

NEWS BULLETIN

RETIRED TEACHERS ASSOCIATION OF CHICAGO

Since 1926

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NO. 1



Photo courtesy of Arlene R. Crandall

President Marcella L. Morrison signed papers for the purchase of Condominium Office Suite 2010 in the famed Garland Building, RTAC's new headquarters.

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.

**RETIRED TEACHERS ASSOCIATION
OF CHICAGO**

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JOIN US AT
THE ANNUAL SPRING
LUNCHEON MAY 23
SEE PAGE 27 FOR DETAILS OR GO
TO OUR WEBSITE (RTAC.ORG)
AND PRINT YOUR INVITATION.

The News Bulletin invites you to mail your typed article to Rosemary Tirio, 6235 N. Knox Ave., Chicago, IL 60646 or email it to rtac_editor@comcast.net. You may mail handwritten articles to the RTAC office. April 1, 2013, is the deadline for the next issue.

REPORT OF THE PRESIDENT

It is with honor that I greet you as the newly elected President of the Retired Teachers Association of Chicago and the Chicago Retired Teachers Aid Fund. After the resignation of the immediate past president Steven Kailes on September 5, 2012, I have served as President for both of the above organizations. To Steven, I salute you for your leadership within both RTAC and the CRTAF, and I applaud you for your devotion to the numerous issues and concerns which impact upon the lives of retired Chicago Public School Teachers.



Marcella L.

Since September 2012 it had been rumored that the building in which our former office was located would be sold. We were given numerous dates by which the building would be sold, but it was not sold until December 17, 2012. The new owners wanted us to leave as quickly as possible so they could begin to rehab the building into university student housing. They offered and we accepted compensation to terminate our lease in advance of its original termination date. However, they wanted us to relocate no later than February 28, 2013.

Fortunately, we had been looking at various options and locations prior to December 17, 2012. After numerous site visits to prospective rental offices and office condominiums, plus cost benefit analysis, both boards believed it was best to purchase an office condominium.

CRTAF and RTAC moved into their offices on Saturday, February 2, in the Garland Building, located at 111 N. Wabash, Suite 2010. A great deal of time and effort was involved in the purchase of this office condominium; credit should be given to the members of the Real Estate Committee, Arlene Crandall, Executive Director, and to members of the RTAC Board and the Board members of the CRTAF, for ensuring the success of this venture.

Six months ago, nothing was on the horizon that would have predicted our moving. Regardless, in a very short time both boards and our staff have worked diligently to prepare for and execute the numerous changes that accompany such a move. Our new office will allow us to provide various services

Continued on page 4

*President Marcella L. Morrison, the Executive Board
and the Board of Directors of
The Chicago Retired Teachers Aid Fund, Inc. and
The Retired Teachers Association of Chicago
are pleased to announce the relocation
of the CRTAF, Inc. and RTAC offices
to the Garland Building
at 111 North Wabash Avenue Suite 2010
Chicago, Illinois 60602
effective Monday, February 4, 2013
The new telephone number is (312) 750-1522*

REPORT OF THE PRESIDENT

for our members, which we could not provide at our previous location. When invited to attend upcoming workshops, seminars, or meetings, we hope you will respond affirmatively and become actively involved in RTAC's bright future.

The New Year welcomed new officers for both RTAC and CRTAF for the 2013-2014, biennium. RTAC's officers are: Marcella L. Morrison, President; Dave Peterson, First Vice President; Arthur Keegan, Second Vice President; James Ward, Secretary; and John Butterfield, Treasurer. RTAC's Board is proud of its newest Directors, Sylvia Asllani, elected in October 2012 and Ivry Hobbs, appointed to fill the Director position vacated upon the election of John Butterfield as Treasurer. CRTAF officers are Marcella L. Morrison, President; Walter Pilditch, Vice President; James Ward, Secretary; and John Butterfield, Treasurer.

One of the goals of this administration relates to increasing the involvement of members in activities that relate to RTAC's PURPOSE as stated in our bylaws, which follows:

Article II – Purpose

The purpose of this Association shall be to carry on the following activities in the interest of those individuals who receive pensions from the Public School Teachers Pension and Retirement Fund of Chicago hereinafter referred to as retired teachers.

Section 1. To serve as the primary advocate of Chicago public school retired teachers and to work with other organizations on issues related to these retired teachers.

Section 2. To empower our members to engage in activities and services that will promote their well being with emphasis on the maintenance and enhancement of pension benefits.

