



RETIRED TEACHERS ASSOCIATION OF CHICAGO

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NEWS BULLETIN

WINTER 2025/2026

2026-2027 RTAC ELECTED OFFICERS



Maria J. Rodriguez,
President



Rita M. Naughton,
1st Vice President



Carlene Lutz,
2nd Vice President



Hubert C. Jackson, Jr.,
Treasurer

2026-2027 RTAC ELECTED DIRECTORS



Therese Boyle



Lillian H.
Degand



Maria
Fresse-Giffels



Kenneth
Klopach



John C. Lillig



Elizabeth
Mackie



Debra C.
Nelson



Elaine L.
Schain

RTAC 99th Annual Fall Luncheon/Business Meeting

RTAC's October 21, 2025 99th Fall Luncheon/Business Meeting was held at Macy's Walnut Room. RTAC President Louella B. Preston presided at the business meeting, which included the election of the 2026-2027 Officers and Directors, a CTPF Health Insurance update from Carrie Berkich, CTPF's Health Insurance Senior Manager, regarding CTPF Annuitants' 2026 Health Insurance options. Ms. Berkich explained the increased pricing for our health insurance prescription coverage and also cautioned against falling prey to commercials and solicitations from a variety of non-CTPF insurance providers, as well as scammers. She related that, unfortunately a substantial number of our fellow CTPF annuitants have been victimized by a variety of tricksters and have lost access to their CTPF health insurance coverage. Reinstatement into the CTPF health insurance program is a complex and prolonged process that is

limited to one reentry per lifetime per annuitant. Caution is advised.

The meeting also included information from RTAC President Louella B. Preston, Patrick M. Keating, Sr., RTAC Second Vice President, and RTAC's Legislative Advocate Matthew Maloney. They explained efforts RTAC's legislative team has undertaken in 2025 to secure a larger subsidy from the Illinois legislature to support our CTPF Health Insurance program, the significant participation of the over 900 CTPF annuitants who submitted 'witness slips' on behalf of SB1893, as well as the status of the Tier 2 situation.

Bernice S. Eshoo, Chairperson of the 2025 RTAC Nominating Committee, presided over the election of the RTAC officers and directors elected to serve for the biennium 2026-2027.

Photos on pages 7 and 9

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 <i>President</i>	Appointment Pending <i>Secretary</i>
Rita M. Naughton <i>First Vice President</i>	Hubert C. Jackson, Jr. <i>Treasurer</i>
Patrick M. Keating, Sr. <i>Second Vice President</i>	Linda R. Williams <i>Immediate Past President</i>

EXECUTIVE DIRECTOR

Arlene R. Crandall

ELECTED DIRECTORS

2024-2025		2025-2026	
Lillian H. Degand	Elizabeth Mackie	Roy Coleman	Raphael A. Juss
Maria Fresse-Giffels	Debra C. Nelson	Bernie S. Eshoo	Carlene Lutz
Kevin B. Huber	Elaine L. Schain	Rosalie Fruchter	Mary E. Puente
John C. Lillig	Sylvia Stuart	Juanita R. Jordan	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
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

When I began my presidency on January 1, 2024 my goal as Retired Teachers Association of Chicago (RTAC) President was to support RTAC's Mission to serve as the primary advocate for retired CPS educators to the best of my ability. I have tried my best.

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

On June 11, 2024 RTAC was pleased to learn that Governor J. B. Pritzker signed IL SB2920 into law. SB2920 was created to increase the number of days that Chicago Teacher Pension Fund (CTPF) retirees are able to serve as Substitute Teachers from 120 to 140 days per academic year for the school years 2024-2025, 2025-2026, and 2026-2027.

At the 2024 RTAC Fall Luncheon/Business Meeting on October 21, 2024 I spoke about the new expanded relationship that RTAC had with CTPF. CTPF Executive Director Carlton W. Lenoir, Sr. convened a Stakeholders Meeting of representatives from the Chicago Teachers Union (CTU), the Chicago Principals and Administrators Association (CPAA), and RTAC at the CTPF offices on September 13, 2024. Arlene Crandall, RTAC's Executive Director, Matthew Maloney, RTAC's Legislative Advocate and myself represented RTAC. That meeting resulted in the creation of a CTPF Resolution passed by the CTPF Board of Trustees on September 19, 2024. It is titled "Resolution Affirming the Chicago Teachers' Pension

Fund's Position as an Independent Organization." Stakeholders were urged to develop a supporting document from their respective organizations. The RTAC Board of Directors 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". Our resolution was incorporated into a letter co-signed by Stakeholders. The letter was sent to all members of the Illinois General Assembly (ILGA) before the 2024 Fall Veto Session. As of this writing, the proposed merger of CTPF with TRS and/or the merger of CTPF's assets with TRS's assets have not been included on the ILGA agenda. The CTPF tax levy has been protected. Our unwavering commitment to CTPF's autonomy has not been challenged.

