Building)	Chicago near West	Antoinette Toliver	312-666-8110
JCB School	Chicago	Amber Egelston	773-467-3746
Junior Achievement Chicago	Chicago	Cherie Russ	312-715-1300 x269
LaRabida Children's Hospital	Chicago Jackson Park	Judi Blakemore	773-256-5985
Lifelong Learning Institute at National Lewis U.	North Suburbs	Joan Marks	224-233-2366
Little Brothers Friends of Elderly	Chicago	Geri Mead	312-455-1000
Mitchell Museum of the American Indian	Evanston	Kathleen McDonald	847-475-1030
Museum of Broadcast Communications	Chicago-Central	Steve Jajkowski	312-245-8200 x7
National Latino Education Institute	Chicago-West	Adrienne Lesof	773-247-0707
PAWS Chicago	Chicago Near North	Melissa Ziberna	773-687-4722
Roseland Community Hospital	Chicago Roseland	Jennifer Seldon	773-995-3470

VOLUNTEER OPPORTUNITIES

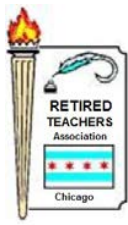
Agency	Location	Contact Person	Phone
School Children's Aid Society	Chicago	Margaret Paul	773-247-1311
Sierra Club's Inner City Outings	Chicago-North		847-274-0127
The Grove National Historic Landmark	Glenview	Elizabeth Cline	224-521-2098
Vintage Market at The Grove	Glenview	Elizabeth Cline	224-521-2098

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.





RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

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

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



Inside: RTAC 2022 Election Information

VISIT RTAC.ORG



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 10.

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 2023:

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

RTAC CALENDAR

October

- 12 Reviewing Your 2021 Tax Return to Prepare for Your 2022 Tax Filings, see page 8
- 18 RTAC's 96th Annual Fall Luncheon, see page 1

November

- 2 Post Halloween MS Word and MS Excel Tricks and Treats, see page 8
- 8 General Election, see page 4
- 16 Planning for One's Future Housing Decisions, see page 8

Seminars accessible via Zoom and phone. See rtac.org for seminar dates and topics.