Section 3. To provide for the professional, educational, and social interests of our members.

RTAC steps into Pension Overpayment Case

It is only fitting that I share with you that it was with objectives one and two under Article II in mind that this august body took a stand on behalf of the retirees who retired between June 2000 and August 2004.

For this group of retirees there was a disagreement as to the basis for the calculations of their base pensions. Our concern was not limited to RTAC members only. RTAC extended itself on behalf of **all** those individuals – members and non-members alike. Had it not been for RTAC serving as an intervener in the court case between the Chicago Board of Education and the Chicago Teachers Pension Fund, 3,600 retirees would have had to repay a total of \$32 million.

Following seven years in the courts, the case was finally settled in November 2012. RTAC has been lauded for its critical role in the settlement and conclusion of the case. Yes, as members of RTAC we are proud that we were willing to spend our time and money to ensure that **all** retirees of the Chicago Teachers Pension Fund were protected by our unselfish action.

Another major goal which must be addressed, by all members collectively, revolves around increasing our membership. Given that there are almost 27,000 retired Chicago Public School educators, RTAC's membership should be equal to that number. Now is the time that we need to engage and enroll all retired Chicago Public School educators into our organization.

Our current Board cannot by itself, address the numerous issues that threaten to negatively impact our members' pensions and security. As I prepare this message, nothing is before us that indicates how the State of Illinois will rectify the missed pension payments that were to be made to the CTPF by the Chicago Board of Education, or the low amounts that were contributed by the State of Illinois. Instead the powers that be wish to diminish that which we currently have—health insurance and our cost-of-living increases (COLA).

Continued on page 5

Continued from page 4

As retirees we must never be silent on the issues which threaten to diminish our pensions and our future well-being. Instead we must make sure our voices are heard, loud and clear; demanding to be treated with the fairness and respect which we have earned by faithfully making contributions to our pension fund throughout our professional careers as educators. We earned our pensions. They are not gifts.

In closing, here's hoping you will be able to visit our new office and take advantage of the programs and activities we expect to provide for our members during this biennium. Along with increasing your involvement in RTAC; please step forward to take a personal role in being responsible for increasing the outreach and membership of the Retired Teachers Association of Chicago.

WEBSITE REPORT

By Webmaster Roy Coleman

The RTAC.ORG website was particularly active in the weeks leading up to the November Election and during the veto session. Because of YOUR involvement and SUPPORT, RTAC was able to play a significant role in several important issues. We helped to defeat the proposed Constitutional Amendment and were a 'Friend of the Court' participant in the Pay-Period 13 (*CPS vs. CTPF*) lawsuit that, although the over 3000 defendants will not receive their 3% AAI (Automatic Annual Increase) for a period of time, NONE of them will be required to pay back the tens of thousands of dollars that CPS wanted.



Roy Coleman

Audio-only copies of Kevin Huber's remarks at our Fall 2012 Luncheon and his PowerPoint explanation of the Pay-Period 13 lawsuit are available on our 'Archives' page.

The Veto Session last December and the first few days of January were busy times for our lobbyists. They provided daily reports as to what the Lame Duck legislators had in mind for "Pension Reform."

Keep a watchful eye on this website during this year's legislative session and be prepared to take action. The final day for submitting legislation was February 1. Our lobbyists are in the process of looking through the proposed legislation for anything that might be harmful to our pension. As potential problems are uncovered, they will be posted on the 'Pending Bills' page (center column under Legislation and Lobbying) of the website.

Join RTAC on Facebook. The link is at the bottom of the home page. NOTE that the Facebook page is still under construction and redesign.

RTAC WELCOMES NEW DIRECTOR

Dr. Ivry J. Hobbs has joined the RTAC Board of Directors replacing John A. Butterfield who was elected Treasurer at the Fall Luncheon meeting.

Ivry began his career with CPS as a Full-Time Basis substitute teacher serving in all elementary grades. After certification, he taught U.S. History at Gage Park High School. Later he served as an assistant principal at Burnham Elementary Inclusive Academy for six years and at Carver Middle School. He later became principal at Phoebe Apperson Hearst School.

"I hope to advocate true professionalism and true accomplishments of teachers, not only in Chicago and the state but in America period."

Welcome to RTAC,

Dr. Ivry J. Hobbs!



