



RETIRETEACHERS ASSOCIATION OF CHICAGO

SINCE 1926

VOL. LXXXVIII | NO. 3

NEWS BULLETIN

WINTER 2022/2023

RTAC IS SEEKING AN ASSISTANT EXECUTIVE DIRECTOR

The Retired Teachers Association of Chicago (RTAC) is seeking a part-time Assistant Executive Director to work at the RTAC Office located at 111 N. Wabash Avenue in Chicago. The individual is expected to work three days per week for five hours per day from 10:00 a.m. to 3:00 p.m. The salary is \$25 per hour and there are no ancillary benefits.

This position is open to individuals who have the following qualifications:

1. Hold a Bachelor's Degree with Finance and Managerial Experience
2. Be computer competent (Microsoft Office, Google Docs and Quickbooks)
3. Possess writing skills
4. Have a pleasant and knowledgeable presence when answering phone calls
5. Understand and compile various types of financial data.

If interested, please call Arlene Crandall, RTAC Executive Director at (312) 750-1522 on or before Tuesday, January 17, 2023 for additional information.

AT LAST...

FOLLOWING A THREE YEAR HIATUS RTAC HOLDS A LUNCHEON/BUSINESS MEETING

On Tuesday, October 18, 2022 RTAC held its 96th Fall Luncheon/Business Meeting at Macy's Walnut Room for 210 members/guests. The meal received positive reviews and the program went smoothly but the greatest pleasure was the experience of being able to gather and enjoy each other's company.

Thanks to those who contributed \$1,027 to the Chicago Retired Teachers Aid Fund.

Planning is underway for a Spring 2023 RTAC Luncheon/Business Meeting to be held in May 2023. The COVID-19 protocol will continue to be in effect. Prospective attendees will be expected to submit proof of their compliance with RTAC's requirement for the initial vaccinations plus the previous and most current booster inoculations available.



...TOGETHER AGAIN



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, not-for-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). 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

Louella B. Preston
First Vice President

Rita M. Naughton
Second Vice President

Maria Fresse-Giffels
Acting Secretary

Hubert C. Jackson, Jr.
Treasurer

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

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President's Message

Linda R. Williams, RTAC President

As we approach the end of the year, we are surrounded with the sights and sounds of the season. Holiday lights light up buildings giving off a warm welcoming glow. The holiday music is on the air waves and children's choirs throughout the city warm up on holiday sounds. We look forward to meals with family and friends, especially all those enticing smells from the kitchen which capture our sense of taste.

At this same time of the year our mailboxes are filled with information about Medicare Supplemental Plans asking us to change to their Plan. Our eyes and ears are also filled with similar messages from commercials advertising Medicare Supplemental Plans. Don't be fooled by all these messages; most of them contain misinformation. If you have a Chicago Teachers Pension Fund Health Insurance Plan, you need to retain it. You only need to continue to pay your Part A, B and D Medicare charges. Your CTPF Supplemental Plan is taken out of your pension check. Remember that you currently receive a 60% subsidy, and you have a prescription plan which covers all prescriptions approved by Medicare. So, toss away all those other Plans that come in your mailbox and turn a deaf ear to all the commercials.

If you do select another non CTPF plan or sign up for a prescription plan

with another group, you will lose your CTPF Health Insurance Supplemental Plan. CTPF does allow a person one opportunity to return; but it is challenging and difficult to be reinstated. So please disregard all the mailings and commercials. Don't be fooled!

Retirees 72 or older who have IRA(s) must take a Required Minimum Deduction (RMD). Please consult your financial advisor as this withdrawal must occur before December 31st.

In January you need to start gathering documents that will assist you in filing your Taxes. It would be helpful if you have a folder for these documents. Social Security sends a SSA1099 which lists your social security benefits and how much you paid for Medicare Insurance. CTPF will send a 1099R which lists your retirement income and the taxes that have been withheld. Depending upon your personal finances you might receive a 1099INT for interest you have earned, a 1099DIV for any dividends you have received and perhaps another 1099R for other retirement funds that you may have. You should receive all these documents by the end of January. Sometimes the mail is late, and the documents arrive the first week of February. These are just some of the documents you will need to file your Income Tax. You may also need other documents such as charitable donations



Linda R. Williams

and property tax bills. Please consult your tax advisor for a complete list.

The Holidays are busy days but don't become distracted with temptations to change your health insurance and please establish a routine for keeping all your important tax documents.

Congratulations to the elected biennium 2023-2024 RTAC Directors; Roy Coleman, Bernice S. Eshoo, Juanita R. Jordan, Raphael A. Juss, Carlene Lutz, Mary E. Puente, Mary Sharon Reilly and Maria J. Rodriguez.

