



RETIRETEACHERS ASSOCIATION OF CHICAGO

SINCE 1926

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NEWS BULLETIN

FALL 2025

RTAC's 2025 FALL ELECTION SLATE

The 2025 Nominating Committee presented its 2026-2027 Officers and Directors Slate at RTAC's August 6, 2025, Board of Directors meeting. The election of the nominated officers and directors will be conducted at the Fall 2025 RTAC Luncheon/Business Meeting, which will be held on Tuesday, October 21, 2025, at Macy's Walnut Room in downtown Chicago (111 N. State St.).

The RTAC Bylaws state that any RTAC member in 'good standing' who has been a member since April 1st of the current year may self-nominate. There are two open positions for which one can apply - Second Vice President and Secretary. Self-nominators must submit the required application and conflict of interest forms via email to office@rtac.org on or before 3:00 pm on Monday, September 29, 2025. The forms are available on the RTAC website - rtac.org.

RTAC members who only want to attend the business portion of the event must register in advance by submitting the bottom portion of the luncheon reservation form (page 19 of this publication) on or before 3:00 p.m. on Friday, September 26, 2025. Registrants will be admitted to the business meeting upon presentation of a photo ID.

SLATED OFFICERS



Patrick M. Keating Sr.



Rita M. Naughton



Hubert C. Jackson Jr.

SLATED DIRECTORS

*Denotes returning Director



Therese Boyle



Lillian H. Degand*



Maria Fresse-Giffels*



Kenneth Klopach



John C. Lillig*



Elizabeth Mackie*



Debra C. Nelson*



Elaine L. Schain*

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.

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

2025-2026

Roy Coleman
Bernie S. Eshoo
Rosalie Fruchter
Juanita R. Jordan

Raphael A. Juss
Carlene Lutz
Mary E. Puente
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

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

As I prepare this article immediately after the Fourth of July weekend, there are many issues which affect us as retired educators. The consequences of the almost 1,000 page "Big Beautiful Bill" is affecting Americans across the spectrum of our various populations. The catastrophic cuts to Medicare and Medicaid funding will deprive many who depend upon them to lose medical care, which in turn will force Chicago area and downstate hospitals to downsize or close. The reductions to the Supplemental Nutrition Assistance Program (SNAP) will impact food security for schools and a wide range of households. The curtailment of governmental agencies by the Department of Government Efficiency (DOGE), such as the Department of Education, will also devastate individuals and their entire communities, no matter where we live.

As you know, a good number of retired Chicago public school educators have become beneficiaries of the "2023 Social Security Fairness Act" – H.R. 82, that repealed the Government Pension Offset (GPO) and Windfall Elimination Program (WEP). RTAC opposed those beginning in the 1980s. Please mark your calendars and consider attending the Wednesday, October 15, 2025 RTAC seminar regarding informational updates related to the implementation of H.R. 82. See page 15 to learn more and to register for the seminar which will be held exclusively for RTAC members via Zoom.

It is important that you know which Illinois Senators and Representatives supported us by voting in favor of H.R. 82.

Both Illinois Senators Richard J. Durbin (D) and Tammy Duckworth (D) voted YES.

The 17 Illinois Representatives listed by their district numbers in the U.S. House show their party affiliation, their years of service, and how they voted

- D - 1 Jonathan Jackson (D) (since 2023) YES
- D - 2 Robin Kelly (D) (since 2013) YES
- D - 3 Delia Ramirez (D) (since 2023) YES

- D - 4 Jesus 'Chuy' Garcia (D) (since 2019) YES
- D - 5 Mike Quigley (D) (since 2009) YES
- D - 6 Sean Casten (D) (since 2019) YES
- D - 7 Danny K. Davis (D) (since 1997) YES
- D - 8 Raja Krishnamoorthi (D) (since 2017) YES
- D - 9 Jan Schakowsky (D) (since 1999) YES
- D - 10 Brad Schneider (D) (2013-2015, since 2017) YES
- D - 11 Bill Foster (D) (14th 2006-2011, since 2013) YES
- D - 12 Mike Bost (R) (since 2015) YES
- D - 13 Nikki Budzinski (D) (since 2023) YES
- D - 14 Lauren Underwood (D) (since 2019) YES
- D - 15 Mary Miller (R) (since 2021) NO
- D - 16 Darin LaHood (R) (since 2015) NO
- D - 17 Eric Sorensen (D) (since 2023) YES

It is noteworthy that all of our Democratic Congress persons and one Republican Congressman supported our restored Social Security benefits. Please keep this in mind as you consider whom you support in the November 2026 Federal midterm elections.

At this time Illinois Representatives – Robin Kelly (D-2nd) and Raja Krishnamoorthi – (D-8th) have declared their candidacies for Senator Durbin's seat. At the time that this is being written, no Republican candidate has declared to seek Durbin's seat. In addition, Congressman Danny K. Davis (D7) and Congresswoman Jan Schakowsky (D9) are retiring at the end of December 2026. Illinois' congressional representation will undergo significant changes as candidates can only seek one office at a time. The Illinois primary will be held on Tuesday, March 17, 2026.

Closer to home, this spring Second Vice President Patrick M. Keating Sr.



Louella B. Preston

and I went to Springfield to participate in the 2025 CTPF/RTAC Lobby Day on March 18. We met with Matthew Maloney, our RTAC Legislative Advocate, in Springfield. The three of us visited a number of legislators to seek their votes to support legislation which would increase our CTPF Health Insurance subsidy and other legislative issues of concern to RTAC CTPF members. Although CTPF invited Patrick and me to participate, our travel expenses were covered by RTAC's Committee on Political Education (COPE) fund. See Matt Maloney's column, *RTAC Spotlight on Springfield*, on page 6 for more information.

