



# RETIRED TEACHERS ASSOCIATION OF CHICAGO

SINCE 1926

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## NEWS BULLETIN

WINTER 2024/2025

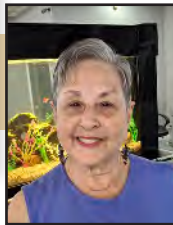
### 2025-2026 RTAC DIRECTORS ELECTED OCTOBER 22, 2024



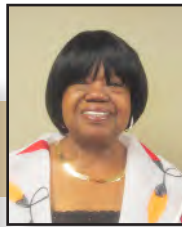
Roy E. Coleman



Bernice 'Bernie' S. Eshoo



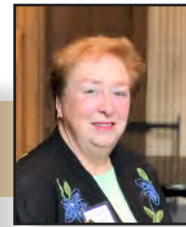
Rosalie Fruchter



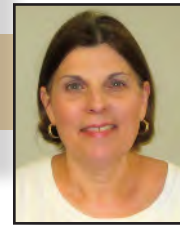
Juanita R. Jordan



Raphael A. Juss



Carlene Lutz



Mary E. Puente



Maria J. Rodriguez

## RTAC 98th Annual Fall Luncheon/Business Meeting

RTAC's October 22, 2024, 98th Fall Luncheon/Business Meeting was held at Macy's Walnut Room. Following a three-course meal, President Louella Preston presided at the business meeting which included information from Carrie Berkich, CTPF's Health Insurance Senior Manager regarding CTPF annuitants' 2025 Health Insurance options. Ms. Berkich also cautioned the attendees to be very skeptical of insurance offers that seem to be too good to be legitimate. She reported that unfortunately a substantial number of our fellow CTPF annuitants have fallen prey to a variety of scams and have lost access to their CTPF health insurance coverages. Reinstatement is a complex and lengthy matter which is limited to one reentry per lifetime per annuitant.

The meeting also included information from RTAC President Louella B. Preston, Patrick M. Keating, 2nd Vice President

and RTAC's Legislative Advocate Matt Maloney on three other matters of serious concern to all of us. They revealed:

1. A proposed CTPF/TRS merger which RTAC opposes (see pages 8-9 for RTAC's Resolution on this issue),
2. The need to secure a larger grant from the State of Illinois to fund CTPF's Health Insurance Subsidy program, and
3. The far-reaching jeopardizing impact of the 2010 'Tier 2' Pension legislation which negatively impacts all of Illinois' 17 public pension systems' employees hired after January 1, 2011.

As additional information on these issues becomes available, e-alerts will be posted on the RTAC website: [rtac.org](http://rtac.org).

Rita M. Naughton, 2024 RTAC Nominating Committee Chairperson, presided over the election by acclamation of the eight candidates the committee selected.



Louella B. Preston, RTAC President



Juanita R. Jordan, RTAC Director, leading the Pledge of Allegiance



Carrie Berkich addressed Lance Cohn's questions as Geraldine Qualls listened.



Matt Maloney, RTAC Legislative Advocate & Hubert C. Jackson, Jr., RTAC Treasurer

# 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 Elizabeth Mackie  
Maria Fresse-Giffels Debra C. Nelson  
Kevin B. Huber Elaine L. Schain  
John C. Lillig Sylvia Stuart

### 2023-2024

Roy Coleman Carlene Lutz  
Bernie S. Eshoo Mary E. Puente  
Juanita R. Jordan Mary Sharon Reilly  
Raphael A. Juss Maria J. Rodriguez

## EX-OFFICIO BOARD MEMBERS

### PAST PRESIDENTS

Vaughn J. Barber Marcella L. Morrison Ethel Philpott  
John A. Butterfield Edward A. O'Farrell Zygmunt Sokolnicki

## RTAC SERVICE DIRECTORY

RTAC Office hours: 10 a.m. to 3 p.m. school days 1-312-750-1522

RTAC E-mail [office@rtac.org](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

Annual Membership Jan. – Dec. \$50

Lifetime Membership \$300

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# President's Message

Louella B. Preston, RTAC President

The message you're reading was written the day after Election Day, Tuesday, November 5, 2024. In the Fall 2024 RTAC News Bulletin, I urged you to vote, emphasizing how one single vote can be decisive. While RTAC does not endorse candidates for any office other than CTPF Trustees, those of you in Chicago who cast your ballots have made history by electing the first ten district members to the new Chicago Elected School Board. May these newly elected members take their oaths seriously and perform to the best of their abilities for the betterment of the Chicago Public Schools.

At the 2024 RTAC Fall Luncheon and Membership Meeting, held on Tuesday, October 22, in Macy's Walnut Room, I addressed three critical issues in my President's Report. These issues will be the focus of our 2025 legislative efforts.

On Friday, September 13, 2024, CTPF Executive Director Carlton W. Lenoir, Sr. invited representatives from the Chicago Teachers Union (CTU), the Chicago Principals and Administrators Association (CPAA), and RTAC to a Stakeholders Meeting at the CTPF offices. Representing RTAC were Arlene Crandall, RTAC Executive Director; Matthew Maloney, RTAC Legislative Advocate; and myself. The meeting agenda included background material, a CTPF overview, communication strategies, a draft resolution, and next steps regarding the possibility of merging CTPF with the Teachers' Retirement System of Illinois (TRS).