I wish you and yours a happy and healthy New Year. Remember, be careful and stay safe.

Until next time.

– Linda R. Williams



Teaching and Supporting Chicago's Youth in Retirement



Konora Maxwell-Mason

RTAC Member Konora Maxwell-Mason continues to serve as a steward for Chicago's youth. She is the founder of the Teachers Emeritus Corps Legacy Group that provides students at Horace Mann and Pirie Elementary Schools with small pocket-sized copies of the U.S. Constitution and Bill of Rights to stimulate their participation in civic engagement.

Ms. Maxwell-Mason spent the first 15 years of her CPS service as a History teacher and then returned to higher education to pursue additional studies to become a certified high school Mathematics teacher. She concluded her CPS career at Carver Military Academy where she taught high school Math.

In Fall 2022, she worked with fiscally challenged families at Pirie Elementary School to ensure that they would have a festive Thanksgiving holiday. She is also an activist who recruits young people and other citizens to register to vote and serves as an election judge. It is retired educators such as Konora Maxwell-Mason who continue to bring honor and respect to our profession. Thank you, Ms. Maxwell-Mason

RTAC 2023 Election

Are you interested in becoming more involved with RTAC? In Spring 2023 RTAC will be seeking nominees for the five officer positions – President, First Vice President, Second Vice President, Treasurer, and Secretary plus eight directorships for the biennium 2024-2025. Per RTAC Bylaws, any member in Good Standing is encouraged to self-nominate for any of the positions. The RTAC Nominations Committee will interview candidates in Spring 2023. 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).
5. Willingness to recruit CTPF annuitants to join RTAC.
6. Sharing constructive ideas to support the organization's mission.
7. Participating in activities which focus upon the organization's mission.
8. Application and Conflict of Interest forms are available at rtac.org and are due on or before 3:00 p.m. on April 30, 2023. Both items are to be submitted to Arlene Crandall at office@rtac.org.

Merci Beaucoup, Muchas Gracias, Danke Schon

No matter the language, the message is the same — THANK YOU! to the RTAC Social Committee — Rita M. Naughton, Chairperson, Yvonne Alford, Raphael Juss, Mary Puente, Elaine Schain and all the volunteers who helped with a variety of tasks associated with the RTAC's successful October 18, 2022 luncheon/business meeting.

Starting in July, Yvonne Alford, Sandra Lewis, and Elaine Schain as well as Arlene Crandall, Katty Li, and Dianna Uchida called the luncheon registrants to explain and remind them about the COVID-19 protocol requirement needed to attend the event. On the day of the luncheon early birds Elaine Schain and Mary Procnier placed various materials on the attendees' chairs. Yvonne Alford, Bernie Eshoo and Dianna Uchida greeted and distributed the RTAC COVID-19 medical record sleeves which contained the luncheon tickets, ballots, parking coupons and the Macy's courtesy coupons at the registration desk. Ralph Juss, Linda Mohr, Rita Naughton, and Louella Preston collected the CRTAF donation envelopes which contained the contents of \$1,027, which were counted by Arlene Crandall, Hubert Jackson, Ralph Juss, and Dianna Uchida. The Ballots for the proposed Amendments to Articles VII and XII of the RTAC Bylaws were counted by Paul Binkis, Susan Binkis, Queen Jackson, Pamela Kane, Katherine Konopasek, Rudy Lubov, Elaine Manson, Ida O'Neal Reed, and Geraldine Qualls. Maria J. Rodriguez distributed and collected RTAC Officers' name badges. We are grateful to all of you who attended and helped make the event a success.



Recap: Fall 2022 RTAC Seminars

OCTOBER 12, 2022 — BLYTH & COMPANY STRATEGIES FOR PREPARING YOUR 2022 TAX RETURN

Krista Zych and William Blyth provided the seminar attendees with information about how one should look at his/her 2021 income tax filings to ready oneself for the 2022 filing season. The impact of the 2022 Inflation Reduction Act and the Secure Act were discussed. How to minimize the tax implications of Required Distributions from one's IRA holdings and using them for one's charitable gifting were described with comparative charts.

NOVEMBER 9, 2022 — ROY COLEMAN, RTAC'S WEBMASTER POST-HALLOWEEN MS WORD AND MS EXCEL TRICKS AND TREATS

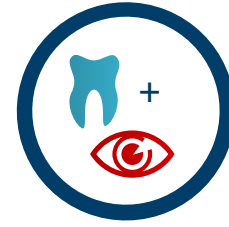
Roy explained and described how and when to use tables and/or columns in Word, usage of basic bullet formatting and numbered lists. He demonstrated how Excel's cell formatting can be used to make the spreadsheet more informative and how the 'Enter' (or 'Return') operation can be inserted. He also showed how to split and/or combine text cell contents into multiple cells and how to use conditional color formatting to distinguish differing cell content.