On January 5, 2025 the "2023 Social Security Fairness Act HR82" that repealed the Government Pension Offset (GPO) and Windfall Elimination Program (WEP) was signed into law by President Joseph R. Biden. RTAC opposed GPO and WEP beginning in the 1980's. In 2015, 2017, and 2019, I represented RTAC at the Conferences of National Retired Teachers Association (NRTA) of which RTAC was a founding member in 1947. The conferences were held in Washington, D.C. and were discontinued after COVID. While I was there, I met with Illinois' two U.S. Senators as well as several IL members of the U.S. House of Representatives to focus on Social Security and Medicare issues. All the federal officials with whom I met assured me of their ongoing support with no thoughts of diminishment. They were true to their word as all of them supported HR 82. Illinois will hold its Primary Election on Tuesday, March 17, 2026 and I hope that you will support the legislators who supported us! Both U.S.



Louella B. Preston

Senators Richard Durbin (D) and Tammy Duckworth (D) voted YES. The 17 Illinois Representatives are listed by their district number in the U.S. House and show their party affiliation.

D-1 Jonathon Jackson (D) — Yes
D-2 Robin Kelly (D) — Yes
D-3 Delia Ramirez (D) — Yes
D-4 Jesus 'Chuy' Garcia (D) — Yes
D-5 Mike Quigley (D) — Yes
D-6 Sean Casten (D) — Yes
D-7 Danny Davis (D) — Yes
D-8 Raja Krishnamoorthi (D) — Yes
D-9 Jan Schakowsky (D) — Yes
D-10 Brad Schneider (D) — Yes
D-11 Bill Foster (D) — Yes
D-12 Mike Bost (R) — Yes
D-13 Nikki Budzinski (D) — Yes
D-14 Lauren Underwood (D) — Yes
D-15 Mary Miller (R) — No
D-16 Darin LaHood (R) — No
D-17 Eric Sorenson (D) — Yes

It is noteworthy that all our Democratic Congress persons and one Republican Congressman supported our Social Security benefits.

On March 18, 2025, Patrick Keating RTAC 2nd Vice President, Matt Maloney, and I joined the CTPF team in Springfield to advocate on behalf of the much needed increase to our CTPF health insurance subsidy. CTPF has been receiving \$65 million since 2004. However, that amount is inadequate for the future due to the increasing cost of health insurance/

RTAC Spotlight on Springfield

By Matthew Maloney, RTAC Legislative Advocate

Lawmakers Wrap Up Fall Veto Session

The 2025 fall veto session recently wrapped up as lawmakers addressed a wide variety of issues. They passed energy reform initiatives, mental health parity legislation, changes to corporate taxes, and legislation to protect against illegal actions targeting immigrants. They also discussed transit, health care, and pensions.

Legislature Passes Public Transit Overhaul

After many fits and starts during the past two years, the General Assembly finally came together to pass a monumental transit package. The legislation secures \$1.5 billion for public transportation agencies and reorganizes transit agencies in the Chicago metropolitan area. The legislation averts the fiscal cliff and service cuts, which prevents what lawmakers called “a death spiral,” as ridership would decline leading to additional service cuts.

Lawmakers settled on a plan that shifts sales tax revenue from motor fuel purchases to cover public transportation operational expenses and allocates interest from the Road Fund to support public transportation. An additional estimated \$200 million would come from the interest accumulated in the Road Fund.

The plan calls for raising the existing Regional Transportation Authority sales tax by 0.25 percentage points in Cook and the collar counties to generate \$478 million. It increases tolls by 45 cents for passenger cars and by 30% for other vehicles, which will generate up to \$1 billion for the Illinois Tollway. It also prohibits fare increases on public transit for the first year after the bill's passage.

A new transit governance board is part of the reforms that lawmakers demanded. The measure also establishes a new Northern Illinois Transit Authority

to oversee CTA, Metra, and Pace with a unified fare system with coordinated fares and schedules. It addresses safety, homelessness, and mental health on public transit. The changes take effect June 1, 2026.