This meeting was prompted by three articles published in the Chicago Tribune about CPS's financial challenges, with a focus on pension funding:

1. **July 30, 2024:** Opinion: "How to Confront Chicago Public Schools' Financial Freefall" by Hal Woods, Chris Poulos, and Micaelan Gasperich.

2. **August 2, 2024:** "Merging Teachers' Pension Funds May Help Increase CPS Revenues" by David Greising.
3. **August 21, 2024:** Opinion: "Paul Vallas: How to Address the Revenue Side of Chicago's Pension Crisis".

David Greising's article highlighted proposals from former Illinois Senate President John Cullerton, who retired in 2022.

During the meeting, a draft resolution titled "Resolution Affirming the Chicago Teachers' Pension Fund's Position as an Independent Organization" was presented. This resolution was adopted by the CTPF Board of Trustees on Thursday, September 19, 2024. The three Retiree Trustees—Mary Sharon Reilly (CTPF Financial Secretary), Lois Nelson (CTPF Secretary), and Maria J. Rodriguez—supported the resolution. All three are RTAC members and were previously endorsed by RTAC.

Following the Stakeholders Meeting, the attendees were tasked with seeking their organizations' support for the resolution. As RTAC President, I convened a special meeting of the RTAC Board of Directors on October 9, 2024. At that meeting, the Board unanimously approved the "Retired Teachers Association of Chicago's Resolution in Support of Sustaining the Chicago Teachers' Pension Fund as an Autonomous Organization for the Exclusive Benefit of Active and Retired Chicago Public School Educators." The full resolution is on pages 8-9.

The resolution includes four main points:

1. Reject the proposed merger of the Chicago Teachers' Pension Fund (CTPF) with the Teachers' Retirement System of Illinois (TRS).
2. Oppose the merger of CTPF's assets with TRS's assets.
3. Protect the CTPF tax levy.
4. Maintain the unwavering commitment to CTPF's autonomy.



Louella B. Preston

RTAC transmitted its resolution to CTPF by October 15, 2024, in support of their advocacy efforts. CTPF incorporated RTAC's stance into a letter, co-signed by Stakeholders, that was sent to members of the Illinois General Assembly (ILGA) before the Fall Veto Session. At the time of writing, there is no proposed merger legislation. However, as the saying goes, "An ounce of prevention is worth a pound of cure." Legislative Advocate Matthew Maloney and RTAC Second Vice President and Legislative Chair Patrick Keating will remain vigilant for future developments.

Should legislation to merge CTPF with TRS arise, RTAC will immediately call on members to contact their newly elected ILGA representatives. Please keep your Voter Identification Card handy for future reference. When we send an E-Alert, act promptly. Decisions in Springfield can occur at the last minute, and protecting your pension benefits requires swift action.

The second issue on our legislative agenda is the \$65 million health insurance subsidy that the State of Illinois provides to CTPF. This subsidy covers 60% of retirees' health insurance costs. However, with rising insurance and medication costs and an increasing number of annuitants, \$65 million will no longer suffice to maintain this level of coverage. For more details, see Arlene Crandall's article on page 5.

Continued on page 6

# RTAC Spotlight on Springfield

By Matthew Maloney, RTAC Legislative Advocate

## Pension Fixes on the Horizon for Illinois

The November election did not bring significant change to the makeup of the local political landscape in Illinois. All of the Illinois congressional delegations won reelection. Both the Illinois House and Senate will have a supermajority of Democrats in their respective chambers.

Governor Pritzker and the members of the General Assembly have prided themselves on fiscal responsibility during the last six years. They frequently point to the nine credit upgrades the State has received as validation of their efforts. There is no discussion regarding delaying pension payments or taking a treacherous “pension holiday.” Illinois courts have upheld that pension benefits are constitutionally protected so there are no discussions of diminishing benefits. The major challenge is working to address the pending pension problems in an increasingly difficult economic climate.

There are many budget pressures facing the State. The Governor’s Office of Management and Budget projected a potential budget shortfall of \$3.2 billion for fiscal year 2026, which begins in July 2026. There is a “transit cliff” that will need to be addressed for \$750+ million. A statutory influx of education dollars to address evidence-based funding will require an additional \$350 million.

Pension issues continue to make headlines and draw lawmakers’ attention across Illinois. In the last few years there have been more than a dozen hearings discussing the State’s 17 pension systems, benefits, and funding.

The underfunding and stress on the pension systems has existed for decades. Under Governor George Ryan more than 11,000 state workers took early retirement. For two years under Governor Blagojevich the State failed to

pay half of its pension obligations. These actions increased the State’s pension systems liabilities by billions of dollars. Beginning in 2009, Illinois received a series of credit downgrades, partly due to the underfunded pension systems.

In 2010, in the wake of a recession and the credit downgrades, Governor Quinn and lawmakers in the General Assembly created the Tier 2 pension benefit system for those hired after January 1, 2011. Tier 2 lowered pension benefits in order to decrease the State’s liability going forward. This new plan was passed within a few days without proper vetting or actuarial analysis.