NOVEMBER 16, 2022 — RTAC MEMBER STEVEN HARA PLANNING FOR ONE'S FUTURE HOUSING DECISIONS

As we move ahead in our lives, there are times when we need to plan for our changing housing needs. RTAC member Steven Hara provided seminar attendees with the various elements that need to be considered as we decide how to proceed. He discussed the factors to consider when downsizing as well as the pros and cons of individual or group housing options. He also discussed ideal ways to sell and stage one's home and the variety of factors to consider when selecting a realtor for purchasing and/or selling real estate.

Dental/Vision Coverage

RTAC provides its members with access to two MetLife dental PPO plan options, one modestly priced option and a more comprehensive plan. The premiums for both plan options which been in effect since 2016 are being extended through November 30, 2023. Using in-network providers provides additional benefits.



Enrollment is available in any month throughout the year. Premiums are pro-rated, and billing is semi-annual.

RTAC's plans are exclusively available to RTAC members, their spouses, and children under age 26. RTAC members enrolled in either of the Metlife dental plans also have access to the complimentary eyewear program which provides them with discounts for eyeglasses, contact lenses, non-prescription sunglasses, and LASIK procedures at a variety of purveyors.



Executive Director's Message



Arlene R. Crandall

Thanks to the 210 RTAC members and guests who joined together to celebrate RTAC's 96th Anniversary at the October 18, 2022 RTAC Luncheon and Business Meeting which was held at the Chicago Macy's Walnut Room. RTAC/CRTAF President Linda R. Williams presided at this luncheon/business meeting that has been in hiatus since our last luncheon on October 24, 2019.

RTAC was most fortunate to have Mr. Carlton W. Lenoir, Sr., the new Chicago Teachers Pension Fund Executive Director, as its keynote speaker. Mr. Lenoir, a graduate of the Chicago Public Schools, shared information about the Fund's most recent accomplishments and some history about his experiences as a CPS student and his career from Chicago to Atlanta and Springfield, IL until his return to the Chicago Teachers Pension Fund where he worked towards the end of his high school years at Whitney Young H.S. We are most appreciative that he was able to take time from his CTPF obligations to participate in our event.

In addition to various reports, RTAC also re-elected via voice vote the eight incumbent directors whose terms are to conclude on December 31, 2022 to continue in their positions for the biennium 2023-2024. The member attendees also voted to approve amendments to Articles VII and XII of the RTAC Bylaws which were

presented in the Fall 2022 RTAC News Bulletin.

The success of the luncheon/business meeting has encouraged RTAC Leadership to plan for a Spring 2023 Luncheon/Business meeting. As information is forthcoming, we will post it on our website rtac.org.

Looking ahead to 2023, RTAC will be soliciting applications from its members to serve as Directors and Officers for the biennium 2024-2025. Additional information will be forthcoming. If you or someone else who is a RTAC member in good standing as of April 1, 2023, you and they are encouraged to consider standing for election to become members of RTAC's leadership. If you know of someone who has yet to become a RTAC member, please encourage such an individual to join us. Individuals **with technical and/or computer skills are needed**. Please see page 4 for further information about the 2023 RTAC Board Election.



LEGAL DEFENSE FUND GIFTS JULY 1, 2022 - OCTOBER 31, 2022

In 2013 RTAC established a legal defense fund for the purpose of initiating legal action to protect CTPF Pensions

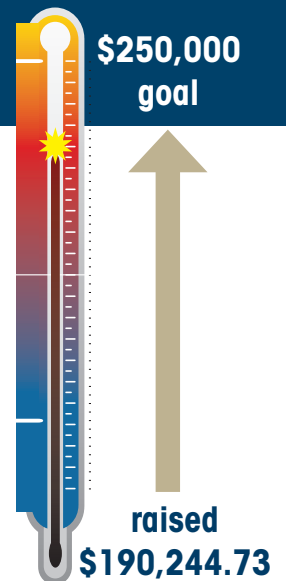
PRESIDENT'S CIRCLE MEMBERS (DONATIONS OF \$100 OR MORE)

Anonymous (1)
Anderson-Dancy, Ruby L.
Blyth & Associates
Cahill, Agnes
Curran, John F.
Gipson, Wanda
Harris, Yvonne D.
Holmes, Rosemary & Warren
Johnson, Margaret A.

Logue, Katherine
McDermott, Gerald
McDougall, Daniel
Sands, Scott C.
Schmidt, Franklin
Tocwish, Victor
Wilkins, Pamela K.
Williams, Yvonne M.