Downstate transit agencies are set to receive \$129 million – well below the \$200 million they wanted. Critics were also dissatisfied with the composition of the Board. It is to be comprised of 20 members: five appointed by Chicago's Mayor, five by the Cook County Board President, five by the Governor, and five collectively by Lake, McHenry, DuPage, Kane, and Will counties.

Lawmakers Improve Senior Property Tax Freeze

Lawmakers raised the maximum income limit for the Low-Income Senior Citizens Assessment Freeze Homestead Exemption under Senate Bill 642. SB642 raises the maximum annual income to be eligible for certain state property tax relief programs to \$75,000 for taxable year 2026, \$76,000 in 2027, and \$77,000 in 2028 and beyond. The current annual income limit, in effect since 2017, is \$65,000.

Tier 2 Legislative Fix Passes House Committee, Yet Remains Stalled

Legislation to fix pension benefits for those in Tier 2 advanced out of a House Committee. Among the many changes, the proposal will adjust the salary cap to comply with federal law. It improves the final average salary calculation to the average of the highest six years of an employee's final ten years. The cost-of-living adjustment is 3% simple interest per year. Proponents argue this should address the ticking ‘safe harbor’ time bomb and help with employee recruitment and retention. The legislation didn't proceed; but there will be continued dialogue on this issue.

Senate Committee Hosts Hearing on Retiree Health Care Subsidy

On October 15, 2025, the Illinois Senate Pensions Committee held a subject matter hearing on Senate Bill 1893. The legislation includes an increase to the retiree health care subsidy earmarked for the Chicago Teachers Pension Fund, along with an annual increase equal to the consumer price index.

Senator Martwick stated that the health subsidy has not increased since 2004. To demonstrate support, RTAC and CTPF asked its membership to advocate for the legislation. Nearly 900 people filed ‘witness slips’ in support. These numbers send a clear message to lawmakers that this issue must be a priority when they return for the Spring 2026 session. No vote was taken, but Senator Martwick plans to call SB1893 for a vote during the Spring 2026 session.

Budget Faces Strong Headwinds

Lawmakers face major challenges during the Spring legislative session due to declining revenue and massive federal cuts. Governor Pritzker signed an executive order instructing State agencies to identify up to 4% of Fiscal Year 2026 General Funds appropriations to reserve. Just days after the announcement, the Governor's Office of Management and Budget's (GOMB) report revealed a \$267 million shortfall in the fiscal 2026 budget. That report warns that without significant changes, the deficit could swell to \$2.2 billion by fiscal year 2027.

Massive federal cuts are on the horizon with many set to take effect in 2026. The State faces federal reductions in health care, especially Medicaid, as well as in education and transportation. The State lacks the resources to cover the billions in cuts. Challenging days lie ahead.

Executive Director's Message

Arlene R. Crandall, RTAC Executive Director

When the Chicago Board of Education fired 70+ people who were age 70 or above on December 9, 1925, probably no one would have envisioned that action would give birth to the Retired Teachers Association of Chicago (RTAC) on February 1, 1926 led by Dr. James E. Armstrong, RTAC's first President.

One hundred years later RTAC is now celebrating its 100 years of advocacy and protection of retired Chicago Public School teachers. The Centennial of our existence includes a wide range of actions which have been undertaken during the last 100 years to protect our fellow CPS retirees' pensions and ancillary benefits. Mark your calendars now to join the RTAC family on Tuesday, May 12, 2026 at its 100th Birthday Party which will be held in the Grand Ballroom of the Hilton Chicago Hotel.



Arlene R. Crandall

Among RTAC's stellar accomplishments that are worthy of recalling as we approach our Centennial are:

- worked with Dr. Ethel Percy Andrus to establish the National Retired Teachers Association in 1947, of which RTAC is a charter member;
- collaborated with Dr. Ethel Percy Andrus to secure the 1968 anti-ageism legislation that continues to protect seniors to secure wage increases and promotions if/when they choose to maintain employment at age 40 and beyond;
- sponsored the election of Edna C. Fanning, the first pensioner trustee on the Chicago Teachers Pension Fund, who also served as RTAC President in 1981-1982;
- secured two additional CTPF pension trustee positions in the 1990s;
- established the Chicago Retired Teachers Aid Fund in 1986 which provides monetary support to CTPF pensioners with diminutive pensions;
- created an Internet web presence in 2000 which enables RTAC members to access legislative and other important information on an ongoing basis;
- collaborated with CTPF in 2003 to address members' rising health insurance costs;
- launched a campaign in the 1980s to eliminate the WEP/GPO penalties on earned Social Security benefits imposed on public agency employees' Social Security contributions,
- which resulted in the passage of the Social Security Fairness Act (HR82), which was signed into law by President Joseph R. Biden on January 5, 2025;
- established the RTAC E-alert system to notify registered RTAC members about urgent legislative or policy matters which require immediate communication/action with their legislators in 2010;
- defeated a proposed amendment in 2012 to the IL Constitution which would have compromised our CTPF 3% compounded Automatic Annual Increase (AAI);
- purchased a condominium office at the Garland Building on February 1, 2013;
- achieved success in 2016 in securing the restoration of Chicago's tax levy to CTPF which was diverted to the CPS budget in 1995;
- began conducting meetings via Zoom in 2020 as a result of the COVID-19 gathering restrictions;
- secured legislation in 2025 enabling CTPF retirees to work as 'guest teachers' without draconian penalties to their pensions and;
- updated its legislative agenda in 2025 to secure additional support to fund CTPF members' subsidies on their increasing health insurance costs.

Stay vigilant to learn more news of initiatives that RTAC will undertake to protect its fellow CTPF retirees.

We are looking forward to a major celebration in honor of RTAC's Centennial and its history of service to retired Chicago public school educators on **May 12, 2026 in the Grand Ballroom of the Hilton Chicago Hotel** located at 720 S. Michigan Avenue. It will feature a variety of celebratory activities as well as an elegant three-course luncheon featuring a choice of chicken, fish, and vegetarian entrees with salad, dessert, and coffee/ tea service. Please mark your calendars so you can be part of this very special event. We anticipate sharing information with you in early 2026 so you can plan to participate in this very festive occasion. *Arlene R. Crandall*

A BIG
Thank
YOU

Danke Schon, Gracias, Merci Beaucoup

to those over 400 RTAC annual members who sent their 2026 renewals during November 2025. Your prompt response is sincerely appreciated and valued.

to those who have as yet not sent in their annual renewals, please feel free to use the membership form on page 10. *RTAC Office Staff*

President's Message

(continued from page 3)

prescription coverage. It did not proceed to passage so it remains on RTAC's and CTPF's Legislative Agendas.

On October 15, 2025, CTPF Pensioner Trustee Maria J. Rodriguez spoke on behalf of all CTPF pensioners at the hearing of the ILGA Pension Committee regarding SB1893. Her message was strengthened by the over 900 'Witness Slips' submitted by RTAC and CTPF members. I am sure that as RTAC's Incoming President, Maria J. Rodriguez who was also reelected to serve as a CTPF Retiree Pension Trustee for 2026-2027 will dedicate herself to the passage of SB1893.

On October 21, 2025 the RTAC members in attendance at the RTAC Fall 2025 Luncheon elected four Officers and eight Directors to serve for the biennium 2026-2027. Congratulations and Best Wishes are extended to the incoming officers President Maria J. Rodriguez and 2nd Vice President Carlene Lutz who will join First Vice President Rita M. Naughton, and Treasurer Hubert C. Jackson, Jr. Newly elected Directors are Therese Boyle and Kenneth Klopach who will join returning Directors Lillian H. Degand, Maria Fresse-Giffels, John C. Lillig, Elizabeth Mackie, Debra C. Nelson and Elaine L. Schain.

On the occasion of my October 17, 2023 election to serve as RTAC President for the biennium 2024-2025, I thanked individuals for electing me to serve as RTAC's 39th President. I am appreciative of the support of the RTAC Office staff, our independent contractors who provide our accounting and bookkeeping services, computer technology support, editorial talent, legislative advocacy, and a variety of business partners who are dedicated to RTAC and CRTAF's success. It has been an honor and privilege to have served as RTAC President and an experience I will never forget. Looking forward to sharing our Centennial Celebration and seeing you on Tuesday, May 12, 2026 at the Hilton Chicago Hotel.

As we approach this holiday season, I wish you and your loved ones Season's Greetings and a Happy, Healthy, and Prosperous New Year 2026. Stay safe. Be well. *Louella B. Preston*

Maria J. Rodriguez Testifies in Support of SB1893



CTPF Retiree Trustee Maria J. Rodriguez and Senator Robert Martwick continue to advocate on behalf of CTPF Retirees. Senator Martwick has been a significant ally of retired CPS Educators.