The key Tier 2 benefit changes are:

1. Increasing the age for full benefits to age 67 from age 60;
2. Changing the full benefits calculation to the highest eight years of the last ten years of service from the average of the highest four of the last ten;
3. Decreasing annual benefit increases to 3% or one-half of the increase in the CPI, whichever is less, on a non-compounded basis and;
4. Limiting the amount of earnings used to calculate the final average salary. By comparison, most of the Tier 1 employees’ benefits increase by 3% annually on a compounded basis and without a salary cap.

Tier 2 employees are displeased because they contribute the same percentage of their salaries to their respective pension funds, have to work longer, and will receive lower retirement benefits than their Tier 1 counterparts. Their displeasure has resulted in serious recruitment and retention of public sector employees throughout the State’s 17 public pension systems.

Imposing a limit to the amount of earnings used to calculate Tier 2 retirees’ final average salary also impacts the federal government’s ‘safe harbor’

requirement. According to the federal government’s “safe harbor” provision, State pension plans, which are considered Social Security replacement plans, can’t offer benefits that don’t at least match Social Security benefits. Because Illinois has not adequately raised the maximum salary base, Tier 2 benefits will likely violate federal “Safe Harbor” laws. This also has to be addressed without delay.

Funding revisions will require serious consideration as they will incur additional costs. It has been estimated that if the State just raises the Tier 2 pensionable earnings ‘cap’ to comply with federal “Safe Harbor”, it will cost between \$4.7 billion to \$7 billion by 2045. As revisions are being considered, funding them will require serious consideration.

Democratic lawmakers have expressed interest in addressing more than “safe harbor” and taking a more “comprehensive approach” to fixing the pension system issue. They want to review possible changes to the retirement age, the service credit requirement and the formula used to calculate one’s pension payment. Republicans acknowledge that “safe harbor” needs to be fixed; but they are reluctant to pass any other provisions. Governor Pritzker has also been reluctant to support any “pension sweeteners,” citing a potential harm to Illinois’ credit rating.

Discussions have also focused on how to properly fund Illinois’ pension systems going forward. In 1993 Governor Edgar put the State on a 50-year ramp to get Illinois’ pension systems to a 90 percent funded level by 2045. The Edgar ramp had low payments for 15 years and increasing the annual payments (‘ramping up’) through to the 2045 payment of \$18 billion. In 2046, the payment would be reduced to \$3.5 billion.

Continued on page 6

# Executive Director's Message

Arlene R. Crandall, RTAC Executive Director

## What is Old is New Again

In October 2003, shortly after my July 2003 retirement from CPS, I found myself on the RTAC picket line in front of CPS headquarters which was then located at 125 S. Clark St. Up until 2004, CTPF received \$40 million to fund the subsidy for CTPF retirees' health insurance. In 2003, CTPF announced that going forward, it would be unable to provide the annuitants with the subsidy level to which they were accustomed. RTAC's mission was to persuade CPS leadership to support the need to secure additional funding for CPS retirees' health insurance subsidy from the Illinois General Assembly. During 2003 and 2004, the RTAC Board of Directors dedicated a significant amount of time and effort to increase the amount of funding that CTPF needed from the State of Illinois to stabilize to the CTPF retirees' health insurance subsidy. Although it took two years, RTAC's efforts were successful. Since 2005, CTPF has been receiving \$65 million annually from the State of Illinois. The \$65 million has been adequate to provide a 60% subsidy for CTPF Annuitants' Health Insurance through 2025. However, due to rising health insurance and prescription costs, the \$65 million from the State of Illinois will be insufficient to continue the subsidy at the 60% level in 2026 and beyond.

Therefore, RTAC is requesting that all of our members once more call, write, and/or e-mail their Illinois Representatives and

Senators in the Illinois General Assembly (ILGA) to increase ILGA's Health Insurance Grant to CTPF to \$85 million. There are presently 23,089 CPS retirees residing in Illinois. If each of us who lives in Illinois were to contact his/her ILGA Representative and Senator to request that the annual ILGA grant be increased to \$85 million, CPS retirees could hope to retain the 60% subsidy. It is hoped that the additional \$20 million would enable CTPF to maintain the subsidy at the current 60% level in 2026 and beyond. It is imperative that we work together as a team to secure the increased funding from the ILGA to maintain our current subsidy level. You can obtain your ILGA Representative's and Senator's names, e-mail, and street addresses from RTAC's website - [rtac.org](http://rtac.org), your local alderperson, Ward committee person, or your local Board of Election office. Try to have an in-person meeting with your ILGA Representative and/or Senator. Have a photo taken of yourself with your legislator and send it to the RTAC Office at - [office@rtac.org](mailto:office@rtac.org). We want to include your photos in our Spring 2025 publication if we receive them on or before February 5, 2025.

The Retired Teachers Association of Chicago is proud of its founding commitment to protect the economic security of retired Chicago Public School educators. Although the original focus was on our pensions, since the 1990s, it also included your access to outstanding health insurance and prescription coverage.