OTHER GIFTS

Anonymous (1)
Boor, Maureen
Chico, Carmen
Diori, Esther
Loredo, Natividad
McGrath, Beverly
Paternell, Raymond



Treasurer's Report

PRESENTED AT THE OCTOBER 18, 2022 RTAC LUNCHEON/BUSINESS MEETING

As you probably know, the Chicago Public Schools has one fourth fewer students than it did when most of us were teaching. As a result, there are fewer teachers and therefore ultimately fewer retirees. Thanks to Mr. Carlton Lenoir, the Chicago Teachers Pension Fund Executive Director, in February 2022, RTAC was able to send recruitment brochures through a third-party printer to approximately 230 individuals who retired between 2018 and 2021. This generated 91 new members; but we are still not where we would like to be.

As of December 30, 2021, RTAC had 7,828 members. As of September 30, 2022, we have 7,544 members. Over the past few years we have been losing about 300 people per year as a result of the individuals making their transitions. We continue to get new members. The majority of our members are life members. Lifetime members are not required to pay anything after they become lifetime members although they continue to receive the RTAC News Bulletin three times per year plus services from RTAC.

Per RTAC's 2021 Financial Statements, RTAC collected \$49,150 in annual renewals and \$23,300 in lifetime memberships which totaled \$72,450. We also received \$36,937 in donations.

RTAC's 2021 income was \$109,387. Unfortunately, that amount is inadequate to maintain our organization. Our expenses for the year were \$223,645. As you know the cost of everything is increasing. We are able to maintain RTAC and to make up the difference between our membership fees and donations to meet our expenses thanks to the income that is generated by legacy donations that have been received over RTAC's 96 -year history.

When you are planning for your end-of-year giving, please consider gifts to RTAC. Also, as you consider your legacy arrangements, please consider making a bequest to RTAC so it can continue to protect our former Chicago public school educator colleagues' pensions and their ancillary benefits.

Since our founding in 1926, we have been at the forefront of protecting your pensions. In 2012 we acted to protect your automatic annual increase by defeating Amendment 49 to the Illinois Constitution which would have placed control of our Automatic Annual Increases in the hands of the Chicago City Council.

We look forward to many more years of fulfilling our mission to protect you. We also look forward to your continued support. Your support is also needed to recruit CPS retirees to RTAC's ranks. Membership and donation forms are available on our website and inside the RTAC News Bulletin.



RTAC Spotlight on Springfield 2022 General Election Review

By Matt Maloney, Government Strategy Associate

It is now safe to watch the news and check your mailbox without being inundated with ads focusing on political extremism, abortion, crime and the economy. Political arguments should simmer down - at least until families gather for the holidays.

Midterm elections typically see the party of the sitting President face significant headwinds and lose a significant number of Congressional seats. After their first two years, President Clinton lost 53 seats, Obama lost 63 seats and Trump lost 40 seats for their parties. The wave against the party in the White House also impacts state and local races. President Biden's approval ratings were perceived to be a drag on his entire party's ticket. At the time this is being written there are still a number of U.S. House of Representatives races which have as yet to be determined. However, the U.S. Senate continues to be in the same position as it has been since 2021. One Georgia U.S. Senatorial seat has moved to be determined in a run-off.

Contrary to election eve speculation, there was no "red wave" nationally. Quite the opposite happened in Illinois. Democrats enjoyed a big night with success up and down the ticket. Republicans struggled as the Democratic party in Illinois used gerrymandered maps, a huge money advantage and "hand-picked" opponents to bring them historic victories.

GOVERNOR'S RACE

Governor Pritzker secured a second term with a double-digit victory over State Senator Darren Bailey. Governor Pritzker defined Bailey as "too extreme for Illinois," highlighting his positions on abortion and gun rights.

Pritzker and the Democratic Governors' Association spent millions in ads

promoting Bailey in the Republican primary. Their strategy was that Bailey's positions could appeal to the GOP primary voter; but were less aligned with the majority of general election voters.

In the last two years, Governor Pritzker has spent over \$150 million on his and other Democrats' campaigns. This spending advantage enabled the Governor to blanket the airwaves and define his GOP rival before Sen. Bailey could get his message to voters. By contrast, Bailey didn't have the funding to air his first general election campaign ads until a month before the election.

STATEWIDE OFFICES

The Democrats swept all statewide constitutional offices during this election cycle. They held a significant financial advantage in their races as well as name recognition with four of the five campaigns containing incumbents.

In the race to replace long time Secretary of State Jesse White, former Treasurer Alexi Giannoulias defeated State Representative Dan Brady. Attorney General Kwame Raoul defeated downstate attorney Tom DeVore earning a second term. Treasurer Mike Frerichs earned a third term after he defeated State Representative Tom Demmer. Incumbent Comptroller Susanna Mendoza, as expected, bested the GOP's Shannon Teresi by 15 points.