900 'witness slips' were received by the Illinois Senate's Pension Committee which is chaired by Senator Robert Martwick. Although there was no action on SB1893, the number of 'witness slips' that were submitted impressed the legislators. We urge all RTAC Illinois members to contact their Illinois General Assembly legislators to persuade them to move SB1893 forward in Spring 2026. It is in our best interests to contact them to Save Our Subsidy.

Maria J. Rodriguez, CTPF Retiree Trustee and RTAC's President Elect for the biennium 2026-2027, testified on behalf of SB1893 at the Illinois General Assembly Senate Pension Fund hearing on October 15, 2025 in Springfield. Ms. Rodriguez urged the Committee to pass SB1893 which would increase our CTPF Health Insurance subsidy to ensure the financial security of CTPF's 27,355 annuitants.

In 2004, the subsidy was increased from \$40 million to \$65 million. The current amount will be inadequate to provide the subsidy at the current level after 2026.

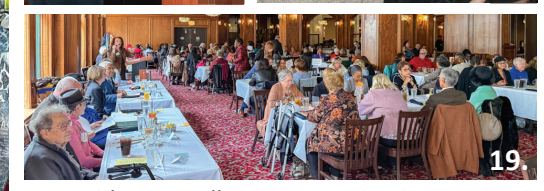
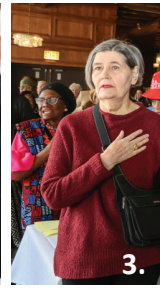
RTAC and CTPF sent out 3,172 e-mail messages to their members on Friday, October 10, 2025 urging them to send 'witness slips' on behalf of SB1893. Prior to Ms. Rodriguez' testimony, over

60% Health Insurance Subsidy Maintained in 2026

Fortunately, at its August 21, 2025, meeting, the Chicago Teachers' Pension Fund Board of Trustees voted to maintain the 60% health insurance subsidy for 2026. It is expected that unless additional funds are provided by the Illinois General Assembly during its Spring 2026 session, our current 60% subsidy may be reduced to 50% for the 2027 calendar year. We also need to contact our Illinois General Assembly legislators to express our concerns about the rising costs of health insurance and medications.

On Friday, October 10, 2025, RTAC was informed that SB1893, sponsored by Senator Robert Martwick, would be addressed during a Senate hearing on Wednesday, October 15, 2025. RTAC was able to send an e-alert to 3,172 RTAC members advising them to send a 'witness slip' to the IL Senate Pension Committee to emphasize the need to move the legislation forward, which aims to increase the current Illinois CTPF health insurance subsidy to \$100 million annually. It was rewarding to learn that over 900 'witness slips' supporting SB1893 were sent. This kind of action helps inform our Illinois Senators and Representatives that we need them to act on our behalf. The number of responses makes a significant impact.

RTAC 2025 Fall Luncheon/Business Meeting



1. President Louella B. Preston 2. Director Maria J. Rodriguez 3. Linda Mohr, Pledge of Allegiance 4. PDK Mu Chapter 5. Directors John C. Lillig & Roy Coleman 6. Director Bernice S. Eshoo, 2025 Nominating Committee Report 7. Treasurer Hubert C. Jackson, Jr. 8. Book Exchange Lillian H. Degand & Cindy Melendez 9. RTAC Staff, Margie Moricich, Dianna Uchida & Director Elaine L. Schain 10. President Louella B. Preston & Carrie Berkich, CTPF 11. Election Official Harold Hill 12. MetLife Christine Sturgill & Steve Stall 13. DKG Group 14. Debra Nelson, Invocation 15. Katherine Konopasek & Immediate Past President Linda R. Williams 16. Brigid Gerace & New Director Therese Boyle 17. Second Vice President Patrick M. Keating Sr., Legislative Committee Report 18. Mary Marshall, Juanita Hutchinson & Kathryn Crawford 19. Macy's Walnut Room 20. Latinos 2000 21. Director Juanita Jordan 22. Louis & Marianne Pyster 23. Enjoying food and fellowship 24. CTPF Rep. Carrie Berkich & Director Maria J. Rodriguez

CTPF Honored Retired CPS Educators

FIRST JANE ADDAMS LIVING LEGACY AWARDS



From Left: Bea Lumpkin, Arlene Crandall & Edith Renfrow Smith

At its 130th Anniversary Celebration on August 21, 2025, the Chicago Teachers Pension Fund announced its first Jane Addams Living Legacy Awards which were given to: Louise Early, Laura Franklin, Mildred Losee, Bea Lumpkin, Mary Payne, Beatrice Readus, and Edith Renfrow Smith.