Arlene R. Crandall

Until the late 1980s, CPS retirees' health insurance was accessible through a conjoined program that covered active teachers and retirees. In order to settle the 1987 CPS teachers' strike, retirees were removed from the conjoined health insurance/prescription program to increase active teachers' paychecks. Under the leadership of the late James F. Ward, former Chicago Teachers' Pension Fund (CTPF) Executive Director and Trustee as well as a RTAC Board President, CTPF undertook the responsibility of securing access to appropriate health insurance for retired CPS educators. When we learn about the large amounts that others pay for their health insurance premiums, we acknowledge our debt of gratitude to Mr. Ward and those at CTPF who continue to identify and engage health insurance providers who offer us access to cost-effective and excellent medical and prescription coverage.

– Arlene R. Crandall



RTAC Book Exchange



Marsha Frazier



Steve Stall explaining MetLife Dental Program options



RTAC Director Lillian H. Degand (top center) with the Mission Possible Group

# President's Message

(continued from page 3)

The third issue is the inequities in the “Tier 2” pension structure, which affects employees hired after January 1, 2011. Tier 2 benefits are so low that they violate federal “Safe Harbor” laws, discouraging individuals from entering public service professions. Additionally, Tier 2 teachers who leave CPS and withdraw their pension contributions further undermine CTPF’s solvency. Although CTPF cannot directly intervene in pension reform, the Illinois AFL-CIO is actively addressing this issue. The ILAFL-CIO has organized informational meetings and designated Wednesday, November 13, 2024, as their day to lobby the ILGA.

The proposed CTPF merger, the health insurance subsidy, and Tier 2 reform collectively shape RTAC’s 2025 legislative strategy. This is an unprecedented confluence of challenges, and we need the full support of our members to protect our pension benefits. Be ready to call, write, or meet with your legislators when the time comes.

As we approach the holiday season, I wish you and your loved ones Season’s Greetings and a Happy, Healthy, and Prosperous New Year 2025. Stay safe and be well.

– Louella B. Preston

# Spotlight on Springfield

(continued from page 4)

Governor Pritzker has suggested that the 2045 deadline be moved to 2048 in order to achieve a 100 percent funding goal. He wants to dedicate future unencumbered State funds to pay for the State’s 17 pension systems. Illinois currently spends hundreds of millions of dollars to repay the debt on old bonds issued in 2003 and 2017 which will be retired in the early 2030s. After the bonds are paid off Governor Pritzker wants to put an amount equal to half of the bond repayments towards funding Illinois’ pension systems. It’s similar to what happens after one completes one’s mortgage payments and then uses an amount equal to one’s mortgage payments or whatever percentage thereof for a specific purpose other than one’s mortgage. Illinois Governor Pritzker’s proposal would enable Illinois to lower its unfunded pension liabilities. He is opposed to undertaking any measures that would negatively affect the State’s credit rating.

State groups representing all of the public sector employees continue to exert pressure to bring Tier 2 benefits closer to Tier 1. The upcoming legislative session will include a great amount of negotiation while weighing fixed benefits versus costs and sources of revenue. Illinois House Representative Stephanie Kifowit, Chairperson of the Personnel and Pension Committee, has as her goal that the Illinois General Assembly pass legislation that is “fiscally responsible for the State and equally respectful of the job that our employees do.”



Retirees in Motion Group



Raphael A. Juss and Rita M. Naughton, Social Committee



From left: CTPF Trustee Maria J. Rodriguez, Carrie Berkich and CTPF Trustee Lois Nelson



Mary Puente, RTAC Director and Judy Dever, former Healey School colleagues



From left: RTAC Executive Board, Louella B. Preston, Patrick M. Keating, Sr., Rita M. Naughton and Hubert C. Jackson, Jr.



Miguel Trujillo



Rosalie Fruchter, incoming RTAC Director

# RTAC Meets CTPF Annuitants at the CTPF Health Insurance Event

On Tuesday, October 8, 2024, RTAC was able to meet and introduce itself to CTPF annuitants attending the Fund's Health Insurance Event held at the Oak Lawn Hilton Hotel. It has been four years since these annual in-person events had been held. During the event CTPF staff conducted seminars during which CTPF's 2025 Health Insurance coverage options were explained. Additional information was provided by the representatives from the various health insurance vendors and Express Scripts, the prescription drug organization, that CTPF engages for its annuitants.



Crandall — were pleased to be able to meet CTPF retirees to introduce them to RTAC. They explained how RTAC has protected CTPF's annuitants' economic security and ancillary benefits since its founding in 1926. A MetLife representative was also exclusively available to provide information regarding the two PPO dental programs available to RTAC members, their spouses, and children under age 26. Both plans also include a complimentary eyewear program which includes discounts for eyeglasses, contact lenses, non-prescription sunglasses and LASIK procedures at a variety of providers. One can enroll in either the basic or comprehensive plan in any month throughout the year. Billings are semi-annual — May and November.

RTAC Officers – President Louella B. Preston and Treasurer Hubert C. Jackson, Jr. as well as Director Mary Puente and RTAC Executive Director Arlene

# Thank you Mary Sharon Reilly

As of December 31, 2024, the RTAC Board of Directors is bidding farewell to Mary Sharon Reilly who has served as a RTAC Director since 2005. Since 2007, Mary Sharon also served as a CTPF Retiree Trustee.