STATE HOUSE

Legislative maps and spending advantages helped Democrats retain supermajorities in the Illinois House and Senate.

In the House of Representatives, Democrats appeared to gain four seats which would bring their super majority up to 77 seats from the current 73. The Democrats have defeated a few

incumbents along with winning several open seats.

STATE SENATE

The Senate Republicans showed a net gain on election day. This is little consolation as the Democrats still maintain a supermajority.

The Springfield area was the site of the most expensive legislative race in the state where Democrat Senator Doris Turner defeated Rep. Sandy Hamilton. The candidates spent over \$5 million in funds during the race, most of which went toward ads brutally attacking each other. (That total seems like a lot of money for a job that pays \$70,000.)

ILLINOIS SUPREME COURT

Democratic candidates Elizabeth Rochford and Mary Kay O'Brien both won their races giving their party a five to two advantage on the Court. Outside groups put more than \$11 million into the races. Democrats characterized the races as a referendum on abortion. As a result of the election, now a majority of justices on the Court will be women.

ILLINOIS CONGRESSIONAL DELEGATION

U.S. Senate

Democratic U.S. Sen. Tammy Duckworth fended off a challenge from Republican Kathy Salvi to earn another six-year term. Duckworth, an Iraq War veteran who lost both legs when her helicopter was shot down in 2004, has served in Congress for nearly a decade.

U.S. House of Representatives

Illinois lost one Congressional seat during the remap process due to national shifts in population. Using Congressional maps to their advantage, the Illinois Democratic congressional delegation safely held all its incumbents. They also

Continued on Page 9

added Chicagoans Delia Ramirez and Jonathan Jackson as well as Nikki Budzinski of Springfield and Eric Sorensen of Rockford. Illinois Democrats will now have 14 seats in Congress, one more than before the remap.

AMENDMENT 1 - WORKER'S RIGHTS AMENDMENT

Votes are still being counted for Amendment 1, the Worker's Rights Amendment. The proposed Illinois amendment would guarantee not only the right to organize for the most common elements of collective bargaining, such as wages, hours, and working conditions, but also for "economic welfare and safety at work." The amendment is close to passage and proponents believe when all votes are tallied, there will be enough votes to add this to the Illinois Constitution.

ROADMAP TO RELEVANCE FOR GOP

There will be opportunities for new leadership for Republicans in the Illinois House. Following the election, Jim Durkin announced that he will not seek another term as the House GOP Leader, a role he has held since 2013. Also, six of eleven members of the House GOP leadership team either lost elections or sought other offices and will not be returning.

Former Governor Jim Edgar offered advice to the Republican party after its poor showing on election day. He said the party needs to nominate more moderate candidates in order to win and

more moderate Republicans need to vote in primary elections. As Republicans serving in the minority, Edgar stated that to be relevant they are going to have to "deal with the Democratic majority, deal with a Democratic governor." Therefore, they are going to have to meet him halfway, at least. As the minority, they cannot expect to get their way; but they might be able to at least have an impact on policy when they participate in its development.

NEXT STEPS FOR ILLINOIS LAWMAKERS

With the campaign season in the rearview mirror, Illinois lawmakers can hopefully set about once again carrying out the wishes of the electorate and the citizens of Illinois.

The challenges facing the state did not go away during the campaign. Vacancies need to be filled for leadership and committee chairs including the House Pension Committee which is of utmost importance to retirees. Lawmakers hope to address gun safety, reproductive rights, public safety, and, of course budget issues and the economy. Workforce recruitment and retention across most sectors remain a major concern. Mental health must continue to be a priority. It is time to get back to work.

Late fall includes a Veto session. Early January will contain a "lame duck" session and the new General Assembly will be sworn in on January 11, 2023.

Best wishes for a safe, happy, and healthy holiday season and throughout the year ahead.

RTAC GIFTS

JULY 1, 2022 - OCT. 31, 2022

DONOR	IN MEMORY OF	DONOR	PURPOSE
Anonymous (1)	Marguerite Bruzzini	Anonymous (2)	General Purposes
Dallas, Ted	Vera Hill	Crandall, Arlene R.	Celebrate Christine & Ned McCray's 70th Wedding Anniversary
Diori, Esther	Paul Odell Helen Ramirez-Odell	Gipson, Wanda	General Purposes
Frantz, John J.	Mary M. Burke Anthony Crowe	Hurt, Suellen Gleason	General Purposes
Holmes, Rosemary & Warren	Betty F. Smith	Jackowiak, Claudia	General Purposes
Walsh, JoAnne	Bernadine Deiml Dorothea Levi	Loredo, Natividad	Honor Past and Present Juarez H.S. Staff
Whalen, Cynthia C.	Nick Senopoulos	Merwin, Peter Matthew	Celebrate Joseph S. Fulcon
Witt, Augustine C.	Andrea S. Kerr		

