



# RETIREd TEACHERS ASSOCIATION OF CHICAGO

SINCE 1926

VOL. LXXX | NO. 2

## NEWS BULLETIN

FALL 2024

### RTAC Salutes the Honorable Jesse Clark White

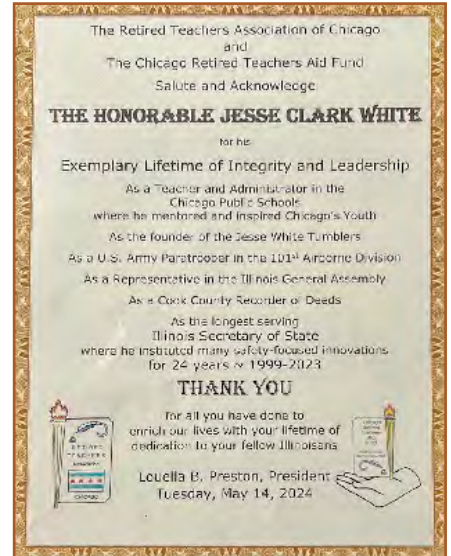


Jesse Clark White and Louella B. Preston

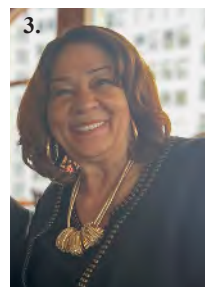
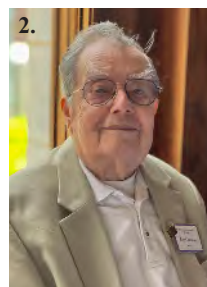
On Tuesday, May 14, 2024 the Retired Teachers Association of Chicago held its 98th Annual Spring Luncheon/Business Meeting at Macy's Walnut Room. We were especially blessed to have the Honorable Jesse Clark White, Illinois' most recently retired Illinois Secretary of State, serve as our keynote speaker. He is a most unique RTAC life member on a number of levels. He most recently served as Illinois' 37th Secretary of State for six terms comprising a total of 24 years for the period 1999 through 2023, the longest time ever served by an Illinois Secretary of State.

He shared reflections on his unique life of service to Chicago and the State of Illinois. He was born in Alton, Illinois, and raised

on the near northside of Chicago as one of 12 children. Following his graduation from Waller (now Lincoln Park) High School he attended and graduated from Alabama State University. He also served as a paratrooper in the 101st Airborne Division of the U.S. Army. Following his military service, he returned to teach at Chicago's Schiller Elementary and then continued to serve as an administrator for twelve CPS Physical Education programs. He is the beloved founder of the Jesse White Tumblers, which is well renowned in Chicago and across the globe. Jesse is proud that his eponymous team has provided a positive influence for over 20,000 young people who continue to serve as role models for Chicago's youth seeking to lead affirming and fulfilling positive lives. As if that weren't enough he also served as a Representative in the Illinois Legislature for eighteen years and six years as Cook County Recorder of Deeds. His life of service brings honor to retired Chicago public school educators. He is also a revered life member of RTAC. Please see the adjacent Certificate of Honor which RTAC awarded him at the event where he modestly related his life journey to date.



Above: Certificate of Honor awarded to Jesse Clark White



1. Legislative Committee, L to R: Louella B. Preston, Sylvia Stuart, Bernice Eshoo, Matt Maloney - lobbyist, Juanita Jordan and Maria J. Rodriguez 2. Roy Coleman, RTAC Webmaster 3. Carolyn G. Palmer 4. Louella B. Preston, Hubert C. Jackson and Arlene R. Crandall 5. RTAC Book Exchange

# 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 Board of Directors and Committee meetings. For the current schedule of 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](mailto:office@rtac.org).

## EXECUTIVE COMMITTEE

Louella B. Preston  
*President*

Appointment Pending  
*Secretary*

Rita M. Naughton  
*First Vice President*

Hubert C. Jackson, Jr.  
*Treasurer*

Patrick M. Keating, Sr.  
*Second Vice President*

Linda R. Williams  
*Immediate Past President*

## EXECUTIVE DIRECTOR

Arlene R. Crandall

## ELECTED DIRECTORS

### 2024-2025

Lillian H. Degand  
Maria Fresse-Giffels  
Kevin B. Huber  
John C. Lillig

Elizabeth Mackie  
Debra C. Nelson  
Elaine L. Schain  
Sylvia Stuart

### 2023-2024

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

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

## EX-OFFICIO BOARD MEMBERS

### PAST PRESIDENTS

Vaughn J. Barber  
John A. Butterfield

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](mailto:office@rtac.org)

Chicago Teachers' Pension Fund (CTPF)  
425 S. Financial Place, Suite 1400, Chicago, IL 60605-1000 1-312-641-4464