Our RTAC Fall Luncheon/Business meeting will be held on Tuesday, October 21, 2025 at Macy's Walnut Room. At the business meeting you will be given the opportunity to vote for the new RTAC Officers and eight individuals who will serve as Directors on the RTAC Board for the biennium 2026-2027. RTAC elections are conducted in person. Information about the candidates appears on pages 8-9. If you do not want to attend the luncheon, but you want to vote in the election, you may do so; but you must attend the business meeting in person. A reservation form must be submitted by the deadline as indicated on page 19. Hope to see you at the Fall Luncheon/Business meeting.

Happy Fall!

~ Louella B. Preston

May 20, 2025, 99th RTAC Spring Luncheon/Business Meeting Report

RTAC President Louella B. Preston presided at the meeting held at Macy's Walnut Room on Tuesday, May 20, 2025. The event included a three-course luncheon which was followed by the business meeting. Highlights of the business meeting included comprehensive information about the Illinois General Assembly's Spring 2025 session. This was provided by Matthew Maloney, RTAC's Legislative Advocate, and Patrick M. Keating Sr., RTAC 2nd Vice President and Legislative Chairperson. Dr. Keating also spoke about the trip which he and Dr. Preston took to Springfield in March 2025 to speak with a number of ILGA Senators and Representatives to secure their support for an increase to our insurance subsidy to sustain our CTPF Health Insurance subsidy (currently at 60%) as well as other issues of concern to retired CPS educators.

Therese Boyle, one of the first elected members of the Chicago Board of Education (CBE), served as our keynote speaker. Ms. Boyle provided some insight about the experiences she has had since taking office in mid-January 2025. She represents District 9B. She believes that her education as well as her professional experiences have provided her with the necessary foundation in her work on the CBE.

At present, she and her fellow CBE Board members are preparing to select the new Chief Executive Officer of the Chicago Public Schools. She encourages fellow CPS retirees to consider representing their respective districts that will be available for the term beginning in January 2027 when the entire Chicago Board of Education will be comprised of elected members.

RTAC/CRTAF Treasurer Hubert C. Jackson Jr. spoke about the benefits of RTAC membership and also requested donations for the Chicago Retired Teachers Aid Fund. In addition he stressed the need for current RTAC members to solicit other CPS retirees who have yet to join RTAC to do so.



1. Patrick M. Keating Sr., 2nd VP and Mary Puente, Director 2. Dianna Uchida and Rudy Joan Lubov at the Registration Table 3. Roy Coleman and John Lillig, both Directors 4. Christine Craig 5. Hubert C. Jackson Jr., Treasurer and Rosalie Fruchter, Director 6. Steve Stall and Christine Sturgill with MetLife 7. Juanita Jordan, Director, Carolyn Palmer, Hubert C. Jackson Jr., Treasurer, and Linda R. Williams, Immediate Past President 8. Perusing Books at Book Exchange 9. Linda R. Williams, Immediate Past President leading the Pledge of Allegiance 10. Mary Puente, presenting the Invocation 11. Maria J. Rodriguez, Director, Raphael Juss, Director, Debra Nelson, Director, during the Pledge of Allegiance 12. Patrick M. Keating Sr., 2nd VP provides the 2025 Spring Legislative Update 13. Louella B. Preston, President 14. Therese Boyle, Chicago Public Schools District 9B Board Member, Speaker 15. 99th RTAC Spring Luncheon in Macy's Walnut Room

Plan Ahead for the Federal Taxes on Your Social Security Payments Received in 2025

Chicago Teachers' Pension Fund (CTPF) retirees who worked as educators in the Chicago Public Schools receive pension checks in varying amounts depending on their type and years of service. If you live in Illinois, your CTPF pension and Social Security payments are not taxed by the State of Illinois. However, there are nine states that do tax pensions. Both CTPF pensions and our Social Security payments are subject to federal taxation.

Due to the implementation of the "Social Security Fairness Act - H.R. 82", some Chicago Public School retirees began receiving 100% of the Social Security benefits to which they are entitled in 2025, along with significant lump sum payments for the Tax Year 2024.

Previously, public pensioners entitled to Social Security benefits for work they did in the private sector, only received 30% of the amount to which they were entitled. Beginning in 2025, a substantial number of retirees received a significant lump sum

for 2024 and are continuing to receive the full Social Security benefit in 2025 as a result of the implementation of the "Social Security Fairness Act - H.R. 82".

If you received a higher amount of Social Security in 2025 than the previous years, be aware that the increase will impact the amount that you owe in federal taxes for the Tax Year 2025 and beyond.

If you are among those who received this unanticipated Social Security income, you are strongly urged to consult your professional tax preparer as soon as possible. He/she can help determine the amount of tax you owe on the increased Social Security income you are now receiving. Failure to pay your appropriate taxes during 2025 may result in federal penalties and interest being assessed/ payable when you file your 2025 taxes in 2026.

To avoid these penalties, consult your professional tax preparer promptly

to file the necessary federal forms and payments before the end of the year. You may consider asking the CTPF Member Services Department to withhold additional federal taxes from your monthly CTPF payments.

Alternatively, depending on your individual circumstances your tax advisor may recommend making an advance payment directly to the IRS in 2025. Going forward, he/she may also advise you to begin making quarterly estimated tax payments to avoid interest and penalties in future tax years.

Steps to Avoid Tax Penalties and Interest on Increased Social Security Income:

1. Talk to Your Professional Tax Preparer
2. Submit IRS Forms and Estimated Payment
3. Increase CTPF Tax Withholding
4. Make a One-Time IRS Payment
5. Consider Quarterly Payments



RTAC Spotlight on Springfield

By Matthew Maloney, RTAC Legislative Advocate

In the waning hours of the Spring 2025 legislative session, Democratic lawmakers rushed the passage of a \$55.1 billion budget, the largest in the State's history. This budget was crafted with a great deal of uncertainty on the horizon. Stagnant State revenues, along with looming federal cuts, particularly in health care, transportation, and education contributed to a challenging budget year. Also, volatility caused by tariffs have impacted many sectors of Illinois' economy and made budget projections more difficult.