Dr. Ivry J. Hobbs

EXECUTIVE DIRECTOR'S MESSAGE

By Arlene R. Crandall

Since joining the Retired Teachers Association of Chicago as the new Executive Director in September 2012, we have faced many challenges. We have also achieved successes. We continue to maintain RTAC's focus on active engagement to preserve and protect the pensions of all retired Chicago Public School educators.

First, you made the critical difference on November 6, 2012, when your efforts helped defeat the proposed Amendment 49 to the Illinois State Constitution. You were most effective in redirecting the voters' attention when the proposed amendment appeared on our November 6, 2012 ballots as proposed Section 5.1 to Article XIII of the Illinois Constitution. You supported our efforts to inform our fellow public agency employees, retired and active, as well as your friends and neighbors, relatives and others. You alerted them to the danger of this proposed legislation. RTAC advised you about this problem beginning in August 2012 and we proceeded to lobby with you against it with a variety of approaches through Election Day 2012. Without you, your support, and your initiatives this probably would not have happened.

Second, after seven years in the courts, RTAC's intervention in the legal case between the Chicago Board of Education and the Chicago Teachers Pension Fund referred to as the P.P. 13 case resulted in a settlement which spared 3,600 CTPF pensioners from having to repay \$32 million in alleged overpayments. Again, RTAC's efforts made the difference.

We must continue our vigilance and take the necessary actions to protect our pensions. However, you can well imagine our efforts on your behalf consume substantial amounts of our limited resources. Our modest membership dues do not cover the costs of our efforts. In order to continue to fund our initiatives we need everyone to be a member and

become actively engaged in our efforts to secure our futures going forward.

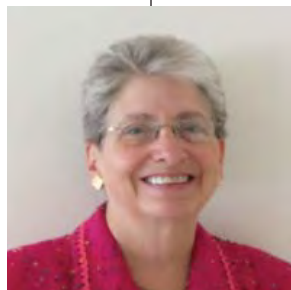
We are the largest group of retired Chicago public school educators with slightly under 10,000 members. However, there are almost 27,000 retired Chicago public educators. If you know any of the approximately 17,000 retirees who have as yet not joined the Retired Teachers Association of Chicago, please encourage them to become members of our organization now. Every retired Chicago Public School educator needs to join our ranks and work with us

to preserve and protect our pensions. We all worked diligently to achieve a secure retirement. It is imperative that everyone become an active participant in our efforts to ensure that our retirements are preserved and protected.

As you are aware, the Illinois legislature and our local governmental agencies continue to promote strategies to "reform" or change our pensions. I strongly recommend that each of you give serious consideration to becoming a member of the Chicago Teachers Pension Fund's Pension Ambassador Program (See page 7).

The Winter 2012-2013 issue of CTPF's Pension News, online and in print, includes an article about CTPF's new education and advocacy initiative. The program prepares CTPF members to effectively communicate information about our status and our needs to our legislators. I urge you to review this opportunity and participate at whatever level is appropriate for you. The training is free and it will enable you to become an effective representative for all Chicago Public School educators.

I am looking forward to continuing our collaboration to preserve and protect our pensions and maintain secure retirements for all retired Chicago Public School educators.



Arlene R. Crandall

PENSION FUND AMBASSADOR PROGRAM

CHICAGO TEACHERS PENSION FUND

YOUR PENSION MATTERS

A CTPF pension provides financial stability in retirement and helps drive the economy in Chicago and the State of Illinois. Do your elected representatives understand how much your pension matters to you, your family, and our city and state?

A lack of State and Employer funding has drained resources from our fund. We're asking our members to speak up and reach out to help Illinois legislators understand that **pension funding is vital, not optional**.

CTPF Pension Fund Ambassadors

The Chicago Teachers Pension Fund developed the Pension Fund Ambassador program to encourage our members to educate lawmakers and decision makers about the Chicago Teachers Pension Fund, its legislative priorities, and our members. We want legislators to understand the people behind the pensions, and to hear the facts about the fund straight from our members.

What to Expect if You Volunteer

CTPF Fund Ambassadors will:

1. Attend Pension Fund Ambassador educational seminars and webinars. These meetings will prepare you to meet with your representatives so you can effectively share information about CTPF and our legislative priorities.
2. Share your voice with your elected representatives in person, in writing, and through e-mail. We'll show you how and we'll help with customized mailings and educational materials. Do as much or as little as you're comfortable with.
3. Use your skills to educate your colleagues, family, and friends about CTPF. Ambassadors will share information about the vital role pensions play in providing retirement security for Chicago's educators, and the positive impact pensions have on our economy in the State of Illinois.