CTPF Health Insurance Information 1-312-641-4464

# Table of Contents

- 1 RTAC SALUTES THE HONORABLE JESSE WHITE
- 3 PRESIDENT'S MESSAGE  
*By Louella B. Preston*
- 4-5 2025-2026 CANDIDATES FOR RTAC BOARD OF DIRECTORS
- 5 MAY 2024 SOCIAL COMMITTEE REPORT
- 6 SPOTLIGHT ON SPRINGFIELD  
*By Matthew Maloney*
- 7 EXECUTIVE DIRECTOR'S MESSAGE  
*By Arlene R. Crandall*
- 7 NEW LIFE MEMBERS
- 8 DONATION FORMS
- 9 MEMBERSHIP APPLICATION  
*Join, Renew, Refer a Friend today to receive the benefits of membership*
- 10 RTAC'S LEGISLATIVE MISSION FOR 2024-2025
- 10-11 VOLUTNEER OPPORTUNITIES
- 12 DONATIONS  
*Acknowledging gifts to CRTAF and RTAC*
- 12 LEGAL DEFENSE FUND GIFTS  
*Including President's Circle gifts*
- 12 METLIFE DENTAL/VISION COVERAGE
- 13 2024 FALL LUNCHEON INVITATION
- 14 FALL 2024 SEMINARS



Annual Membership Jan. – Dec. \$50

Lifetime Membership \$300

# President's Message

Louella B. Preston, RTAC President

RTAC's Spring 2024 was a busy season with two major activities. First, the 2024 RTAC Spring Luncheon/Membership Meeting on May 14, 2024 held at Macy's Walnut Room was a very special event as the Honorable Jesse C. White, an eminent RTAC Lifetime member, served as our keynote speaker. It was my honor as RTAC President to present Jesse C. White with our Certificate of Recognition for his lifetime of service to Chicagoans and Illinoisans. Please see the complete story on page one.

Second was RTAC's legislative focus. In the Spring 2024 RTAC News Bulletin, RTAC was again promoting RTAC's 2024 L.E.A.P. (Legislative Education and Advocacy by Pensioners) initiative to coincide with Leap Year 2024. We encouraged you to contact your Illinois General Assembly Legislators to ensure the passage of IL Senate Bill 2920, sponsored by ILGA Senator Robert Martwick (D-IL, District 10). SB2920 was created to enable CTPF retirees to continue to work as Substitute Teachers for up to 140 days per year for the school years 2024-2025, 2025-2026, and 2026-2027. Had SB2920 not passed, CTPF retirees would only have been able to work up to 120 days without loss of their pensions as of July 1, 2024.

On June 14, 2024, RTAC was pleased to announce via the E-Alert Network that our persistent calls, letters, and witness slips secured passage of IL SB 2920 in the Illinois General Assembly. Matt Maloney, RTAC's Legislative Advocate, was instrumental in spearheading this initiative on behalf of RTAC's members. His and our voices had a significant impact. Governor J.B. Pritzker signed the legislation on Tuesday, June 11, 2024.

Please contact your ILGA Representative and Senator to convey your appreciation for their support. Thanks to all RTAC members who contacted their ILGA Senators and Representatives to solicit

their advocacy for this very important legislation. Your efforts made a difference in protecting CPS educators' pensions. If you visited with your ILGA State Senator or Representative in person as part of the LEAP initiative, we hope that you were able to have a photo taken with the individual. If so, please submit it via e-mail as a jpg to the RTAC office at: [office@rtac.org](mailto:office@rtac.org). We would like to post it in a future RTAC News Bulletin.

There are those who are saying that "November 5, 2024, is the most consequential election of our lifetime" and I would agree! ALL the members of the ILGA House of Representatives and one-third of the Senators are seeking to serve Illinoisans going forward. In addition, there are many federal, county, and local offices with candidates seeking to represent us at various levels of government. There are those who contend that your one vote does not matter. However, a most recent local example of proof that YOUR ONE VOTE DOES matter occurred in the March 19, 2024, Democratic Primary election for Cook County State's Attorney. Eileen O'Neill Burke was victorious by winning by less than ONE VOTE per PRECINCT, with less than 20% of the eligible voters actually voting.

To learn who represents you, go to the RTAC website section "Legislation and Advocacy" and click on "Find Your Legislator". Insert your address to identify your various elected officials.

Thomas P. "Tip" O'Neill, the late Speaker of the U.S. House of Representatives, was famous for many pithy quotes, including "All Politics are Local". It is applicable in this election in which Chicago RTAC members will be able to elect one representative from each of the city's ten School Board districts to take seats on the Chicago Board of Education beginning in 2025. Mayor Brandon Johnson will appoint an additional ten individuals to represent each of the ten districts plus



Louella B. Preston

the President of the new Chicago Elected School Board. To find out in which Chicago Elected School Board district you reside, consult the website: <https://chicagoelections.gov/news/chicago-elected-school-board-candidates-guide-and-district-maps>. In 2026, all positions will be elected. As future information about the Chicago Elected School Board election becomes known, RTAC will post alerts on the RTAC website and send them to those who belong to the RTAC E-Alert network. Please accept the responsibility to get information about your district's Chicago Elected School Board candidates from the local media resources so your vote will reflect your unique perspective as a former CPS educator.