The \$55.1 billion spending plan which began July 1st is the largest in Illinois' history and is roughly 3.9% higher than the previous year's budget. It is supported by \$55.3 billion in anticipated revenue, including more than \$700 million in new taxes and more than \$500 million in one-time revenues.

The increase will be paid for through a mixture of tax increases on tobacco products, large and out-of-state businesses, short-term lodging rentals, sports betting, and cell phone plans. Tax amnesty programs are expected to raise \$228 million by incentivizing taxpayers to pay overdue taxes. Part of the budget also utilizes fund sweeps and delayed transfers to free up hundreds of millions of dollars that can be used for this budget.

Democrats touted that the budget made nearly \$400 million in spending cuts, including the elimination of funding for a Medicaid-style program for non-citizens aged 42 through 64. Republicans sought additional cuts in spending, noting that the State budget has grown by more than \$15 billion, since the last budget passed before Pritzker became Governor.

The Governor and legislative leaders have repeatedly said that the State does not

have the resources to make up for federal cuts. The budget did create a safety valve to allow some flexibility to address some of the federal uncertainty. The fund cleverly dubbed Budget Reserve for Immediate Disbursements and Governmental Emergencies (BRIDGE) Fund uses \$100 million in swept funds. It is anticipated that this fund will be used by the Governor's office to supplant some future federal cuts.

The State also expanded the Illinois Treasurer's authority to lend up to \$2 billion to the Comptroller to pay bills, based on emergency lending powers used during the budget impasse of former Gov. Bruce Rauner. About 12,000 of the State's 55,000 employees are fully or partially paid for by federal funds and grants, which makes payroll coverage protection a top priority.

Funding for higher education operational expenses is only increasing 1%. The State's evidence-based funding (EBF) model for K-12 schools is increased to \$307 million. In previous years the EBF model also provided Property Tax Relief Grants. For FY 2026, the relief funds were not included. The budget contains \$8 million for a minority teacher scholarship program as well as \$21.7 million for the newly created Department of Early Childhood.

Attorney General Kwame Raoul sought and received additional state funding for his office. His office has had a massive increase in its workload as it continues to file multiple lawsuits contesting many federal government actions. He also has joined other AGs in filing several dozen lawsuits. Among the many actions, they have sought to block federal efforts to dismantle the Department of Health and Human Services, challenge illegal attempts to withhold federal funding, and stop the federal government from



Louella B. Preston and Patrick M. Keating Sr. in Springfield 3/18/25

shuttering the U.S. Department of Education.

The budget created a new Tier 2 reserve fund of \$75 million that can be accessed if there are violations of the federal "safe harbor" law, which requires that pension benefits be at least equal to Social Security. There is some skepticism and concern regarding the practical applications of this reserve fund.

Broader reforms or enhancements to Tier 2 were not considered in Spring 2025. They ultimately stalled due to the cost of the changes. Addressing Tier 2 changes will remain a priority for unions, including those representing teachers.

State lawmakers aren't scheduled to return to Springfield until their annual fall veto session in October. They will have a full agenda addressing any potential federal budget issues, the impending transit fiscal cliff, and energy legislation. Illinois will likely need more revenue and may eye future cuts to address its many fiscal challenges.

RTAC President Louella B. Preston and First Vice President Patrick M. Keating Sr. visited lawmakers in Springfield on March 18, 2025. RTAC maintains strong relationships with key leaders in the State, especially those who shape pension policy. As Illinois faces strong headwinds in the not-too-distant future, it is more important than ever to engage with your State lawmakers. Remind them of the need for them to preserve and protect your pensions.

Executive Director's Message



Arlene R. Crandall

As the calendar pages turn, we are moving towards RTAC's 100th Birthday in February 2026. 100 years ago, there were no government sponsored mandates or 'safety nets' to sustain older Americans when they passed the torch to their younger counterparts in the private or public sectors. Social Security was not enacted until 1935.

It was especially challenging for teachers, who were generally unmarried women. Our organization inspired Ethel Percy Andrus, a retired Chicago born educator and other like-minded educator groups to work towards protecting teachers through the establishment of the National Retired Teachers Association (NRTA) of which RTAC is a charter member. Under Dr. Ethel Percy Andrus' leadership, the American Association of Retired Persons (AARP) was founded in 1958 to include all retired U.S. workers.

RTAC lobbied to establish a conjoined active/retiree health insurance program which continued through 1987. In order to settle the infamous 19 day Chicago Teachers' Strike, the retirees were exited from the program to provide for active educators' raises.

Fortunately, RTAC and the Chicago Teachers' Pension Fund (CTPF) Retiree Trustees lobbied to secure viable health insurance for the CTPF annuitants. CTPF continues to promote and provide high quality health care options for its retirees with a subsidy that enables us to sustainably provide for our health care expenditures. Due to the ongoing development of modern medicine we are enjoying a quality of life previously unimagined. However, the cost of this is escalating incredibly from year to year.

When I retired in 2003, I was entitled to access COBRA for 18 months by paying for the same reasonably priced coverage which I had as a CPS employee. When the 18 months concluded, I was able to access quality health care under the auspices of the CTPF. But, then as now, it was not inexpensive.

At that time the State of Illinois provided \$40 million to CTPF to subsidize the cost of CTPF's annuitants' health insurance coverage. However, it was inadequate due to the increasing number of retirees and the rising costs of healthcare insurance. I recall that in 2003, I participated in an RTAC picketing event at CPS headquarters to secure an increase from the State of Illinois. It took two years, but by 2005, the State of Illinois increased its contribution to \$65 million. That amount has enabled CTPF to provide the 60% subsidy which we currently enjoy.