Mary Sharon Reilly

During her 20 years as a RTAC Director, she served on both the Legislative and Pension Committees, providing valuable updates to the RTAC Board regarding Chicago Teachers' Pension Fund issues affecting RTAC members. Mary Sharon is concluding her RTAC service to focus on her role at the Chicago Teachers' Pension Fund, where she will continue to serve as CTPF's Financial Secretary.

# Legal Defense Fund Gifts

JULY 1, 2024 - OCTOBER 31, 2024

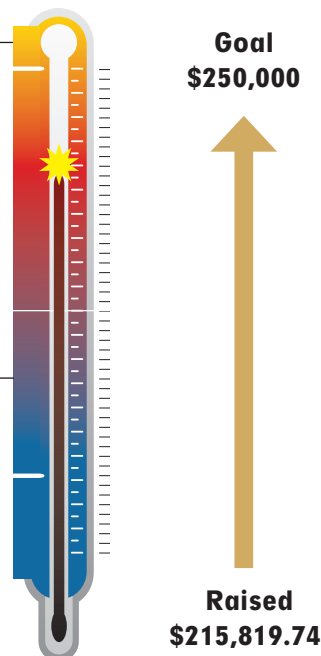
RTAC has established its Legal Defense Fund for the purpose of initiating legal action to protect CTPF Pension benefits. Gifts of \$100 or more are acknowledged as President's Circle members.

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

- |                           |                    |
|---------------------------|--------------------|
| Anonymous (2)             | Stangel, George V. |
| Holmes, Warren & Rosemary | Tocwish, Victor    |
| Logue, Katherine          |                    |
| McDougall, Daniel J.      |                    |

## OTHER GIFTS

- Anonymous (1)
- Freeman, Kimela S.
- McBride, Carolyn
- Purcell, Alana
- Rowe, Essie J.
- Wanzung, Daniel



# New Life Members

JULY 1, 2024 - OCTOBER 31, 2024

Welcome to RTAC's newest Life Members! When a current member recruits a new Life Member, both individuals will be entered into a drawing for special prizes. The winners will be announced at a future RTAC luncheon.

- Catherine A. Alletto
- Mary Clare Canning
- Jacqueline Chappell
- Milagro R. Collazo
- Delores M. Cooper
- Madeline Dunn
- Tiombe Alma Eiland
- Sandra Joyce Jackson
- Frances Love
- Constance Lavette Morris
- Diana Stolberg

## **The Retired Teachers Association of Chicago's Resolution in Support of Sustaining the Chicago Teachers' Pension Fund as an Autonomous Organization for the Exclusive Benefit of Active and Retired Chicago Public School Educators**

**Whereas**, Chicago Public School educators have addressed the academic needs of Chicago's youth since January 1837; and

**Whereas**, the Chicago Teachers' Pension Fund (CTPF) since its establishment in 1895 has been committed to providing economic security for retired Chicago public school educators; and

**Whereas**, in 1907, the Illinois legislature established an independent Board of Trustees to govern the Fund with a majority of the Trustees to be elected directly by the membership; and

**Whereas**, Walter R. Miller, a Tilden Technical High School teacher, who taught during the academic year and served as the 11th District Representative in the 54th Illinois General Assembly (ILGA) during the summer, introduced legislation during the 1927 session of the ILGA, which codified in Illinois law the rights of older and retired Chicago public school educators; and

**Whereas**, CTPF's Board of Trustees has addressed their fiduciary responsibilities to the best of their abilities in order to act in the best interest of the Fund's retired and active members; and

**Whereas**, CTPF's investment policies, which include MWDDBE investments, have generated economic growth which enable it to sustain the economic well-being of retired Chicago public school educators; and

**Whereas**, the Retired Teachers Association of Chicago (RTAC), founded in 1926, also has as its mission the protection of the economic security and ancillary benefits of retired Chicago public school educators; and

**Whereas**, RTAC recognizes that the benefits CTPF retirees have earned throughout their careers as CPS educators and distributed through CTPF may be the only retirement income a retiree receives. CPS educators' salaries are not subject to Social Security deductions. Those educators hired before 1986, were ineligible to have Medicare deductions withheld from their salaries. Most CTPF surviving spouses of Social Security recipients are generally ineligible to receive Social Security benefits from a deceased spouse; and

**Whereas**, RTAC has maintained effective and supportive interaction with the Chicago Teachers' Pension Fund on behalf of our mutual constituencies; and

**Whereas**, CTPF has provided access to outstanding health insurance options to retired Chicago public school educators which enables them, as annuitants, to sustain their physical and emotional well-being throughout their retirement years.