Our Chicago Teachers' Pension Fund's (CTPF) 2024 *THE BUCK STOPS HERE* Education and Advocacy Initiative, (also available online) illustrates the economic and advocacy impact which CTPF members have in Chicago and Illinois. There are 28,052 CTPF annuitants of which 11,198 or almost 40% reside in Chicago. 19th Ward Alderman Matthew O'Shea represents the most annuitants with 3,512 constituents. The ILGA Districts with the largest number of annuitants are: Representative Mary Gill (D-35) with 1,161 and Senator Bill Cunningham (D-18) with 1,919. The total number of CTPF active, inactive, and annuitant members who reside in Chicago is 55,785.

– Louella B. Preston

# 2025-2026 Candidates for RTAC Board of Directors

In Fall 2024 eight candidates will be elected to fill the positions of the eight Directors whose terms are to conclude on December 31, 2024. The 2024 Nominating Committee interviewed the candidates whose applications were submitted on or before April 30, 2024. Each of the candidates is a member in good standing who completed and submitted the RTAC Director Application and Conflict of

Interest forms. The eight slated candidates were presented to the full RTAC Board on Wednesday, August 7, 2024. The eight slated candidates are shown below.

In accordance with the RTAC Bylaws, any other RTAC member in good standing who wishes to run as an independent candidate, must have been a member in good standing as of April 1, 2024, and file the required RTAC Director Application

and Conflict of Interest forms on or before Monday, September 30, 2024, to [arcrandall@rtac.org](mailto:arcrandall@rtac.org). Failure to submit such forms disqualifies the individual from seeking one of the RTAC Directorships.

The 2024 RTAC Election will be conducted at RTAC's Fall 2024 Luncheon/Business Meeting on Tuesday, October 22, 2024, at Macy's Walnut Room located at 111 N. State Street in downtown Chicago.



## ROY E. COLEMAN

Roy Coleman, a Director since 2007, has served as RTAC's webmaster, Assistant Editor of the RTAC News Bulletin and Chair of the Communication/Technology Committee. His 40-year career as a CPS Physics teacher was at Morgan Park H.S., where he initiated

a variety of hands-on experiences, including the annual Bridge-Break competition. An active community volunteer, he oversees RTAC's and CRTAF's websites and facilitates our Zoom meetings. Roy believes RTAC must maintain its position as an independent 'watchdog' to protect retired CPS educators' pensions and ancillary benefits.



## JUANITA R. JORDAN

Juanita R. Jordan has served as a RTAC Director for the past ten years. Her CPS teaching career included teaching at the primary level. Following retirement, she proceeded to serve as an adjunct professor for student teachers at St. Xavier University.

She holds leadership roles at a variety of educationally focused organizations, including the Prairie Hills School District where she serves as a member of the Board. She is focused upon educating Illinois legislators on pension issues, securing CPS' annual payment to CTPF, and increasing RTAC's membership.



## BERNICE 'BERNIE' S. ESHOO

Bernice Eshoo is a former CPS high school librarian who continues to serve as a CPS 'Guest Teacher'. Her prior experience as a Chicago Teachers Pension Fund Trustee also influences her views regarding the well-being of retired CPS educators and their need for

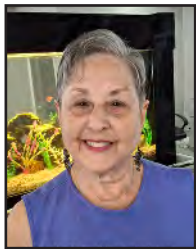
viable healthcare options. Bernie is also concerned about those who wish to work as 'guest teachers' to supplement their pensions and has advocated on behalf of those individuals who wish to work up to 140 days without jeopardizing their pensions.



## RAPHAEL A. JUSS

Raphael A. Juss joined RTAC immediately following his retirement and became a RTAC Director beginning in 2007. He has served on the Finance, Insurance, Legal, and Social Committees. In the latter, he was able to secure very favorable pricing for our semi-annual

luncheon/business meetings held at the Hilton properties. During the biennium 2017-2018, he served as Second Vice President. Presently, he is focused upon maximizing the development of RTAC's and CRTAF's investments. He has also been a long-term member of the Chicago Retired Teachers Aid Fund and exhibits committed concern for the well-being of our grantees.



## ROSALIE FRUCHTER

Rosalie Fruchter retired from the Dixon Elementary in 2002, where she served as a Reading Resource Teacher, for which she was acknowledged for her leadership roles. Immediately thereafter, she joined RTAC as a lifetime member. Ms. Fruchter has devoted

the intervening years to a variety of community-based educational and religious organizations. She supports RTAC's mission to protect the economic well-being of retired CPS educators and has indicated her willingness to sustain it. She has committed herself to fulfilling RTAC's mission.

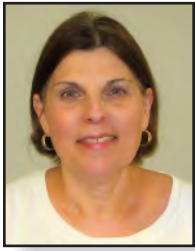


## CARLENE LUTZ

Carlene Lutz became an RTAC Director in 2015. She has served on the Bylaws, Communication, Legislative, and Membership Committees as well as a Director on the CRTAF Board. Her CPS career included a variety of upper-grade positions and

concluded as the Coordinator in the Quest Center. She is also active in many community organizations. She believes that CPS retirees need to communicate with their Illinois legislators and impress upon them the need to establish parity with TRS to avoid the diminishment of CPS retirees' pensions.