However, due to continuously rising costs for the health insurance and medications we are using, both RTAC and CTPF sought an additional amount from the Illinois General Assembly (ILGA) during Spring 2025. Unfortunately, the ILGA did not provide the additional funding. Therefore, one can anticipate that going forward, CTPF will need to institute adjustments to address the increasing costs.

In September 2025, it is expected that we will receive the 2026 CTPF Health Insurance publication via U.S. Mail and on the CTPF website. Also, for those of you who want to hear the updated information, there will be Zoom meetings for Pre-Medicare and Medicare annuitants that are scheduled for October 1 and 2, 2025 as well as an in-person option being conducted at the Hilton Oak Lawn on Tuesday, October 7, 2025. Reservations are required and space is limited. Please check your U.S. Mail and email for the 2026 CTPF Health Insurance publications.

– Arlene R. Crandall





RTAC's 2025 FALL ELECTION SLATE

SLATED OFFICERS



PATRICK M. KEATING SR. – PRESIDENT

Patrick M. Keating Sr. joined RTAC in 2012 following an innovative CPS career which concluded with his 17-year tenure as principal of Dirksen Elementary. He became an RTAC Director in 2018. During the 2024-2025 biennium he served as RTAC's Second Vice President. Patrick chaired RTAC's Legislative Committee and went to Springfield to advocate on behalf of increasing the State of Illinois' contribution to our CTPF health insurance subsidy. He has also shared valuable insights regarding wealth management with the RTAC Finance Committee. He has shared perspectives gained on budgets and organizational leadership from his experiences as a consultant at the Illinois State Board of Education and his professorship at Northeastern Illinois University.



RITA M. NAUGHTON – FIRST VICE PRESIDENT

Following her 2006 retirement, Rita M. Naughton joined RTAC. She has been actively involved at RTAC since she became a Director in 2009 and began serving on the Finance and Social Committees, where she continues to the present time. She has served several terms as Social Committee chair and continues to monitor the health of our organization's investments as a member of the Finance Committee. She has also served on the CRTAF Board and works with our grantees. She began serving as First Vice President in the biennium 2024-2025 and would like to continue in that role in 2026-2027. In addition, Rita has also served multiple times as chairperson of the RTAC Nominating Committee.



HUBERT C. JACKSON JR. – TREASURER

Hubert C. Jackson Jr. has served as RTAC's and CRTAF's Treasurer since 2019. In that role he has a wide range of responsibilities as set forth in the two organizations' bylaws. He continuously monitors the two organizations' investment holdings and focuses on maintaining our economic viability. He joined RTAC in 2009, after his retirement from teaching Social Studies at various Chicago Public High Schools. In 2011, he was elected to serve as an RTAC Director. From that point forward he has continued to promote RTAC membership to the fellow retirees with whom he interacts in the various civic and community organizations where he is active. Hubert has also served on the CRTAF Board and actively engages with our grantees.

SLATED DIRECTORS

THERESE BOYLE

Therese joined RTAC in June 2019 just after she retired from CPS. She is active in her community and began representing Area 9B as an elected member of the newly configured Chicago Board of Education (elected and appointed) in January 2025. Her perspective on the role that RTAC has played in the lives of retirees is enhanced by that of her mother and sister who are both RTAC members. Her academic background in Finance/Economics as well as Education enable her to provide another perspective to strengthen RTAC's financial well-being.



three-times per year publication and other materials distributed to retirees who have as yet to join RTAC.

JOHN C. LILLIG*

John is completing his first term as an RTAC Director. He has been a member of the Communications/Technology Committee and is an insightful proofreader of the RTAC News Bulletin before it goes to press. John joined RTAC in 2010, shortly after his retirement following a CPS career which concluded at Nancy B. Jefferson Alternative School. He believes that retired CPS retirees need to support RTAC because it has dedicated itself to the protection of their economic security and ancillary benefits.



LILLIAN H. DEGAND*

Lillian joined RTAC's Board in 2024 and initiated the popular book exchange at our semi-annual luncheons. She serves as a student teacher supervisor for National Louis University and as a 'guest' teacher in the Chicago public schools. In those two roles, she supports RTAC's membership outreach by introducing local school staff to RTAC's mission to protect the economic security and ancillary benefits of retired CPS educators. She believes that all retired Chicago public school educators should be RTAC members because RTAC's 99- year history of advocacy on behalf of Chicago's retired educators is reflected in its mission and ongoing activities.



ELIZABETH MACKIE*

Elizabeth joined RTAC and is concluding her second term as a Director. She is focused on supporting RTAC's protective role related to the economic security of retired Chicago public school educators. She is a member of the Bylaws Committee which was instrumental in updating our Bylaws to conform to changes in the organization's operation (i.e. meetings held via Zoom and other matters).



MARIA FRESSE-GIFFELS*

Maria Fresse-Giffels joined RTAC in 2016 following her retirement as an educator in a variety of school-based positions as well as the Office of Language and Cultural Education. She became an RTAC Director in 2019. She currently serves on the Bylaws Committee which was instrumental in updating our organization's Bylaws to conform to changes in its operation, such as conducting our meetings via Zoom.



DEBRA C. NELSON*

Debra joined RTAC in 2018 following an extensive career as a school psychologist at CPS and elsewhere. She was elected to the RTAC Board in Fall 2023 and began serving on the RTAC Board in 2024. She is currently in her second year as a Director. She is serving on the RTAC Social Committee and is looking forward to working with the Committee that is planning RTAC's 100th Anniversary Celebration in 2026.