How to Join

Joining the program is easy. Just visit www.ctpf.org and click on the new Legislative Action Center. Register your information and you'll be added to our list.

Your pension matters – tell your legislators. Find more information on the education and advocacy page at www.ctpf.org.

CTPF Education and Advocacy Initiative

203 North LaSalle Street, Suite 2600 | Chicago, Illinois 60601 1231 | T 312-641-4464 | F 312-641-7185
www.ctpf.org | ambassadors@ctpf.org

PROTECT YOUR PENSION - BECOME A PENSION FUND AMBASSADOR

Chicago Teachers' Pension Fund

PENSION NOTES

WALTER PILDITCH

CURRENT ECONOMY CONDITIONS

GENERAL ECONOMIC CONDITIONS

Major events, both domestic and global, keep affecting our economy here in the United States. Not the least of these was the LIBOR* fixing scandal and just as this is being written, the government is suing Standard and Poor about artificial high ratings for real estate that appeared to contribute to the fall of the market about five or six years ago. Even the slowing of the China economy had an effect on our markets. During this time the S&P 500 Index hit a five-year high showing strong corporate profits and again, in early February the Dow Jones is flirting with the 14,000 mark. Woes in Europe caused concerns here and record lows in lending rates have encouraged higher home purchases. While most of this can be said to be positive, one of the highest price increases continues to be medical care for a 4.1% increase in a trailing twelve month inflation rate. This rate is more than twice that of the overall inflation rate.



Walter Pilditch

PENSION FUND'S REAL ESTATE NEWS

Rather than the usual report on the markets, our real estate experts from the Townsend Group made a year-end report. All of our real estate investments are handled through their offices. We have about \$1.3 billion invested and this represents 13.6% of our total assets. Twenty-four managers handle 36 investment accounts. There are four main types of investments: core real estate (33%), non core (22%), public real estate - REIT's (21%) and infrastructure (24%). Our real estate index figures show eleven straight quarters of positive performance since the crisis that

started in late 2008 and early 2009. The figures quoted here rival some of the amounts shown for the regular stock and bond markets. The general figures for 2012 showed a 13.5% rise, net of fees. The overall rate since inception is up by 8.4%. As to our private real assets the figures from last year show a rise of 31.5% and since inception, up 12.4%. All figures are net of fees. As to infrastructure investments (compared to an 8.0% benchmark), our figures show a one year increase of 10.7% and since inception, up 7.0%. All of this shows very good progress in our real estate holdings.

CLOSING COMMENTS

In general there is great disappointment in our state legislature. Both houses are completely controlled by the Democratic party along with the governor. Nothing seems to get done, especially with any public pension matter. All last spring, some bills were introduced but none with any severe effect on our pensions. A special session was called by the governor in August to no avail. We all looked to the veto session in November and, with about forty persons leaving, votes could be swayed. All of this time certain bills were introduced or at least talked about. The lame duck session in January provided no news and now with the general session underway, all pension matters are postponed for the present. To me all of this, so far, is good news as nothing happened. This is because no action was taken. Sometimes the best news for us with public pensions is no news at all.

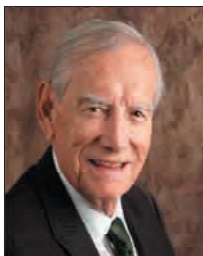
**LIBOR stands for "London Interbank Offered Rate". For about three or four years there has been a series of fraudulent actions connected to "adjusting: the LIBOR rate" and it affected interest rates on many important loans issued in the past few years. This fraud is expected to result in some arrests and some time in prison for any convicted persons. In addition the U.S. Government is suing Standard and Poor for inflated credit ratings during the housing crisis since 2008. They discovered hundreds or thousands of overrated properties and this led to the "housing crash" that brought down prices drastically and caused many home owners to lose thousands of dollars, so much that many resulting mortgages were worth more than the houses were actually worth. One report showed Standard and Poor was only the first of other firms yet to be charged with fraud.*

PENSION NOTES

JAMES F. WARD

TIME IS RUNNING OUT

The Illinois Constitution states that school-teachers' pensions are contractually enforceable rights that cannot be reduced or impaired once vested. That was a fine idea indeed as inserted in the new Constitution of 1970. From then until 1997 the Fund had enough financing from employee and employer contributions (always about 50% from each) to pay all its liabilities, which means all pension and benefits were backed by Fund assets in the bank.