# 2025-2026 Candidates for RTAC Board of Directors



## MARY E. PUENTE

During her full career as a CPS preschool lead teacher, Mary Puente integrated instructional technology into the primary curriculum. She joined the RTAC Board in 2019. During her 2023-2024 term, she has served as Secretary of the Social Committee where she enjoys

event planning. Mary has found that RTAC's seminars are helpful, especially for those who want to stay abreast of changes in health care, economic, and legal matters. She is committed to engaging recent and veteran CPS retirees to join RTAC because the organization's mission focuses upon ensuring their economic security and maintaining viable health insurance options.



## MARIA J. RODRIGUEZ

Maria J. Rodriguez joined the RTAC Board of Directors in 2016 and has served on RTAC's Membership and Pension Committees. Following her CPS service as a teacher of monolingual, bilingual, and ESL students, Maria served as a CTU facilitator

in the School Based Problem-Solving Program and as a Field Representative. She was an elected CTPF Active Teacher Trustee from 1999 through 2011. During that time she served as CTPF President, Vice President, Recording Secretary and Financial Secretary. In 2017, Maria returned as an independent CTPF Retiree Trustee where she focuses on fiduciary and equity issues.

## May 2024 Social Committee Report

Rita M. Naughton, RTAC First Vice President, who also serves as the Chairperson of the RTAC Social Committee, provided an update on the status of our semi-annual luncheon/business meetings. Rita shared her committee's efforts in finding a suitable, modestly priced venue that can accommodate up to 400 RTAC members, which was our customary group size prior to the pandemic. During their research, Mrs. Naughton's committee learned that hotel banquet facilities charge a 28½% gratuity plus service charges, whereas restaurants such as Macy's Walnut Room charge an 18½% gratuity. Macy's Walnut Room has been accommodating and gracious, offering advantageous pricing.



Top: Gloria Abularach  
Below: Joyce Cohen and Kim Toy Huh (mother and daughter)



From left: Louella B. Preston, RTAC President and Matt Maloney, RTAC Legislative Advocate



From left: Harold and Trudy Hill - Robeson Group



Harriet Embrey with former Medill colleagues



From left: Lillian H. Degand, Gaye and Ken Klopack, and Cindy Melendez



From left: Juanita Hutchinson and Linda R. Williams



Dianna J. Uchida, Assistant to the Executive Director



RTAC Luncheon attendees

# RTAC Spotlight on Springfield

By Matthew Maloney, RTAC Legislative Advocate

During the May 2024 conclusion of its Spring session, the Illinois General Assembly passed nearly 700 bills. They failed to address all the issues that they faced. No new stadium deals were hatched or approved for the White Sox or the Bears. Lawmakers paid no heed to the demand by Chicago Mayor Brandon Johnson that Chicago is owed another billion dollars. Prison Review Board changes did not advance. Neither was there legislation to put a moratorium on Chicago Public School closures.

RTAC advocated for the passage of IL Senate Bill 2920 legislation which enables CPS retirees to be temporarily re-employed as substitutes for up to 140 days per school year, without loss of their pensions. The June 30, 2024 expiration of the law would have limited retired CPS educators to work only up to 120 days without loss of their pensions. RTAC members called, wrote, and submitted witness slips to extend the sunset to June 30, 2027. SB2920 was passed and the Governor signed the legislation in June 2024. RTAC thanks Senator Rob Martwick for his leadership and commitment on this issue. RTAC's voices were heard.

Governor Pritzker signed the state's \$53.1 billion spending plan for the upcoming fiscal year, the largest in state history. Lawmakers added more than \$1.1 billion in added revenue to balance the budget. These budget and revenue measures passed with only Democratic support in both chambers. Governor Pritzker boasted that Illinois has received nine separate credit upgrades since he took office. He believes that the budget demonstrates "fiscal responsibility" with the \$198 million allocated to the state's "rainy day" fund as well as full FY2025 funding of the State's pension systems.

The State earmarked \$500 million to build a world-leading quantum

computing campus with the expectation that this investment will attract billions in potential private sector and federal government investment. It also supported tax incentives for the film, electric vehicle, and other industries.

Illinois' school districts will receive \$8.6 billion in state funding next year with a \$350 million increase for the K-12 Evidence-Based Funding formula. The Illinois Monetary Award Program will receive \$711 million, up \$10 million from FY 2024. Public universities and community colleges will receive a \$30.6 million increase.

Although it was a contentious issue, the budget also includes \$182 million for migrants and covers \$440 million in health care costs for undocumented individuals.

Lawmakers voted themselves 5% raises, boosting annual pay for all 177 members of the Illinois General Assembly to \$93,712. Leadership and committee chairpersons receive additional compensation.

To pay for the increased spending, the Legislature added \$1.1 billion in revenue from several changes to the State's tax code. It includes a cap on corporate net operating losses that businesses can claim and a tax on companies, like Expedia, that re-rent large blocks of rental rooms. The State increased tax rates on gaming/sports betting and also added a one percentage point increase to the tax on the State's video gambling industry.

Several Democrats did not vote for the budget and there were no Republicans who supported it.