KENNETH KLOPACK

Kenneth Klopach has been an RTAC member since 2006 and wants to become an active advocate for RTAC and its mission. His CPS career included teaching Art and serving as a Fine Arts Director. Outside of CPS he has taught Art Education Methodology at Northeastern Illinois University and presently is a Student Teacher Supervisor for Miami University's School of Education. He is offering to support RTAC's mission by incentivizing prospective members through illustrative design images for our



ELAINE L. SCHAIN*

Following the completion of her career as an innovative ESL teacher, Elaine was introduced to RTAC and its mission to ensure the economic security of retired CPS educators. She joined RTAC in 1999 and has attended every luncheon/business meeting since that time. She committed to becoming active in the organization when she was protected by RTAC's role in the favorable settlement of the Pay Period 13 Case. She has served as an RTAC Director and became active in the Social Committee where she enjoys providing many supportive services and community outreach. She is also in her second year as a member of CRTAF.



*Denotes returning Director



MAKE A DONATION: MAKE A DIFFERENCE

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



RTAC LEGAL DEFENSE FUND (LDF) DONATION

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

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

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

Address: _____ Phone: _____

City: _____ State: _____ Zip Code: _____

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

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

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

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

Address: _____ Phone: _____

City: _____ State: _____ Zip Code: _____

Please indicate purpose of gift ☐ congratulate ☐ celebrate ☐ memorialize ☐ general purposes ☐ RTAC's Centennial in 2026

Honoree's Name: _____ Address: _____

City: _____ State: _____ Zip Code: _____

RETIRED TEACHERS ASSOCIATION (RTAC) DONATION

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

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

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

Address: _____ Phone: _____

City: _____ State: _____ Zip Code: _____

Please indicate purpose of gift ☐ congratulate ☐ celebrate ☐ memorialize ☐ general purposes ☐ RTAC's Centennial in 2026

Honoree's Name: _____ Address: _____

City: _____ State: _____ Zip Code: _____

CHICAGO RETIRED TEACHERS AID FUND GIFTS
FEBRUARY 1, 2025 - JUNE 30, 2025


DONOR	IN MEMORY OF
Anonymous (1)	James L Foley
Cosme, James & Mary	David Jakubowski Therese Mulvihill
Daniels Hayot, Cynthia	Pearl Yvonne Lindsey Dr. Johnny Wilson
Holmes, Warren & Rosemary	Dores Cook Willis Cook Betty F. Smith Rhonda W. Veal
Lattyak, Dorothea & Jerome	Jewel Koch
Moscinski, John & Donna	Sharon Goldberg John Tilgner
Newton, Johnnie M.	June Finch William Finch William Gwynn Gladys Ray Bernard Spillman Mrs. Melvin Walker Odessa Wilson
Pyster, Louis & Marianne	Karen A. Crotty Mary Beth Foley Rose Meyer
Renz, Mark S.	Blanche Barber Sandra Gass

DONOR	IN MEMORY OF
Vardovic, Ann-Marie	Mary Artese
Wilson, Fred III	Dorothy Wilson

DONOR	PURPOSE
Anonymous (6)	General Purposes
Buchanan, Terita P.	General Purposes
Calloway, Shirley A.	General Purposes
Craig, Christine L.	General Purposes
Craig, Robert	General Purpose
Daniel-Bruce, Eva	General Purposes
Frazier, Marsha A.	General Purposes
Hill, Gertrude J.	General Purposes
Hutchinson, Juanita	General Purposes
Jackson, Theresia A.	General Purposes
Loredo, Natividad	General Purposes
Lubov, Rudy Joan	General Purposes
McBride, Carolyn J.	General Purposes
Rosen, Sandra	General Purposes
Stone, Lynda W.	General Purposes
Thomas, Janus	General Purposes

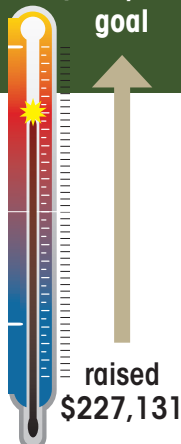
RTAC GIFTS
FEB. 1, 2025 - JUNE 30, 2025

DONOR	IN MEMORY OF
Billups, Vanice	Judith A. Archer Chauncey C. Bertha Timuel D. Black Millicent W. Conley Antoinette A. Kirkwood Ned R. McCray Norma R. Poinsette Joan E. Sanders Janice Saville-Laws Wilbur Lee Smith
Correa, Louis	Phyllis Jaffe Ronna S. Joseph
Holmes, Warren & Rosemary	Dores Cook Willis Cook Betty Smith Rhonda W. Veal
Lubov, Rudy J.	Andre Dixon John J. Garvey Jewel Koch Patricia Kubistal Alvin Lubov Thelma Schwartz Sylvia Smith
Renz, Mark S.	Mattie Robertson Tom Staniszewski
Savoy, Elena	Linda Ward
Soderlund, Camille	Ozell Ellison Margot Stern
Varvodic, Ann-Marie	Mary Ellen Ratkovich



LEGAL DEFENSE FUND GIFTS

FEBRUARY 1, 2025 - JUNE 30, 2025



\$250,000 goal

raised \$227,131

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

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

Anonymous (2)	Guzik, Kenneth
Austin, Lenora M.	Henslee, Gwen
Billups, Vanice	Holmes, Warren & Rosemary
Blyth & Associates	Logue, Katherine
Bogs, Roberta K.	Lubov, Rudy J.
Boyle, Therese	Lynch, Cheryl M.
Buchanan, Terita P.	McGrath, Beverly
Burroughs, Theresa H.	Ogrodnik, Jane J.
Calloway, Shirley A.	Pelt, Alan & Gloria
Clifford, Nancy	Rosenthal, Susan
Collins, Ruby	Sangster, Denise L.
Craig, Robert	Stangel, G. & M.
Daniel-Bruce, Eva	Whiting-Smith, Josie
Gloor, John F.	Williams, Yvonne M.