**Therefore**, the Officers and Directors of the Retired Teachers Association of Chicago hereby resolve as follows:

1. **Reject the Proposed Merger of the Chicago Teachers' Pension Fund (CTPF) with the Teachers' Retirement System of Illinois (TRS):** The Retired Teachers Association of Chicago's Officers and Directors reject the proposed merger of the Chicago Teachers' Pension Fund with the Teachers Retirement System of Illinois (TRS). CTPF must remain as an autonomous entity in perpetuity. CTPF's sovereignty is essential to its mission to protect and sustain the economic well-being of the Fund's 94,000+ members.
2. **Oppose a Merger of CTPF's Assets with Any Other Entity:** The RTAC Officers and Directors firmly believe that merging CTPF's assets with any other entity would put the well-being of the Fund's active and retired members in jeopardy. The integrity and security of CTPF's assets should be perpetually held and distributed exclusively for the benefit of CTPF's active and retired members.
3. **Protect the CTPF Tax Levy:** The Retired Teachers Association of Chicago's Officers and Directors assert that the 2016 restoration of the dedicated CTPF tax levy (following a 20+ year hiatus) and the increase established in 2017 must be preserved in its entirety for the exclusive benefit of CTPF current and future annuitants. Any diversion, redirection, or reduction of this levy for other purposes is totally incompatible with its purpose and is unacceptable.
4. **RTAC is Unwaveringly Committed to CTPF's Autonomy:** The Retired Teachers Association of Chicago's Officers and Directors are completely committed to sustaining the autonomy of the Chicago Teachers' Pension Fund so that it may continue to be a self-governing entity exclusively dedicated to preserving and protecting the assets contributed by Chicago public school active and retired educators as well as the dedicated Chicago tax levy which was restored to CTPF in 2016.

*Louella B. Preston*

Louella B. Preston  
RTAC President

Adopted  
October 9, 2024  
Retired Teachers Association of Chicago





# 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)

- Become a life member
- 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 was terminated when you retired.)

Retired in Year: \_\_\_\_\_ Position: \_\_\_\_\_

From: \_\_\_\_\_  
(name of Chicago Public School)

Social Security Number: XXX-XX-\_\_\_\_ (Last four digits only.)

### 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 new annual member January–December – \$50
- Enroll me as a life member – \$300

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:

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

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: \_\_\_\_\_

# Special Acknowledgments

Members of the Retired Teachers Association of Chicago are encouraged to make gifts to RTAC in their estate plans or to designate RTAC or the Chicago Retired Teachers Aid Fund as beneficiaries of their Chicago Teachers' Pension Fund death benefit. Generous individuals who make legacy bequests enable RTAC and CRTAF to continue to fulfill their missions of protecting the economic security of retired CPS educators.



## DOLORES B. DI PEGO

The RTAC Board of Directors gratefully acknowledges a significant gift from the estate of Dolores B. Di Pego, a retired Chicago public school teacher who enjoyed attending RTAC activities, including our semi-annual luncheons with former colleagues.

Dolores B. Di Pego Throughout her retirement years, she was a generous donor to our RTAC and CRTAF Memorial and General Purpose Funds.

She was a fan of Chicago's Lyric Opera and all of Chicago's sports teams, especially the Chicago Cubs, who were her favorite. She taught Music to sixth, seventh, and eighth graders at Belding Elementary and coordinated the Music programs throughout her career there.

Her wish is that her gift will sustain RTAC's activities and mission. The RTAC Officers and Directors extend sincere condolences to Ms. Di Pego's family, friends, and former colleagues on the occasion of her passing. May her memory always serve as a blessing and an inspiration to RTAC's current and future members.

## ELLEN AND GERTRUDE KIRBY DESIGNATED FUND CONTINUES TO CONTRIBUTE TO CRTAF

The Chicago Retired Teachers Aid Fund (CRTAF) is pleased to announce that the Ellen & Gertrude Kirby Designated Fund at the Community Foundation of Broward, Florida has again provided funding to CRTAF in 2024. Ellen Kirby was a retired Chicago public school educator who created a designated fund to perpetuate her and her mother's commitment to retired CPS educators with limited pensions. CRTAF appreciatively acknowledges the ongoing generosity of the Ellen and Gertrude Kirby Designated Fund since 2016. CRTAF encourages RTAC members to create similar legacy arrangements.

## ANONYMOUS DONOR

RTAC is pleased to acknowledge and give thanks for a generous gift from a long-time member who wishes to remain anonymous. Gifts such as this enable RTAC to continue its mission to protect the economic security of retired Chicago Public School educators. As you can tell from other items in this publication, we are especially focused on the various challenges which we are confronting. Our thoughtful and dedicated RTAC donor brings to mind something that an elder used to say: "It is better to give while one's hands are warm".