Republicans were highly critical of the budget and argued against the pace of spending growth – increasing spending by 32 percent since Pritzker first took office. They also called attention to the

fact that some of the revenue increases are based on temporary resources which will result in an even tighter fiscal year 2026.

## Budget Pressures for the Next Fiscal Year

Transit agencies in Illinois are facing a \$730 million "fiscal cliff" next year due to the end of the U.S.'s COVID-era funding, increasing operating costs, and decreasing ridership. Many lawmakers believe that consolidating the CTA, Metra, and PACE would improve and increase transit usage and eventually lead to savings.

The Governor acknowledged the need to adjust 'Tier 2' pensions for the Illinois public service agency employees whose employment began January 1, 2011, or later. Economists, unions, and stakeholders have repeatedly warned that the retirement benefits in the 'Tier 2' system are so low that they violate federal 'Safe Harbor' laws. Those laws dictate that Social Security Replacement Plans, like Illinois' pensions, must offer benefits that at least match those of Social Security. The General Assembly has been studying the issue in a series of hearings over the past two years. Pritzker's staff stated that he is "open to the conversation" about increasing the cap on 'Tier 2' pension earnings so that they at least match Social Security. However, he cautioned that the cost for such action is unknown at present.

As the November election looms, discussion of the State's finances will be at the forefront of voters' minds as they consider the candidates and their proposals for the future. Addressing 'Tier 2' and other pension costs, fixing transit, funding education, and services to immigrants will be top campaign issues.

# Executive Director's Message

Time progresses far too quickly. It seems hard to believe that 17 months from now, on February 1, 2026 RTAC will be observing its 100th Anniversary. We salute our founders who undertook RTAC's mission as the protection of retired Chicago public school educators' economic security. RTAC has continued to focus on that mission consistently through to the present time.

Our history began on December 9, 1925, when the Chicago Board of Education terminated 70 educators who had reached the age of 70 or more. Ten individuals, under the leadership of Dr. James E. Armstrong, filed legal action in the Circuit Court of Cook County to reverse the terminations. Although they were initially unsuccessful, they proceeded to file another legal action in the Illinois State Supreme Court where they were victorious. All of the original terminated educators were given the opportunity to return to their CPS careers as well as others who had been subsequently released from service in Spring 1926. The brave action of Dr. Armstrong and his colleagues led to the passage and enactment of Miller's Law during the 1927 session of the 54th Illinois General Assembly. Miller's Law initiated the establishment of Illinois' Pension Law to protect older educators. Walter R. Miller served as the 11th District Representative during the 54th session of the Illinois General Assembly. He taught at Tilden H.S. during the school year and served in the ILGA during the summers. When he learned about

the matter, he sponsored the first legislation that would protect older educators, which eventually led to the enactment and evolution of Illinois' public school pension law.

From its initial beginnings RTAC, an independent organization, has dedicated its efforts to the protection of CPS educators' economic security and ancillary benefits. RTAC also worked with Ethel Percy Andrus to establish the National Retired Teachers Association in 1947 (RTAC is a charter member) which eventually led to the establishment of the American Association of Retired Persons in 1958. During the nine-plus decades of its existence, RTAC has accumulated a series of victories for Chicago Public School retirees. During the current century, we have:

- 1) Initiated action to address members' rising healthcare costs;
- 2) Created an RTAC Alert e-mail system to notify registered RTAC members about urgent legislative and/or policy matters which require their immediate action;
- 3) Defeated a proposed amendment to the Illinois Constitution which would have compromised all Illinois public agency retirees' annual cost of living increases (AAIs);
- 4) Achieved success in a seven-year legal battle which protected the pensions of 3,700 CTPF members who were threatened when CPS tried to reclaim pension payments;



Arlene R. Crandall

- 5) Pursued the reinstatement of the real estate tax levy to provide funding for the Chicago Teachers Pension Fund; and
- 6) Persuaded our Illinois General Assembly Representatives and Senators to enable CPS retirees to serve as 'guest teachers' (previously known as substitutes) for up to 140 days without loss of their CTPF Pension Benefits.

We are looking forward to serving as the stewards of our retired CPS colleagues for the generations yet to come. As you interact with former colleagues who have as yet not joined RTAC, please encourage them to join the one organization that has dedicated its entire existence to the protection of retired CPS educators' pensions and ancillary benefits. If you recruit someone to join RTAC as a life member, you and the new life member you recruit will be entered into a special drawing to be conducted at our 100th Anniversary Celebration in 2026.