OTHER DONATIONS

Anonymous (2)
Farber, Michael
Fruchter, Rosalie
Land, Valerie D.
Loredo, Natividad

DONOR	PURPOSE
Anonymous (3)	General Purposes
Billups, Vanice	General Purposes
Dever, Judy	General Purposes
Loredo, Natividad	General Purposes
Papp, Joan M.	General Purposes
Wilkins, Pamela	General Purposes

Errata – Linda Goff’s January 2025 donation to RTAC was made in honor of her parents Leonard & Leora Rink, both retired CPS teachers.

RTAC'S ENDORSED 2025 CTPF TRUSTEE CANDIDATES

In Fall 2025, Chicago Teachers' Pension Fund (CTPF) retirees will elect three retiree trustees to represent the Fund's retired Chicago Public School educators.

On June 4, 2025, the RTAC Board of Directors interviewed candidates seeking RTAC's endorsement to serve as CTPF's

Retiree Trustees. Following the interview session, RTAC Officers, Directors, and Past Presidents in attendance voted to endorse two incumbent CTPF Retiree Trustees – Lois Nelson and Maria J. Rodriguez.



Lois Nelson

LOIS NELSON

Ms. Nelson was a CPS teacher for over 40 years. She served as a CTPF Teacher Trustee from 2005 through 2010. She has been a CTPF Retiree Trustee since 2018. Ms. Nelson focuses on supporting the CTPF initiatives that provide retirees – current and future- with the economic security for which they worked.



Maria J. Rodriguez

MARIA J. RODRIGUEZ

Ms. Rodriguez served as a CTPF Teacher Trustee during 12 years of her 34-year career as a teacher and CTU Field Representative. She has served as a CTPF Retiree Trustee since 2017. Maria focuses on her fiduciary responsibility to preserve and increase CTPF's assets to ensure that all retired Chicago public school educators' pensions and ancillary benefits are protected.

GREAT NEWS!

MetLife Dental Premiums Stabilized



November 30, 2026. RTAC has offered

RTAC members who are enrolled in either of the MetLife Dental plans will be pleased to learn that the premiums in effect for 2025 will be maintained through

the basic and comprehensive MetLife Dental plans to our members since 2006. There are two PPO dental programs available to RTAC members, their spouses, and children age 26 and under. Both plans also include a complimentary eye-wear 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 and MetLife Representatives will be present at the Tuesday, October 7, 2025 CTPF Health Insurance seminar programs being held at the Oak Lawn Hilton. Parking is free.



SPRING 2025 SEMINARS

Equipping Members with Vital Updates on Retirement Benefits and Estate Planning

RTAC was pleased to provide a comprehensive seminar for RTAC members on Wednesday, April 9, 2025 regarding the implementation of the **2023 Social Security Fairness Act – H.R. 82**. The seminar was conducted by a Social Security Public Affairs Specialist who outlined the basic provisions of the legislation that was passed in late 2024. H.R. 82 was enacted after many years of lobbying on the part of RTAC and other organizations whose members were employed in public sector positions. Prior to the enactment of H.R. 82, public pensioners could only receive 30% of what they were entitled to from work they did in private sector organizations whose employers deducted Social Security from their compensation. The enactment of H.R. 82 enables public service employees who contributed to Social Security from their private sector employment to receive the full 100% of the Social Security to which they are entitled. Also, those whose spouses and/or deceased spouses who worked in the private sector are now eligible to receive what they are entitled to in full, not just 30%. One has to have been married to one's spouse for a minimum of ten years to receive the spousal benefit or deceased spousal benefit.

On Wednesday, April 23, 2025, Blyth and Associates and Blyth Law presented a seminar via Zoom to assist RTAC member attendees to understand the need to have a legacy plan which minimally would include a will and/or trust in order to ensure that after one passes away that the distribution of one's property is fulfilled. One should review and adjust one's written documents periodically to address changes that may have occurred, such as a beneficiary who may have predeceased the donor and/or changes in the state laws where one resides which might impact one's situation. Inasmuch as Illinois laws are fluid, it is important to determine whether one's end-of-life legal documents are up to date.

Bill Blyth provided insight into the current economic picture and how one can intelligently address one's personal financial situation. RTAC members are eligible to have Blyth and Associates and Blyth Law staff review a members' economic and legacy arrangements with an initial review at no charge.



WELCOME NEW LIFE RTAC MEMBERS

FEBRUARY 1, 2025 - JUNE 30, 2025

If a current member recruits a New Life Member, both names will be entered into a drawing for a special prize. Winners will be announced at a future RTAC luncheon.

Willie C. Banks	Juan M. Gonzalez	Marguerite E. O'Connell
Jesus Bayron	Gayle Grant	Queen E. O'Neal
Drew Boettcher	Charles Gunn	Carolyn Griffin Palmer
Pamela Brownie	Charlene R. Harris	Scott D. Perkins
Judy A. Buergel	Julia M. Hawkins	Melissa Petty
Claudia Bullock	Martha O. Thompson Idewu	Vicki Ross
Samuel Carmickle	Maxine Kelly-Jackson	Rhonda Rutherford
Anna Correa	Sarah G. Kendrick	Donna Schlamadinger
Lynn Daguerre	Arthur Livingston	Magnolia Shaffer
Mary Ellen Dolan	Charles J. Malek	Percy L. Smith
Gregory Dudczyk	Ermine Morris	Judith Ann Varias





RETIRED TEACHERS ASSOCIATION OF CHICAGO

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

Membership Application/Change of Address Form

Please use this form to:

☐ Join the Retired Teachers

Association of Chicago (RTAC)

☐ Renew your annual membership

☐ Change your address

GENERAL INFORMATION: PLEASE PRINT

Your Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Date of Birth: _____ Phone: _____ Mobile: _____

Non-CPS e-mail address: _____

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

Retired in Year: _____ Position: _____

From: _____

(name of Chicago Public School)

Social Security Number: xxx-xx-_____

(last 4 digits only for verification purposes – your confidentiality is assured.)