## RTAC Gifts JULY 1, 2024- OCTOBER 31, 2024

DONOR	IN MEMORY OF
Crandall, Arlene R.	John P. Reilly
Dieball, Edward	Jerald T. Buergel
Frantz, John J.	Barbara L. Gordon Terrence H. Hines John P. Reilly
Funk, Gail M.	Bonnie Bradley Cathy Kush Mary Ellen Ratkovich
Long-Wimes, Gwendolyn	Thomas R. Hlatky Solomon R. Humphries Dorothy S. Strong James E. Wimes
Lorys, Carleen & Jan	Dr. John P. Reilly
Pruchnicki, Carol	Michael Pruchnicki Mallalieu Golden Patricia Denning Golden

DONOR	IN MEMORY OF
West, Dorothy M.	Henry Thompson III

DONOR	PURPOSE
Anonymous (2)	General Purposes
Bandauskas, Kathleen	General Purposes
Jones, Elaine R.	General Purposes
Lacey, Frank M.	Honor Arlene R. Crandall, RTAC Executive Director
Moore, Louise C.	General Purposes
Purcell, Alana M.	General Purposes
Rhodes, Sonja	General Purposes
Rowe, Essie J.	General Purposes
Washington-Hudson, Lillian	General Purposes

# Honoring Former RTAC Directors



John J. Garvey

## JOHN 'JOE' J. GARVEY

In 2000, John J. Garvey joined the Retired Teachers Association of Chicago following his retirement from the principalship of Foreman High School. John's career as a Chicago Public Schools teacher began with his assignment as a History teacher at Waller H.S.

(now Lincoln Park H.S.). From there he became the principal of the Oscar Mayer Elementary School. John served on the RTAC Board as a Director from 2009 through 2017. During John's tenure as a RTAC Director he served on the Finance and Legislative Committees and demonstrated a strong commitment to protect the economic security of retired CPS educators. John also was elected as a Director of the Chicago Retired Teachers Aid Fund. In that role, he advocated for those CPS retirees with smaller pensions who needed assistance to meet their basic needs. During his tenure as a Director he also served on RTAC Nominating Committees. He also was a RTAC Nominating Committee member-at large after 2017. RTAC extends its sincere condolences and sympathy to John J. Garvey's family and friends. May their remembrances of him provide comfort as they recall the blessings of his life.



John P. Reilly

## JOHN P. REILLY

John P. Reilly became a loyal and dedicated member of the Retired Teachers Association of Chicago in 2002. His lengthy career as a Chicago Public School educator concluded with his nine years as principal of Portage Park Elementary School from which he retired in August 2002.

In 2015, John became a RTAC Director to fill the unexpired term of a prior Director and then was elected to serve during the biennia 2016-2017 and 2018-2019. During his tenure as a Director, the RTAC Board elected him to serve on the Chicago Retired Teachers Aid Fund where he supportively interacted with CRTAF grantees. During his RTAC Board Directorship, he also served on the RTAC Finance and Legislative Committees where he shared thoughtful insights. During all the segments of his service to RTAC and CRTAF, including service on RTAC Nominating Committees, John provided considerate, positive, and reflective contributions on the matters that our two organizations addressed. RTAC and CRTAF extend their deepest sympathy and sincere condolences to his family and friends. May his memory remain a blessing.

## Chicago Retired Teachers Aid Fund Gifts JULY 1, 2024 - OCTOBER 31, 2024

DONOR	IN MEMORY OF
Anonymous (2)	Bernadine Braun
Barnes, Mildred C.	Rhonda Buris Gaines
Collymore, Aretas G.	Yvonne C. Best Everett L. Luverte Franklin D. Mack Ned McCray Anne L. Vaughn
Fashingbauer, Elizabeth	Valerie Doubrawa
Hennessy, Ann Leone, Mary Tuohy, Ann Woods, Maureen	John P. Reilly
Holmes, Warren & Rosemary	Dores Cook Willis Cook Betty F. Smith Rhonda Veal
Jones, Elaine R.	Linda Murray

DONOR	IN MEMORY OF
Lieberman, Carl P.	Michael Bailen Alice Lieberman Shigesato Murao Sheldon Rosen
Moscinski, John & Donna	Gerald Buergel Grady Jordan Russell Vanoy
Newton, Johnnie M.	Hettie Alexander Mary Coleman Mattie Fife Frances Hale Albert Pirtle Ernestine Riggs, Ella B. Watkins
Pedone, Rita	Marcus Ahmed Mary Burke
Tocwish, Victor	Norbert Hodanick Virginia Hodanick
Tuohy, Ann	Deceased Hamilton Elem Tchrs since 1965

DONOR	IN MEMORY OF
Wojtulewicz, Melanie	Tony Crowe Philip Hasson Mary Nalbandian

DONOR	PURPOSE
Anonymous (5)	General Purposes
Barnes, Ruby L.	General Purposes
Boettcher, Drew	General Purposes
Cyrus, Bernadell	General Purposes
Frazier, Marsha	General Purposes
Hill, Harold	General Purposes
Martin, Loretta J.	General Purposes
Purcell, Alana M.	General Purposes
Rowe, Essie J.	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](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.