– Arlene R. Crandall

## NEW LIFE MEMBERS FEBRUARY 1, 2024 - JUNE 30, 2024

Bobbie Jean Bragg  
Lillian H. Degand  
Michael Duewel  
Linda Gasaway-Grayer  
Carol A. Harker  
Olivia Cecilia Harvell

Robert S. Hauser  
Lois Jones  
James V. Kaczmarek  
Phyllis L. Latham-Tyler  
Vivian Leventis  
Aeron Maxwell

Marilyn Parker  
Jacquelyn Preshon  
Donna K. Puccini  
Andrea Redfeairn  
Jeffrey Tablerion  
Brenda F. Tiller-Johnson

Judith B. Wadlington  
Rangxian Wang  
Helena Wiley  
Starlynda J. Young  
Natalie Zaccagnini



# 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

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

Phone: \_\_\_\_\_ E-mail address: \_\_\_\_\_



## 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

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

Phone: \_\_\_\_\_ E-mail address: \_\_\_\_\_

Please indicate purpose of gift  congratulate  celebrate  memorialize  general purposes

Honoree's Name: \_\_\_\_\_ Street: \_\_\_\_\_

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

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

Phone: \_\_\_\_\_ E-mail address: \_\_\_\_\_

Please indicate purpose of gift  congratulate  celebrate  memorialize  general purposes

Honoree's Name: \_\_\_\_\_ Street: \_\_\_\_\_

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





# RETIRED TEACHERS ASSOCIATION OF CHICAGO

## Membership Application/Change of Address Form

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

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 January–December – \$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 a future 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) \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

# RTAC's Legislative Mission for 2024-2025

RTAC has significantly supported legislative initiatives that impact retired CPS retirees throughout its existence. The RTAC Board of Directors has approved the following legislative goals which were developed by the RTAC Legislative Committee for 2024-2025:

1. Ensure that Chicago Teachers' Pension Fund (CTPF) annuitants continue to have access to viable health insurance plan options
2. Oppose 'pension holidays' for the Chicago Public Schools
3. Increase elected retiree representation on the CTPF Board of Trustees

4. Oppose legislation that adversely affects the CTPF Annuitants Automatic Annual Increase
5. Maintain the independence and integrity of CTPF
6. Secure equitable State of Illinois funding for the Chicago Teachers' Pension Fund
7. Continue to educate legislators on issues of concern to RTAC members.

It is important for RTAC members to make themselves known to their Illinois General Assembly Representatives and Senators and inform them about issues and legislation that impact CTPF retirees' economic security.

## VOLUNTEER OPPORTUNITIES

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

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

Agency	Location	Contact Person	Phone
826CHI Tutoring, Field trips, Workshops	Chicago-Northwest	Maggie Farren	773-772-8108
AARP Experience Corp	Chicago-Central	Kevin S. Smith	312-660-8664
Advocate Hospice Volunteer Program	Chicago-Southwest	Nikita White-Simmons	630-963-6800
AgeOptions	Near West Suburbs		708-383-0258
Albany Park Community Center	Chicago-Northwest	Claire Gilbertsen	773-509-5657x441
American Red Cross (CPR & First aid)	Chicago Central	LaToya Sewell-Hall	312-729-6111
American Red Cross (Illinois)	Northern Ill.	Phillip Leo	708-305-8473
Blue Gargoyle Community Services	Chicago	Ashley J. Hobbs	773-955-4108x308
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 (Cnsl for Int'l Stdnts)	Chicago-North Suburbs	Sylvia Alvino	847-328-7516
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

Continued on page 11

# VOLUNTEER OPPORTUNITIES

<b>Agency</b>	<b>Location</b>	<b>Contact Person</b>	<b>Phone</b>
Chicago Symphony Orchestra	Chicago		312-294-3160
Chicago West Side Christian School	Chicago-Near West	Lydia Guanga	773-542-0663
Christopher House (Youth Tutoring/Literacy/Adult Ed.)	Chicago North	Alicia M. Villagomez	773-922-7500x27252
Comfort Hospice & Palliative Care	Chicago-Northwest	Cheryl Cloh	847-983-8257
Community Animal Rescue Effort	Skokie	Heather Brown	847-705-2653
Count Me In!	Chicago	William N. Black	773-381-6024
CPS STEM Exhibition	Chicago	Carrie Kaestner	312-248-4498
Cycle	Chicago	Melinda Brand	312-664-1194x14
DuSable Museum of African American History	Chicago South	Kay McCrimon	773-947-0600x239
Erie Neighborhood House	Chicago Central	Cassie Griffith	773-542-7617
Erie Neighborhood House, Little Village	Chicago	Jailine Santiago	773-542-761x2804
Escorted Transportation Services	Arlington Hts.	Dallas Ann Tomlin	847-222-9227
Frank Lloyd Wright Preservation Trust	Chicago South/Oak Park	Kent Bartram	708-848-1976
Friends of the Parks	Chicago Central	Laura Ronneberg	312-922-3307
GiGi's Playhouse in Fox Valley	Fox Valley	Katie Vaughan	630-778-7529
Ill. Holocaust Museum & Education Center	Evanston	Jessica Hulten	847-967-4853
Madonna Mision	Chicago-North	Tane Beecham	847-220-1122
Minds Matter Chicago	Chicago	Christi Uminski	312-600-5388
Mitchell Museum of the American Indian	Evanston	Kathleen McDonald	847-475-1030
National Latino Ed. Inst.	Chicago-West	Adrienne Lesof	773-247-0707
Project Care	Cicero	Rebecca Angevine	708-656-8000x2364
Purple Asparagus	Chicago	Rachael Morkunas	312-906-7622
Ronald McDonald House Charities	Chicago & NW Indiana	Brittany Wright	312-888-2522
The Grove National Historic Landmark	Glenview	Elizabeth Cline	224-521-2098
Vintage Market at The Grove	Glenview	Elizabeth Cline	224-521-2098