James F. Ward

There's the catch. We need money in the bank to write next month's pension checks and all the checks we owe you for life. But we don't have it. The Fund owes you and me about \$17 billion and currently we have about \$10 billion in the bank. Yearly pension payrolls total \$1.2 billion. In 1995 when our local tax was repealed, the Legislature put the employer funding responsibility in the Chicago Board of Education. They did not pay anything for years as our pension plan was 100% funded and the new statute said the Board of Education had to "kick in" only when the ratio of assets to liabilities dropped below 90%.

Meanwhile, the State of Illinois repealed our share of the common school fund that they had been appropriating every year for decades. At that moment we lost both our local financing and our

state financing. The only source of public funds now rested in the law that says the Board of Education must pay the annual actuarially calculated payments to gradually bring us up to 90% funded, as we had been in the past.

We all know what happened in 2010. The Board of Education petitioned the Legislature for a pension contribution "holiday." The Legislature obeyed and substantially reduced the lawful Board of Education contributions for 2011, 2012, and 2013. That is the history of how employer contributions have been eviscerated for the Chicago Teachers Pension Fund. The ratio of assets to liabilities is now around 60% and heading south.

Some elected officials believe the solution is simply to reduce our benefits. Thing is, they are also public employees and if they can break a constitutional contract for us, who is to stop future politicians from doing the same thing to them. Besides, we paid our contributions for the last 40 years. Why should we be forced to pay for their lack of foresight? From 1895 to 1995 trust was placed in our public officials to honor their contracts and to take steps to keep their financial houses in order. I suspect that trust may be destroyed if they don't do something soon. You should tell them so. JFW
urokward@yahoo.com

RETIRED PRINCIPAL CO-AUTHORS BOOK ABOUT OBAMA CONTROVERSY

Retired CPS Principal Shelby Grant, in collaboration with his brother Carl, a University of Wisconsin professor and renowned author in the field of education, has written a book titled *The Moment*.

A description on Amazon, where the book is available for sale, reads: "In 2008 a media firestorm erupted when snippets of Reverend Jeremiah Wright Jr.'s sermons were picked up by media outlets around the world. At that time presidential candidate Barack Obama was a member of Wright's church, Trinity United Church of Christ in Chicago.

Wright's words were frequently used to question the patriotism of Obama. The scrutiny over Obama and Wright's relationship made Trinity UCC a flashpoint in the 2008 campaign. *The Moment* tells the inside story of Trinity UCC during this time of turmoil. Carl and Shelby Grant describe *The Moment* as it unfolded, from Wright's first appearances in the media to Obama's resignation from Trinity Church."

Thanks to RTAC Director Sherye Garmony-Miller, a family friend and professional colleague of Shelby Grant, for alerting us to this important publication.

PENSION NOTES

MARY SHARON REILLY

HEALTH CARE AND RETIREES

As the Illinois General Assembly attempts to solve the “pension crisis,” it appears that health care may be a part of the solution. For retirees the timing of reform gives rise to much uncertainty. The affordable health care law (Obama Care) may give some alternatives for seniors, but details are not yet available.



Mary Sharon Reilly

AARP has analyzed the law and has summarized some provisions: **For individuals between 50 and 64:** the law makes it easier and more affordable to access insurance. Coverage for those with pre-existing conditions will not be an issue going forward. Insurance exchanges will be created for those who do not have access to group plans. These plans must include essential health benefits (preventive care, immunizations, mammograms, and other screenings). Other provisions do not allow insurance companies to drop individuals who get sick or to set annual and lifetime limits on coverage.

For those over 65: out of pocket costs for prescription drugs will be lowered. Since 2011, preventive services, including annual wellness exams, mammograms, and other wellness screenings are covered at no extra cost. Medicare Advantage plans have expanded provisions.

Being aware of the provisions of the federal health care law provisions may be significant to CTPF retirees if pension reform requires a choice between health care and the compounded COLA (Cost of Living Adjustment).

As always consult both CTPF(ctpf.org) and RTAC (office@rtac.org) for the most current information regarding legislation, health care, and pensions. Make sure CTPF and RTAC have your street and email addresses to receive the latest bulletins.

Guest Editorial

THE MAKING OF A GANG MEMBER

By Ned L. McCray

It does not take rocket science to figure out how and why gangs are able to recruit new members. When young males grow up and see the gang as the dominant force in the neighborhood, and not the family, not the church, not the school and not the police, the results are almost inevitable.