JOIN OR RENEW MY MEMBERSHIP

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

☐ Renew my annual membership – \$50 through December 31, 20____

☐ Enroll me as a life member – \$300

☐ Enroll me as a new annual member – \$50

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

Did a current RTAC member refer you? ☐ Yes ☐ No

If yes, please list name of referring member: _____

If a current member recruits a new Life Member, both names will be entered into a drawing for special prizes. Winners will be announced at the next RTAC luncheon.

Change of Address Notification

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

☐ Please note effective date for new address:

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

IN MEMORIAM



Dr. Amour J. Andrews

Dr. Amour J. Andrews

RTAC was saddened to learn of the passing of Dr. Amour J. Andrews on February 27, 2025. Dr. Andrews served as a RTAC Board Director during the biennium 2018-2019. She also was a member of the RTAC Service Committee.

Dr. Andrews had an extensive career as an educator. She began working in Oklahoma as a middle school teacher, and progressed to positions of counselor, and health careers recruitment associate. When she moved to Illinois she worked as a research consultant and as a Dean of Student Services at Chicago City Colleges for 13 years. Her 21 year career with the Chicago Public Schools included service as an Assistant Principal, a reading coordinator, and as a High School English and British Literature teacher.

The RTAC Board of Directors sends its condolences to Dr. Andrews' family, friends, and former colleagues as they recall her and her special contributions to our profession and to our organization.



Mary Sharon Reilly

Mary Sharon Reilly

On July 9, 2025, RTAC was saddened to learn of the passing of Mary Sharon Reilly, a former RTAC Director. Ms. Reilly served as a RTAC Director from 2005 through 2024, during which time she served on the Legislative, Membership, and Pension Committees. In 2018, Ms. Reilly was awarded the James E. Armstrong Award for her dedicated efforts

on our behalf. In addition, she holds the distinction of having been the longest serving elected CTPF Trustee for a total of almost 29 years (11 years as an active Teacher Trustee and 17.7 years as a Retiree Trustee). During the course of her CTPF tenure, she served as President, Vice President, Financial Secretary and Recording Secretary as well as the chairperson of nearly every CTPF Committee. Her legacy of advocacy on behalf of active CPS teachers and retirees were informed by her personal experiences as an educator and engaged CTPF Trustee. The RTAC Board of Directors extends condolences to Mary Sharon Reilly's family, friends, and former colleagues as they reflect upon her significant commitment to our profession and our organization.

RTAC Fall 2025 Seminars

Register now for RTAC's free Fall 2025 seminars! Call the RTAC Office on weekdays between 10:00 a.m. to 3:00 p.m. to sign up for one or both programs. Seminars will be presented via Zoom and phone. Access details will be shared two days before each presentation.

WEDNESDAY, OCTOBER 15, 2025

10:00 A.M. — SOCIAL SECURITY UPDATE ON 2023 SOCIAL SECURITY FAIRNESS ACT HR82

Megan Forristall, Social Security Administration Area Two Public Affairs Specialist, will provide updated information on the impact of the '2023 Social Security Fairness Act – HR82'. This will be helpful for those who are now receiving Social Security income for work that they did in the private sector or who are now entitled to spousal benefits. For additional information you can go to SSA.gov or call 1-800-772-1213. This presentation will be accessible to **RTAC members exclusively** via Zoom only.

WEDNESDAY, OCTOBER 29, 2025

10:00 A.M. — PREPARING FOR YOUR 2025 TAX RETURN FILINGS

Blyth Financial's annual fall seminar featuring Bill Blyth, Carla Nitz, and Krysta Zyck will focus on how to begin to prepare for your 2025 tax filings, including the taxable aspect of those who began receiving Social Security payments in 2025. Comprehensive information on how to most effectively complete one's 2025 Required Minimum Distributions from IRAs and/or 401k accounts will also be provided. As always, Bill will provide updated information on economic trends as they relate to investments, financial planning and legacy arrangements. The presentation will be provided via Zoom exclusively.

Chicago Teachers Union Luncheon

RTAC Board President Louella B. Preston and RTAC Director John C. Lillig attended the Chicago Teachers Union luncheon on Thursday, June 26, 2025 which honored retiring CPS personnel. They attended to greet and honor our new retiree colleagues and are looking forward to having them join RTAC. If you know of a recent or veteran retiree who has yet to join RTAC, please encourage them to become members. If they become life members, both you and the new member will be entered into a drawing for a special prize for you and the new member.



Louella B. Preston & John C. Lillig

VOLUNTEER OPPORTUNITIES

Click here for additional volunteer opportunities.

This list is only a part of the full list of volunteering opportunities available to RTAC members. For a full listing, visit www.rtac.org and go to "volunteers."