# Chicago Retired Teachers Aid Fund Gifts

FEBRUARY 1, 2024 - JUNE 30, 2024

DONOR	PURPOSE
Anonymous (1)	General Purposes
Behof, Barbara	General Purposes
Gipson, Wanda	General Purposes
Goldsbury, Maureen	General Purposes
Hill, Harold	General Purposes
Loredo, Natividad	General Purposes
Macola, Carol Ann	General Purposes
Palmer, Carolyn	General Purposes
Rosen, Sandra	General Purposes
Rowe, Essie J.	General Purposes
Svendsen, Karen A.	General Purposes
Thomas, Janus	General Purposes

DONOR	IN MEMORY OF
Anonymous	James Foley
Chancy, Jeanne	Elaine Currin, Mary Kazarian
Cruz, Laura M.	Rosetta Gray Dudley Nee
French, Judith	Judy Baker
Gaines-Smith, Mary	Earl Jeffrey
Jackson, Toby	Mary Gilbert-McElroy
Kane, Pam	John Fox
Kelly, Lois A.	Earl Jeffrey
Lubov, Rudy	Alvin Lubov

## RTAC Gifts FEBRUARY 1, 2024 - JUNE 30, 2024

DONOR	IN MEMORY OF
Frantz, John	Virginia O'Malley
Gaines-Smith, Mary	Earl Jeffrey
Kane, Pam	Lois Fox
Kelly, Lois A.	Earl Jeffrey
Fashingbauer, Elizabeth	Patrick Kelly Frank Werner
Fashingbauer, Elizabeth	Berta Burleigh Patricia McMahon Stewart Templar
Griffin, Willie F.	Ruby Steen Griffin
Orawiec, Sharon Cunnea	Mary F. Russell
Pruchnicki, Carol L.	Michael Pruchnicki Michaeline Rojek Dan Stewart

DONOR	IN MEMORY OF
Moscinski, John & Donna	Kenneth Cink John Tilgner
Newton, Johnnie M.	June Finch William Finch William Gwynn Bernard Spillman Gladys Ray Mrs. Melvin Walker Odessa Wilson
Pyster, Louis & Marianne	Mary Beth Foley
Remahl, Dan	Eula Anderson Howard Denton Karen Lemke Lila Perlin Evelyn Solon
Renz, Mark	Tony Crowe Phillip Hasson Linda Lorenz Candace Price Thomas Staniszewski
Shelton, Emmer K.	Joyce Whitenhill
Stringfellow, Sylvia	Cynthia Daniels Hayot
Townsend, Leonia A. & William	Nancy Griffin
Wojtulewicz, Melanie R.	Tony Crowe Mary Nalbandian Philip Hasson
Zeltmann, Mary	Alice Jurica

DONOR	IN MEMORY OF
Vaccaro, Maria	Tessie Cysewski

DONOR	PURPOSE
Anonymous (1)	General Purposes
Billups, Vanice	General Purposes
Cuesta, Nancy	General Purposes
Frazier, Marsha A.	General Purposes
Lally, James & Margaret	General Purposes
Loredo, Natividad	General Purposes
Remahl, Daniel	General Purposes
Rowe, Essie J.	General Purposes
Waldron Robert E.	General Purposes

# Legal Defense Fund Gifts

FEBRUARY 1, 2024 - JUNE 30, 2024

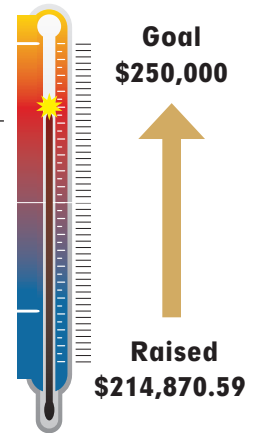
RTAC has established a legal defense fund for the purpose of initiating legal action to protect CTPF Pension benefits. Gifts of \$100 or more are acknowledged as President's Circle members.

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

Anonymous	Lubov, Rudy Joan
Billips, Vanice	Novak, Les
Blyth & Associates	Pratt, Therese A.
Carney, Alice	Rappe, Margaret.
Clarke, Nancy	Remahl, Dan
Ellison, Ozell	Sangster, Denise L.
Gipson, Wanda	Venckus, John W.
Kane, Pam	Whiting-Smith, Josie
Karpa, Alan E.	
Klunk, Edward.	
Lattyak, Jerome & Dorothea	

## OTHER GIFTS

French, Judith  
Gaines-Smith, Mary  
Loredo, Natividad  
Macola, Carol Ann  
Rowe, Essie J.



## MetLife Dental/ Vision Coverage

RTAC members have access to two MetLife Dental (PPO) Plans. One is a basic, modestly priced option and the second is a more comprehensive and costly one. RTAC members have had the same premiums in effect from November 2016 through the present. If one uses network providers there are additional benefits.

Enrollment is available in any month throughout the year. Premiums are pro-rated based upon one's enrollment month. Billing is semi-annual – May and November. RTAC's plans are only available to RTAC members, their spouses, and children (26 or younger).