RTAC is proud that Ms. Losee, Ms. Lumpkin, Ms. Payne, Ms. Readus, and Ms Smith are all lifelong RTAC members. Arlene R. Crandall, RTAC Executive Director, was especially pleased to attend the event and be photographed with Ms. Lumpkin and Mrs. Renfrow Smith, who were present in person to receive their awards. What a great honor for our stellar retired educators.

RTAC Assistant to Executive Director Position Description

The individual seeking this position will be working with the RTAC Executive Director and will be expected to fulfill the following tasks:

1. Assist in overseeing maintenance and updating of the RTAC Membership Microsoft ACCESS Database as new members join and existing members' data changes.
2. Assist in monitoring receipting and acknowledging of donations to RTAC, CRTAF, and the Legal Defense Fund.
3. Assist in facilitating preparations for the monthly RTAC Board of Directors meetings including securing reports from Officers and Committee Chairpersons and distribution of preview materials to all Officers, Directors and Past Presidents of the RTAC Board of Directors on the Friday prior to the Board of Directors' meetings.
4. Assist with all phases of preparations for RTAC's semi-annual Luncheon Business meetings.
5. Assist with preparing materials for the three RTAC News Bulletins published each year.

Work is conducted at the RTAC/CRTAF Office located in the Garland Building at 111 N. Wabash in downtown Chicago, which is accessible via mass transit by rail and bus.

Hours 10:00 a.m.-3:00 p.m. three days per week when schools are in session.

Compensation—hourly rate subject to negotiation. No ancillary benefits are available, as both organizations are nonprofit and have limited resources. Candidates who have held similar roles have been retired educators with their own individually funded health insurance. The ideal candidate could be a former successful high school programmer, an administrator with diverse responsibilities, or a school clerk from a large elementary or high school.

Please submit a cover letter and resume to office@rtac.org to be considered for this position on or before January 15, 2026.

Additional details about the full scope of the Executive Director's responsibilities are available upon request.

Qualifications For RTAC Communications Assistant

RTAC News Bulletin and Document Editor

Includes the ability to proofread and edit various documents, such as the tri-annual RTAC News Bulletin and other communications sent to members.

Website 'Assistant' Editor

Needs to be familiar with and/or proficient in various basic HTML software and procedures.

The RTAC Alert Assistant

Must be an RTAC member, preferably on the Board of Directors, and proficient with different software programs to

accurately manage and update the RTAC Alert e-mail participant list.

The Zoom Host

Must be able to facilitate remote and/or hybrid meetings from the RTAC Office.

To ensure informational privacy and/or security concerns, the individual serving as the Communications Committee Assistant should be a member of the RTAC Board of Directors.

Compensation – hourly rate subject to negotiation. No ancillary benefits are available as this organization is

a nonprofit with limited resources. Individuals who have held similar roles are generally retired educators with their own individually funded health insurance.

Please submit a cover letter and resume to office@rtac.org to be considered for this position on or before January 15, 2026.

Additional information about the full range of activities undertaken by the Communications Committee is available upon request.

Legal Defense Fund Gifts

JULY 1, 2025 - OCTOBER 31, 2025

RTAC 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)

Billups, Vanice
Boeker, Marilyn A.
Gloor, John F.
Hill, Harold & Trudy
Macola, Carol Ann

Mellman, Maria Luisa
McAfee-Joyner, Denise
Remahl, Daniel F.
Tate, Gay S.
Tocwish, Victor

OTHER GIFTS

Anonymous (2)
Ammons, Arrie, Jr.
French, Judith A.

Gipson, Wanda J.
Loredo, Natividad
Sampson, James E.



Goal
\$250,000

Raised
\$229,000

Rising CTPF Health Insurance Costs

At its August 21, 2025 Board of Trustees meeting, the CTPF Trustees approved the CTPF 2026 Health Insurance program that will incur increased costs for those annuitants who are enrolled in the various CTPF Health Insurance options.

Please review the CTPF 2026 Health Insurance publications that you were sent in September 2025 to learn more about its impact on you as an individual. Changes will go into effect as of January 1, 2026. As with so many other expenses, our health insurance costs and prescription coverage are also increasing. Check with your medical professionals to determine how to best address the many changes we are confronting.



RTAC Connects with CTPF Annuitants

On Tuesday, October 7, 2025, RTAC Officers Louella B. Preston, Patrick M. Keating, Sr., and Hubert C. Jackson, Directors Lillian Degand and Maria J. Rodriguez, and Executive Director Arlene Crandall, met with attendees at the in-person CTPF Health Insurance event at the Oak Lawn Hilton. Representatives from our MetLife Dental program explained how RTAC members are able to access one of two RTAC MetLife Dental program options, which include eyewear coverage.