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

Agency	Location	Contact Person	Phone
AgeOptions	Near West Suburbs		708-383-0258
Alex Haley Academy	Chicago South	Karen Demots	773-371-3661
Alzheimer's Association	West Suburban	Erin King	847-779-6952
American Cancer Society	West Suburbs	Marni Fredrickson	708-484-8541x231
American Lung Association of Chicago	Chicago Central	Alexis Lewis	312-628-0234
American Red Cross (Illinois)	Northern Ill.	Phillip Leo	708-305-8473
Blind Service Association	Chicago Central	Theresa Togtman	312-236-0808
Brookfield Zoo	West	Regi Mezydlo	708-485-0263x366
Cabrini Connection (Mentor Tutor)	Chicago Near North	Daniel Bassill	312-467-2889
CASA (Court Appointed Special Advocate)	Cook County	LaDora Robinson-Locke	312-467-6987
CCIS (Cnsl for Int'l Stdnts)	Chicago-North Suburbs	Sylvia Alvino	847-328-7516
Center for Economic Progress	Chicago Central	Nina Limbeck	312-630-0288x1
Chicago Hopes for Kids (Literacy)	Chicago-Near West	Morgan Oliver	312-690-4240
Chicago Symphony Orchestra	Chicago		312-294-3160
ChildServe at Bryant E. S.	Harvey	Jennifer Collins	773-867-7362
Community Animal Rescue Effort	Skokie	Heather Brown	847-705-2653
Council for Jewish Elderly	Chicago	Anne. L. Simon	773-50 64
Court's Special Advocate (Child Advocacy)	Cook County	Imogene Harris	312-433-6997
CPS STEM Exhibition	Chicago	Carrie Kaestner	312-248-4498
Cycle	Chicago	Melinda Brand	312-664-1194x14
Erie Neighborhood House, Little Village	Chicago	Jailine Santiago	773-542-761x2804

VOLUNTEER OPPORTUNITIES

Agency	Location	Contact Person	Phone
Fabyan Villa Museum and Japanese Garden	Geneva	Lynn Dransoff	630-377-6424
Field Museum	Chicago	Megan Bradley	312-665-7505
FreshStart (GED Tutors)	Southwest Suburbs	Donna Thomas	708-205-1334
GiGi's Playhouse in Fox Valley	Fox Valley	Katie Vaughan	630-778-7529
Ginkgo Organic Gardens	Chicago North		773-404-7114
Glessner House Museum	Chicago Near South	Clare Schaecher	312-326-1480
Howard Area Community center	Chicago Rogers Park	Kirsten Pomykala	773-262-6622x264
Ill. Parents Anonymous (Parental Counseling)	Chicago	Melinda Crosby	312-649-7301
International Visitors Center of Chicago	Chicago	Lexy Sobel	312-254-1800x102
LaRabida Children's Hospital	Chicago Jackson Park	Judi Blakemore	773-256-5985
Lincoln Park Community Shelter	Chicago-North	Fawn O'Brien	773-549-6111x216
Literacy Connection	Northwest Suburbs	Karen Oswald	847-742-6565
MetroMentors	Wheaton	Gregory O'Donnell	630-784-4810
Museum of Science & Industry	Chicago Jackson Park	Penny Aulston	773-753-2595
National Hellenic Museum	Chicago Central	Hannah Imber	312-655-1234x27
Peace Hospice & Palliative Care	Chicago-Beverly	Alyssandra McKaye	773-233-1010
Polish Museum of America	Chicago Near Northwest		773-384-3352
Prairie Avenue House Museum	Chicago Near South	Michael Soet	312-326-1480
Recording for the Blind	Chicago, Orland Park & Naperville	Joanne C. Ruxin	312-236-8715
Roseland Community Hospital	Chicago Roseland	Jennifer Seldon	773-995-3470
Second Sense	Chicago Central	Kathy Austin	312-236-8569
Substance Newspaper	Chicago	C. Blumenthal	312-736-1702
Triton College (Literacy)	River Grove	Carol Di Fatta	708-456-0300x3407
University of Chicago Hospitals	Chicago Hyde Park	Nancy Frazier	773-702-5673
Woman Made Gallery	Chicago Near Northwest	Pamela Callahan	312-328-0038
World Relief Chicago	Chicago-North	Kathryn Waldron	773-681-8554
Youth Service Project	Chicago Humboldt Park	Esther Prins	773-772-6270



RETIRED TEACHERS ASSOCIATION OF CHICAGO

2025 FALL LUNCHEON/MEMBERSHIP MEETING

You are cordially invited to join RTAC friends and Board Members

TUESDAY, OCTOBER 21, 2025

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 2026 Health Insurance options, our pensions, and other matters of interest to CPS retirees.



2025 FALL LUNCHEON/MEMBERSHIP MEETING RESERVATION FORM

Use this form below to register for the Fall 2025 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) today to reserve your place/s. The **final RSVP deadline** is **Friday, September 26, 2025** or when the RTAC office receives 200 paid reservations, **whichever occurs sooner.**

MEMBER INFORMATION

Member's Name: _____ Group Name: _____
(if applicable)
Street Address: _____ City: _____ State: _____ Zip Code: _____
Phone number: _____ 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 FRIDAY, SEPTEMBER 26, 2025 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.

2025 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 Friday, September 26, 2025. Bring a government issued photo ID.

☐ I want to attend the October 21, 2025 membership meeting, but not the luncheon.

Member's Name: _____



RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

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

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Inside: RTAC's ALL NEW
FALL 2025 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.

Stay in Touch

Keep RTAC updated with your contact information to ensure that you will receive your RTAC News Bulletin three times per year, generally in March, late August or early September and in December.

If you move, change your telephone number, or update your e-mail address, please inform the RTAC Office by e-mail, U.S. Mail, or phone. Use the form in the RTAC News Bulletin or call (312) 750-1522 between 10:00 a.m. and 3:00 p.m. on weekdays. Choose whichever option is most convenient for you. RTAC's goal is to maintain an open line of communication between RTAC and all of its members.



Visit rtac.org to learn about employment and volunteer opportunities, legislation, entertainment, and upcoming seminars



For more information on how [rtac](http://rtac.org) protects your pension visit rtac.org



To learn more about RTAC, visit RTAC's News Bulletin archives at rtac.org

RTAC CALENDAR

October 2025

- 15 Social Security Update on "2023 Social Security Fairness Act HR82," see page 15
- 21 RTAC's 2025 Fall Luncheon/Business Meeting, see page 19
- 29 Preparing for your 2025 Tax Return Filings, see page 15

February 2026

100th Anniversary of RTAC's Founding

See rtac.org for seminar dates and topics.

PRINTED AUGUST 11, 2025