NEW LIFE MEMBERS

JULY 1, 2022 - AUGUST 9, 2022

Mary Agate	Yvonne Macquarrie-Blackmon
Jerome Alexander	Joannie Miller
Debbie Bakos	Doris J. Minniefield
Jaqueline A. Bautista	Bessie Mitchell
Darryl W. Brown	Anita Myles-Craine
Constance T. Buckner	Debra Nelson
Sabrina Crawford	Julie Caulfield
Robert V. Cunningham	Nisivaco
Antoine Drink	Bonita M. Pollack
Barbara Dubielak-Wood	Jessica Y. Smith
Jeffrey Einbinder	Jean H. Snell
Barbara Everett-Jackson	Claudette L. Terry
Geraldine Jenkins-Carlvin	Rosa Valdez
Rhonda Kimbrough	Margaret E. Walsh
Henrietta Thies Lowery	Portia G. Walton
	Dorothy Webb





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: _____

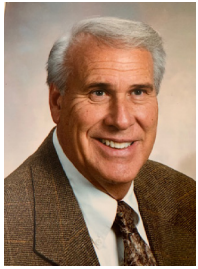
Please indicate purpose of gift congratulate celebrate memorialize general purposes RTAC Birthday Gift

Honoree's Name: _____ Address: _____

City: _____ State: _____ Zip Code: _____

LEGACY BEQUESTS: Extending Your Generosity

Individual RTAC Members are encouraged to make gifts to RTAC in their estate plans or designate RTAC or the Chicago Retired Teachers Aid Fund as beneficiaries of their CTPF death benefit. These legacy gifts honor the lives of generous individuals and help RTAC and CRTAF continue to fulfill their missions of protecting the livelihoods of retired CPS educators.



John W. Craig

John W. Craig

The RTAC Board of Directors learned in early September that John W. Craig, who served as a RTAC Director from 2007 until 2015, passed away on August 9, 2022 while in retirement in Naples, Florida. John served in a variety of positions in the Chicago Public Schools between 1957 and 1993.

He taught High School English, History, and Vocational subjects. He served in the U.S. Army as well as in the Reserves. In addition to public service he was also a private business owner. He was active in the Rotary Club and served on various boards in Oak Brook, Illinois culminating with a four-year term as President of the Village of Oak Brook. A memorial service was held in Naples, Florida in August and a Celebration of Life was held at the Oak Brook Bath and Tennis Club in October. The RTAC Board expresses its condolences to John W. Craig's family, friends, and former colleagues. May his memory always serve as a blessing.



Joyce Gloppe

Joyce Gloppe

The Chicago Retired Teachers Aid Fund is pleased to announce a bequest from the late Joyce Gloppe. Ms. Gloppe, a RTAC life member since 1994, made a generous bequest to promote the Aid Fund's ongoing mission to assist retired Chicago Public School educators in challenging circumstances.

Ms. Gloppe was a native Chicagoan, dedicated Cubs fan, and graduate of Kelvyn Park High School. During her youth she aspired to become a teacher. Fortunately, she was able to fulfill that dream by joining the faculty of Kelvyn Park High School following her graduation from college. She concluded her full career at her alma mater as the chairperson of the Kelvyn Park High School History Department and as a counselor. She was a lifelong learner who enjoyed travelling to a variety of countries where she enriched her knowledge of British and American History so as to consistently share new insights with her students.

The Chicago Retired Teachers Aid Fund is most grateful to Ms. Gloppe who generously exemplifies its mission of stewardship of her former colleagues. The Chicago Retired

Teachers Aid Fund's Board of Directors extends its sincere condolences to Ms. Gloppe's family, friends, and former colleagues. May her life and her gift remain as blessings.

Ellen and Gertrude B. Kirby Fund

Ellen Kirby concluded a 27 ½ year career when she retired from her position as a counselor at the Schneider Elementary School in June 1993 and joined RTAC. Since 2016, CRTAF has been the recipient of an annual Designated Fund Grant from the Ellen and Gertrude B. Kirby Fund of the Community Foundation of Broward. The annual grant, which has steadily increased over the past seven years, has been providing operating support for the Chicago Retired Teachers Aid Fund beginning in 2016 and continuing through 2022. It is legacy bequests such as the Ellen and Gertrude B. Kirby Fund through the Community Foundation of Broward which provides sustaining support for CRTAF.