1



2

RTAC 2025 Fall Luncheon/ Business Meeting

1. Matthew Maloney, RTAC Legislative Advocate
2. Retirees in Motion

New Life Members JULY 1, 2025 — OCTOBER 31, 2025

Angela Arrington-Brown
Sandra D. Beck
Anita Bowden
Connie Brink
Martha O. Castrillon-LaRotta
Wanda Dillon-Stewart
Maritza Dominguez
Anorea Marie Donovan

Nadine I. Filas
Mary Beth Flaherty
Kimberly I. Goldbaum
Myrna Ignacio-Reginio
Maureen Kennedy
Arlene Mack
Uchechi Maraizu
Maureen McLaughlin

Adrienne Miller
Sherryl Moore-Ollie
Deborah O'Brien
Denise Sherrod-Hurley
Mary Jean Smith
Peggy Smith



RETIRED TEACHERS ASSOCIATION OF CHICAGO

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

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

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 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

Signature: _____

(Print name)

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 _____ in the amount of \$_____ 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 _____ in the amount of \$_____ 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 ☐ celebrate RTAC's Centennial

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 _____ in the amount of \$_____ 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 ☐ celebrate RTAC's Centennial

Honoree's Name: _____ Street: _____

City: _____ State: _____ Zip Code: _____

Special Acknowledgment

ELLEN AND GERTRUDE B. KIRBY FUND, COMMUNITY FOUNDATION OF BROWARD

The Ellen and Gertrude B. Kirby Fund at the Community Foundation of Broward has presented another annual gift to the Chicago Retired Teachers Aid Fund (CRTAF). CRTAF greatly appreciates the ongoing support which it has received from the Kirby Fund since 2016. This funding enables CRTAF to continue to independently assist retired Chicago Public School teachers with small monthly pensions. The support from the Ellen and Gertrude B. Kirby Fund is especially appreciated due to the rising costs of life's basic necessities.

It is made more meaningful as the Chicago Retired Teachers Aid Fund will celebrate its 40th anniversary in 2026. CRTAF was founded in 1986 through a special grant from the estate of Ms. Ferol Potter, who served as RTAC's 16th President during the biennium 1975-76. Ms. Potter was RTAC's second female President.

Before 1986, RTAC provided assistance to modestly endowed pensioners based on recommendations from a RTAC Board committee. However, the establishment of CRTAF as a separate organization allowed it to seek and secure 501(c)3 status independently. Contributions to CRTAF are tax-deductible.

As the Chicago Retired Teachers Aid Fund approaches its 40th anniversary in 2026, support from the Ellen and Gertrude B. Kirby Fund at the Community Foundation of Broward helps us fulfill our organization's mission, as well as that of our parent organization, the Retired Teachers Association, which aims to protect the pensions and ancillary benefits of retired Chicago public school educators. The Retired Teachers Association of Chicago will celebrate its Centennial in 2026 with a special event on Tuesday May 12, 2026.

Chicago Retired Teachers Aid Fund Gifts JULY 1, 2025 - OCTOBER 31, 2025

DONOR	IN MEMORY OF	DONOR	PURPOSE
Aitchison, Ernest E.	Karen L. Aitchison	Anonymous (5)	General Purposes
French, Judith A.	Suzanne Zehme	Ammons, Arrie Jr.	General Purposes
Harmon, Margaret A.	George Scripp	Behof, Barbara	General Purposes
Hill, Harold & Trudy	Amour J. Andrews, Geri Blakley, Blanche Barber, Chauncey L. Bertha, Timuel D. Black, Robert Brazil, Tony Crowe, Linda Garner, Betty F. Smith, Wilbert Smith	Boeker, Marilyn A.	General Purposes
Lattyak, Dorothea & Jerome	Bernadette Schembari	Boone, Sharon	General Purposes
Lattyak, Dorothea & Jerome	Gregory X. Gottstein	Bullock, Cheryl	General Purposes
Loreda, Natividad	Mary Mikros	Carter, Linda	General Purposes
Moscinski, John & Donna	Carol Conway	Chrismon, Jacquelyn H.	General Purposes
Naughton, Rita M.	Mary Sharon Reilly	DeBerry, Benjamin	General Purposes
Newton, Johnnie M.	Hettie Alexander, Mary Coleman, Mattie Fife, Frances Hale, Albert Pirtle, Ernestine Riggs, Ella B. Watkins	Echols, Evelyn & Palmer, Ollie	General Purposes
Orawiec, Sharon C.	Bernard Taheny	Frazier, Marsha A.	General Purposes
Remahl, Daniel F.	June McGinness	Gipson, Wanda J.	RTAC's Centennial
Stringfellow, Sylvia A.	Blanche M. Barber	Greene, Dr. Beverly J.	General Purposes
Tocwish, Victor	Mary Lou Stack	Hill, Harold & Gertrude	General Purposes
Wojtulewicz, Melanie	Tony Crowe, Phil Hasson, Luba Johnson, Mary Nalbandian	Jackson-Berry, Clarice	General Purposes
		Jagielski, Veronica F.	General Purposes
		Kent, Barbara	General Purposes
		Macola, Carol Ann	General Purposes
		Nelson, Lois	General Purposes
		Ramiro, Rogelia	General Purposes
		Renz, Mark	RTAC's Centennial
		Rooks, Shannette	General Purposes
		Rosen, Sandra	General Purposes
		Starnicky, Joyce	General Purposes
		Thomas, Janus	General Purposes