<b>Agency</b>	<b>Location</b>	<b>Contact Person</b>	<b>Phone</b>
A. C. E. S.	Chicago	Eric Werge	773-535-6922
Abraham Lincoln Center	Chicago Near South	Hannah Katz	773-451-3360
Alex Haley Academy	Chicago South	Karen Demots	773-371-3661
Alternatives For The Older Adult	Outlying Counties	Tracee Keefer	800-798-0988
ANS Preparatory Institute	Chicago-North	Doris Franklin	773-442-6192
Aquinas Literacy Center (ESL) (Literacy Tutoring)	Chicago Near South	Sabrina Poulin	773-927-0512
Brookfield Zoo	West	Regi Mezydlo	708-485-0263x366
Burr Oak School	South Suburbs	Natashia Harris	708-388-8010
Cabrini Connection (Mentor Tutor)	Chicago Near North	Daniel Bassill	312-467-2889
Centro Loyola	Chicago North	Daniel Loftus	312-226-7887
Chicago Botanic Gardens	Glenco	Judy Cashen	847-835-6800
Chicago Distance Classic	Chicago Central	Dani Chitwood	217-390-1163
Chicago Public Library	Chicago	Cristina Medina	312-745-0994
Child Services	Cook, Lake & DuPage	Greta Nielsen	773-693-0300
ChildServe at Bryant E. S.	Harvey	Jennifer Collins	773-867-7362
Court’s Special Advocate (Child Advocacy)	Cook County	Imogene Harris	312-433-6997
CPS STEM Exhibition (Judges)	Chicago	Luba Johnson	773-553-6319
Field Museum	Chicago	Megan Bradley	312-665-7505
Ginkgo Organic Gardens	Chicago North		773-404-7114
Heartland Alliance Vista	Chicago Central	Carol McNeill	312-696-4500x4085
Ill. Action for Children (Children's Advocacy)	Chicago Central	Rebecca Klipfel	312-986-9591

# VOLUNTEER OPPORTUNITIES

<b>Agency</b>	<b>Location</b>	<b>Contact Person</b>	<b>Phone</b>
KIPP Ascend Charter School (Tutors and Mentors)	Chicago West	Sheri Barrette	773-261-9972
Lawyers' Committee for Better Housing	Chicago	Lindsey Ravizza	312-347-7600
League of Women Voters	Chicago Central	Courtney Balok	312-939-5935
Learning Edge Tutoring	Chicago - West	Kara Kalnitz	773-378-5530
Lincoln Park Zoo	Chicago Near North	Betey Maher	312-742-2124
Literacy Connection	Northwest Suburbs	Karen Oswald	847-742-6565
Loyola Museum of Art	Chicago Near North	Ann Meehan	312-915-7604
Mercy Home for Boys and Girls	Chicago Central	J. Brown/E. Dordek	312-738-7554
Mercy Housing Lakefront	Chicago	LeKeeta Charley	312-913-1605x112
MetroMentors	Wheaton	Gregory O'Donnell	630-784-4810
Metropolitan Tenants Organization	Chicago	Rebecca McDannald	773-292-4980x223
Misericordia Home	Chicago	Therese Loftus	773-273-4163
Naper Settlement	Naperville	Josh Charteier	630-420-6010
North Shore Senior Center (Senior Advocacy)	Northfield	Paul J. Luzwick	847-784-6000
Oakton Community College	DesPlaines & Skokie	Rita Stewart	847-635-1434
Oriental Institute, University of Chicago	Chicago Hyde Park	Cathy D or Terry F	773-702-1845
PetCare Curriculum	Chicago	Julie Smith	773-784-5605
Red Cross	Chicago Area		312-729-6100
Second Sense	Chicago Central	Kathy Austin	312-236-8569
Smith Village	Chicago South	Sarah Jewett	773-474-7300
Teen Parent Services	Chicago Near West	Sylvester Hughes	312-633-1664
The Art Institute's Ryan Education Center	Chicago Central	Karin Jacobson	312-443-3798
The Chicago Lighthouse	Chicago	Dick Carlson	312-666-1331x3141
Woman Made Gallery	Chicago Near Northwest	Pamela Callahan	312-328-0038
Youth Service Project	Chicago Humboldt Park	Esther Prins	773-772-6270



# RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

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## RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC) MISSION STATEMENT

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

### Strength in Numbers: Protecting Our Pensions Together

As you read through this issue and learn about the three significant challenges outlined in RTAC/CRTAF President Louella B. Preston's message, please stay connected to RTAC via our website at [rtac.org](http://rtac.org). We will be posting information regarding developments pertaining to the three issues she explained.

Since the next RTAC News Bulletin will not be published until Spring 2025, it is essential to stay informed about the three important concerns that impact you and your pension.

Given the challenges President Louella B. Preston outlined in her message, it is more important than ever for each RTAC member to recruit one new member or more to help them stay informed about the critical issues affecting their economic security. A larger RTAC membership strengthens our collective voice when advocating with legislators on matters that influence our physical and mental well-being.

### Congratulations Therese Boyle, District Nine CPS Board Member



Congratulations and best wishes to RTAC Member Therese Boyle, elected 11/5/24 to serve as the District Nine Member of the Chicago Board of Education (CBE) which convenes in January 2025. Ms. Boyle is a retired school psychologist who worked in 40 different schools during her Chicago Public Schools (CPS) career.

She brings a wide range of CPS experiences and knowledge to the complex analytical processes the Board will undertake to create a viable educational environment for all Chicago Public School students. We look forward to learning how she and her fellow Board members function during the initial stage of Chicago's first partially elected School Board beginning in January 2025.

In 2027, all CBE members will be elected. In 2026, an additional 10 District Representatives will be elected by their respective communities, and the Board President will be elected citywide.