Effie McHenry

Effie McHenry

The Boards of Directors of the Retired Teachers Association of Chicago and the Chicago Retired Teachers Aid Fund are sad to report the passing of Ms. Effie McHenry who served as a staff assistant at the RTAC office from 2007 through 2014. Following her 2006 retirement from CPS, she provided dedicated and caring service to RTAC

members, Aid Fund recipients, and individuals who contacted the RTAC office for a variety of needs.

Ms. McHenry served in a variety of roles as a Chicago Public Schools educator for 47 years. She began her CPS career as a teacher at the Betsy Ross Elementary School. She transferred to Wentworth Elementary where she served as a third-grade teacher, Special Education instructor, counselor, and Assistant Principal. In 1993, she became the principal of Wentworth and served in that position until her retirement in June 2006. Ms. McHenry's exemplary career generated a Leadership and Collaboration Award from the Salvation Army and a Leadership Award from Chicago State University.

The RTAC Board of Directors extends its sincere condolences to Ms. McHenry's family, friends, and former colleagues. May those who had the privilege of knowing her be forever enriched by her presence in their lives.

CHICAGO RETIRED TEACHERS AID FUND GIFTS

JULY 1, 2022 - OCTOBER 31, 2022

DONOR	IN MEMORY OF
Diori, Esther	Sandra Gass
Fogarty, Fran	Sandra Morrison
Gardner, Rita & Dave	Mary M. Burke Robert Church Ellen M. Jordan Marilyn Kenney Dolores & Robert Murphy Anita Rubenstein Carol Ryan
Hodanick, Virginia	Patricia Ryan
Holmes, Rosemary & Warren	Dores Cook Rhonda W. Veal
Jones, Louise C.	Lonnie G. Jones Grant Butler Emily Ford Geraldine Giffin
Koch, Jewel B.	Ruth P. Foley
Merwin, Peter Matthew	Frank J. Hartmann

DONOR	IN MEMORY OF
McBride, Frank J.	Annie Berry Chauncey Bertha Rose Bottom Charles Inge Joy Ward
Mc Bride, Frank J.	Francis Carroll Alvin Grant Ronald Ragland Robert A. Saddler, Jr. Robert Watkins Alice Zimmerman
Newton, Johnnie M.	Frances Hale Albert Pirtle Ernestine Riggs Mrs. Melvin Walker Ella B. Watkins Odessa Wilson
Obie, Gail	Helen Ramirez Odell Paul Odell
Orawiec, Sharon Cunnea	Mary F. Russell

DONOR	IN MEMORY OF
Pedone, Rita	Mary Burke
Reilly, John P.	Mary M. Burke Marilyn Kenney Dolores Sternberg Michael P. Wrenn
Schmidt, Franklin	Departed Sullivan H.S. Staff
Wojtulewicz, Melanie R.	Tony Crowe

DONOR	PURPOSE
Anonymous (3)	General Purposes
Davis, Deborah E.	General Purposes
Frazier, Marsha A.	General Purposes
French, Winifred	General Purposes
Loredo, Natividad	Honor Past and Present Juarez H.S. Staff
Rosen, Sandra	General Purposes
Semisich, Martha	General Purposes

VOLUNTEER OPPORTUNITIES

Click here for additional volunteer opportunities.

This list is only a part of the full list of volunteering opportunities available to RTAC members. For a full listing, visit www.rtac.org 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
826CHI Tutoring, Field trips, Workshops	Chicago-Northwest	Maggie Farren	773-772-8108
AARP	Chicago	Loretta Hilsher	847-571-5514
AHS (Adult ESL and Literacy)	Chicago Northside	Robbin Kotajarvi	773-293-8139
Alexian Brothers Bonaventure House	Chicago Near NW	Lizzie Smithy	773-327-9921x126
Alzheimer's Association	West Suburban	Erin King	847-779-6952
Anixter Center Literacy Program (Literacy Tutoring)	Chicago North	Lesley Kartali	773-929-8200x265
Asian Human Services LEAF Program	Chicago-North	Chris Sherman	773 564 4963
Association House of Chicago	Chicago-Near North	Jeanette Igwe	773-772-7170x3506
Better Boys Foundation	Chicago-North Lawndale	Sara Chambers	773-542-7335
CASA (Court Appointed Special Advocate)	Cook County	LaDora Robinson-Locke	312-467-6987

Continued on Page 14

VOLUNTEER OPPORTUNITIES

CLICK HERE FOR ADDITIONAL VOLUNTEER OPPORTUNITIES.