John C. Lillig and Senator Robert Martwick

RTAC Director John Lillig spoke with Senator Robert Martwick who has been most supportive of Chicago Public School educators and retirees. RTAC Director Lillig expressed appreciation for Senator Martwick's work on our behalf as well as his attorney father's

common sense approach to a challenge involving a property acquisition for a Montessori School in a western suburb many years ago.

RTAC Gifts

JULY 1, 2025- OCTOBER 31, 2025

DONOR	IN MEMORY OF
Anonymous	Bob Quane, Mary Sharon Reilly
Ammons, Arrie Jr.	Linda O'Conner Ammons
Billups, Vanice	John W. Beard, Robert Brazil, Lois Butler, Sherman Howard, Mary Sharon Reilly
Billups, Vanice	Leslie R. Barron
Crandall, Arlene R.	Mary Sharon Reilly
Frantz, John J.	John Delnero, Sara Porter Frey, Marie Gancarz, Tell Lott, Arnold J. Muzzarelli, Jr.
Jones, Louise C.	Lonnie G. Jones

DONOR	IN MEMORY OF
Lieberman, Carl P.	Robert Brazil, Robert Donald, Rita Frank, Alice Lieberman
Loredo, Natividad	Bette Jane Camit
Remahl, Daniel F.	Mary Sharon Reilly
Ramahl, Daniel F.	June McGinness
Savoy, Elena	Dolores Horowitz

DONOR	PURPOSE
Anonymous (2)	General Purposes
Billups, Vanice	General Purposes
Boeker, Marilyn A.	General Purposes
Gipson, Wanda J.	RTAC's Centennial
Williams, Yvonne	General Purposes

VOLUNTEER OPPORTUNITIES

This list is only a part of the full list of volunteering opportunities available to RTAC members. For a full listing, [click here](#).

The "Other Opportunities" page 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.

Occasionally RTAC receives an employment opportunity for retired teachers. These are usually part time paid positions. [Click here](#) to check the "Jobs" page to see if there are any employment opportunities currently available.

Agency	Location	Contact Person	Phone
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

Continued on page 14

VOLUNTEER OPPORTUNITIES *(continued from page 13)*

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Agency	Location	Contact Person	Phone
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
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

Continued on page 15

VOLUNTEER OPPORTUNITIES *(continued from page 14)*

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Agency	Location	Contact Person	Phone
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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Chicago, IL 60602-2949

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VISIT RTAC.ORG



RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC) MISSION STATEMENT

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

CRTAF Supports Modest Pensions & Special Needs

The rising costs of CTPF Health Insurance and Prescription Coverage will significantly affect individuals with shorter careers or lower monthly CTPF payments for other reasons. If you or someone you know is/or may be adversely impacted, you and/or he/she may qualify for a monthly grant from the Chicago Retired Teachers Aid Fund. Consider applying for monthly assistance to help cover increasing medical insurance, drug coverage, or other needs. Applicants must provide documentation of their ongoing sources of income and expenses to qualify.

Sometimes, individuals also need help with one-time, unusual expenses, such as large home repairs or other significant costs. Rest assured, petitioners' privacy is protected during the review process. Applications can be obtained by contacting the RTAC office at (312) 750-1522 on weekdays from 10:00 a.m. to 3:00 p.m.

Save the Date and Celebrate With Us!