# RETIRED TEACHERS ASSOCIATION OF CHICAGO

## 2024 FALL LUNCHEON/MEMBERSHIP MEETING

*You are cordially invited to join RTAC friends and Board Members*

**TUESDAY, OCTOBER 22, 2024**

11:30 a.m. – 2:30 p.m. (doors open at 11:15 a.m.)

### MACY'S CHICAGO ~ WALNUT ROOM

111 North State Street, Chicago, Illinois 60602

The building is handicapped accessible. Discounted self-parking is available for \$16 at Randolph and Wabash Interpark (Northwest corner of intersection).



### Fall Program

Please join us for a wonderful afternoon with fellowship and speakers who will provide updates on RTAC's status, CTPF's 2025 Health Insurance options, our pensions, and other matters of interest to CPS retirees.



## 2024 FALL LUNCHEON/MEMBERSHIP MEETING RESERVATION FORM

Use this form below to register for the Fall 2024 RTAC Luncheon/Membership meeting. **Reservations are limited to 200 attendees.** Each RTAC member is entitled to pay for one RTAC non-member. To ensure that you (and one non-member) will be one of the 200 attendees, please send your reservation and check (payable to RTAC Fall 2024 Luncheon) today to reserve your place/s. The **final RSVP deadline** is Monday, September 30, 2024 or when the RTAC office receives 200 paid reservations, **whichever occurs sooner.**

### MEMBER INFORMATION

Member's Name: \_\_\_\_\_ Group Name: \_\_\_\_\_  
(if applicable)  
Street: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Phone: \_\_\_\_\_ E-mail address: \_\_\_\_\_

### LUNCHEON AND GENERAL MEMBERSHIP MEETING

Enclosed is my check number # \_\_\_\_\_ dated \_\_\_\_\_ in the amount of: \$ \_\_\_\_\_ to cover:

one member ticket at \$55 or one member ticket (\$55) plus one non-RTAC member ticket (\$60) for \$115.

Member Name: \_\_\_\_\_ Non-member Name \_\_\_\_\_

### Meal Preferences:

Member's Meal  Chicken  Fish  Vegetarian Non-member's Meal  Chicken  Fish  Vegetarian

**WE ARE UNABLE TO ACCOMMODATE WALK-INS OR MEAL CHANGES AT MACY'S WALNUT ROOM. PLEASE MAKE YOUR RESERVATIONS EARLY. RETURN THIS FORM AND YOUR CHECK FOR THE EVENT NO LATER THAN MONDAY, SEPTEMBER 30, 2024 TO: RTAC 111 N. WABASH AVENUE, SUITE 2010, CHICAGO, IL 60602-2949.**

All tickets will be held at the door. No REFUNDS for any reason. No exceptions. For additional information call 312-750-1522 weekdays from 10:00 a.m. - 3:00 p.m. Additional copies of the luncheon/business meeting reservation form are at rtac.org.

### 2024 FALL MEMBERSHIP BUSINESS MEETING ONLY RESERVATION FORM

Complete this if you plan to attend the RTAC general membership meeting but do not want to join us for the luncheon. Members are welcome to attend, but reservations are required on or before Monday, September 30, 2024. Bring a government issued photo ID.

I want to attend the October 22, 2024 membership meeting, but not the luncheon. I understand that admittance will be at 1:00 p.m.

Member's Name: \_\_\_\_\_



# 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's ALL NEW  
FALL NEWS BULLETIN

VISIT [RTAC.ORG](http://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.

## Fall 2024 Seminars

To register to attend one or both of these programs, RTAC members are to call the RTAC office at (312) 750-1522 on Mondays through Fridays between 10:00 a.m. and 3:00 p.m. Zoom and phone links are sent two days before the seminar by our RTAC webmaster. Only registrants may attend. Each seminar program is approximately one hour in length. Questions will be addressed, time permitting.

### Wednesday, October 16, 2024 – 10:00 AM Blyth and Associates: Preparing for 2024: Insights from your 2023 Tax Return

Bill Blyth, Carla Nitz, and Krista Zyck of Blyth Financial will present their annual fall seminar on Wednesday, October 16, 2024. The focus will be on how to begin to prepare for your 2024 tax filings by reviewing your 2023 tax return and learning about forthcoming tax law changes. Comprehensive information on how to most effectively complete one's Required Minimum Distributions from IRAs and 401k accounts will be provided. As always, Bill will provide updates on economic trends as they relate to investments, financial planning and legacy arrangements. The presentation will be conducted via Zoom and telephone but Zoom is best to access the visuals.

### November 13, 2024 – 10:00 AM Social Security: Facts and Myths

Megan Forristall, Social Security Administration Area Two Public Affairs Specialist, presented a seminar in Spring 2024 on Social Security's Impact on Retired CPS Educators. Her Fall 2024 program will provide a virtual presentation to clarify myths and facts related to Social Security as they affect retired public agency employees. There is a large amount of information and misinformation which circulates regarding Social Security. CPS does not deduct Social Security from its employees' compensation. It is essential to understand the Social Security benefits to which one may be entitled from private organization employment before or following one's public agency employment. The presentation will be done via Zoom and phone.