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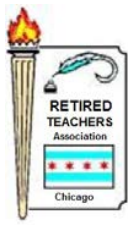
Agency	Location	Contact Person	Phone
Center for Economic Progress	Chicago Central	Nina Limbeck	312-630-0288x1
Chicago Lights (Tutoring)	Chicago Central	Regina D. Grant	312-981-3560
Citizen Schools	ChicagoNear SW	Erin Driesbach	617-922-0761
Community Animal Rescue Effort	Skokie	Heather Brown	847-705-2653
Community Nurse Health Assn.	West Suburbs	Michelle Grand	708-579-2403
Consult 4 Kids	Chicago Area	Brandon Turner	661-322-4347
Evanston NorthWestern Healthcare	Evanston	Ronna Jacobson	847-570-2840
Fabyan Villa Museum and Japanese Garden	Geneva	Lynn Dransoff	630-377-6424
Grandma Please	Chicago	Kathy Slover	773-561-3500
Horizons for Youth (Mentoring & Academic Tutoring)	Chicago-West Loop	Emily Moyer	312-627-9031
International Visitors Center of Chicago	Chicago	Lexy Sobel	312-254-1800x102
Intl. Mus. Of Surgical Science	Chicago-North	Kristen Vogt	312-642-6502
Link & Option Center, Inc. (Literacy tutoring)	South Suburbs	Twin Green	708-331-4880
Lira Arts (Polish)	Chicago	Katherine McJimsey	773-508-7040
Literacy Volunteers of DuPage	DuPage County	Tana Tatnall	630-416-6699
Maryville Academy	Northwest Suburbs	Mary Keiger	847-294-1703
Minds Matter Chicago	Chicago	Christi Uminski	312-600-5388
Museum of Science & Industry	Chicago Jackson Park	Penny Aulston	773-753-2595
National Runaway Safeline	Chicago North	Volunteer Coord.	773-289-1726
PCC Comm. Wellness Ctr.	Oak Park	Jinnie Hoggarth	708-383-0113X7912
Peace Hospice & Palliative Care	Chicago-Beverly	Alyssandra McKaye	773-233-1010

Continued on Page 15

VOLUNTEER OPPORTUNITIES

Agency	Location	Contact Person	Phone
Peoples Resource Center	West Suburbs	Steve Samuels	630-682-5402
Project Care	Near West	Mary Jo Kuhn	708-656-8000x383
Project Care	Cicero	Rebecca Angevine	708-656-8000x2364
Recording for the Blind	Chicago, Orland Park & Naperville	Joanne C. Ruxin	312-236-8715
Ronald McDonald House Charities	Chicago & NW Indiana	Brittany Wright	312-888-2522
Salvation Army Group Home	Chicago Central	Frank Massolini	312-455-8059x200
School on Wheels	West Suburban	Debbie Brandt	708-482-5060
Shedd Aquarium	Chicago-Central	Todd Maskel	312-692-3384
Swedish American Museum	Chicago North	C. Gerbaulet-Vanasse	773-209-2204
Travelers Aid	O'Hare Airport	Laura Smith	773-894-2427
University of Chicago Hospitals	Chicago Hyde Park	Nancy Frazier	773-702-5673
WilPower (Retirees helping Retirees)	Northfield	Minnie Morton	847-501-2939





RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

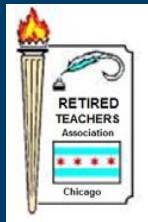
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Winter News Bulletin**

VISIT WWW.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 IS SEEKING AN ASSISTANT EXECUTIVE DIRECTOR

The Retired Teachers Association of Chicago (RTAC) is seeking a part-time Assistant Executive Director to work at the RTAC Office located at 111 N. Wabash Avenue in Chicago. The individual is expected to work three days per week for five hours per day from 10:00 a.m. to 3:00 p.m. The salary is \$25 per hour and there are no ancillary benefits.

This position is open to individuals who have the following qualifications:

- Hold a Bachelor's Degree with Finance and Managerial Experience

- Be computer competent (Microsoft Office, Google Docs and Quickbooks)
- Possess writing skills
- Have a pleasant and knowledgeable presence when answering phone calls
- Understand and compile various types of financial data.

If interested, please call Arlene Crandall, RTAC Executive Director at (312) 750-1522 on or before Tuesday, January 17, 2023 for additional information.

Stay in Touch with RTAC

RTAC members are on the move. Whenever you move, change or add a telephone number, or change your e-mail address, please be sure to inform the RTAC Office either electronically, by U.S. Mail or phone to report changes of postal and/or e-mail addresses and/or telephone numbers so that we can update our database to reflect your changes and keep communication flowing between you and our organization. You can use the form inside our RTAC News Bulletin to notify us of changes or call our office at (312) 750-1522 between 10:00 a.m. and 3:00 p.m. on weekdays, whichever is most convenient for you. We strive to maintain open lines of communication between RTAC and all of its members.