This situation is like an incubator turning out an endless supply of new recruits who, instead of growing up to be decent law abiding citizens, grow up to be callous, uncaring, anti-social and dangerous. Wkh|#duh#ng dangerous because of the easy access to guns.

It takes great effort for a young male to escape the lure and influence of the gang in this environment. Measures must be taken to strengthen the family. Dead-beat dads must be held responsible for their offspring. More resources for neighborhood schools and after-school programs must be provided. These measures coupled with plentiful jobs and new gun laws are years away.

In the here and now, society must protect itself against these gangs. Pressure from the police over the years has been negligible; otherwise the gangs would not have proliferated and become dominant. When aldermen in certain neighborhoods fear for their own safety, this is more evidence that new strategies are called for.

The police force has to become the dominant force in the neighborhood. This can only occur when all-out war is declared against the gangs

Known gang members must be harassed night and day. They must be held responsible for the actions of the gang. They must be arrested on sight even if they are held only for a day. Making it uncomfortable, unsafe, unlawful and miserable to be in a gang must be the order of the day

[Ned L. McCray is the Retired Principal of Simeon High School and a Past President of RTAC. 708-532-8997; nedmccray@aol.com]

WE EARNED OUR PENSIONS

Most reasonable people would agree that teachers are of paramount importance to our society. Teachers make all other careers possible. Yet many debating the current pension debacle have unfairly belittled retired teachers who have spent their lives educating society's future generations. Illinois legislators, the Civic Committee of Chicago and the news media have portrayed retired teachers as if they were millionaires on a 365-day holiday. There is no rationale for such denigration. A review of the facts is needed:

First, retired Chicago Public school teachers faithfully contributed 9% of their salaries from each paycheck they received throughout their professional public service careers. However, the Chicago Board of Education, with the aid of the Illinois legislature, evaded making its share of payments to the Chicago Teachers Pension Fund since 1995. In addition, in 2010, the Illinois Legislature approved a three-year "Pension Holiday" which essentially allowed the Chicago Board of Education to short-change its employees \$1.2 billion dollars, which was owed to the Chicago Teachers Pension Fund. While employees faithfully contributed 9% of their salaries annually, CPS contributed nothing to the CTPF from 1996-2006. Our pensions are contingent on a solvent pension fund and an employer that meets its legal obligations.

Second, no pension fund can sustain itself with only employee contributions. The Chicago Board of Education's failure to make its pension contributions on behalf of its employees deprived the Chicago Teachers Pension Fund of its ability to increase its assets through investments and thus be in the stable condition needed to provide for its retirees. The loss of these funds since the mid 1990s is the reason CTPF is underfunded today. The Chicago Board of Education and ill conceived Illinois legislative actions caused the current problem. For decades our state legislators have used the pension funds as their personal "piggy bank." The money they borrowed from us is now due and the debt is so huge they cannot repay it. So they arrogantly propose that we pay for their irresponsibil-

ity by diminishing our constitutionally guaranteed pensions.

Third, in the private sector employers and employees each make equal 6.5% contributions to Social Security every pay period. In the private sector, there is no such thing as a "pension holiday" for employers. It is also important to note that Chicago public school teachers are ineligible to pay into/collect Social Security benefits for their CPS teaching service. Their monthly pension checks represent the money they contributed and earned.

To correct the pension debacle facing the Chicago Teachers Pension Fund, the following corrective action should be instituted:

- Reinstating the Chicago Teachers Pension Fund line item levy to each City of Chicago property tax bill. This would secure the funds for CTPF and prevent them from being allocated for other purposes by the Chicago Board of Education.
- Secure a proportionate share of resources from the State of Illinois comparable to what is provided to non-Chicago retired educators for their health care.
- Allocate a portion of the Illinois Lottery proceeds for the Chicago Public Schools, which was one of the designated uses for which it was promoted.

Implementing these corrective actions will not solve the CTPF pension shortfall overnight; but it would allow the pension fund to be replenished. Over a period of time, this infusion of new monies combined with continued CTPF prudent investment policies would stabilize the pension fund. Please contact your local and State legislators to convey your understanding and concerns about this without delay. Your communication is critical.

Mark S. Renz,

RTAC Member and CPS Retiree

CHICAGO RETIRED TEACHERS AID FUND REPORT

By *Marcella L. Morrison* President TeachersAid Fund, Inc.

The Chicago Retired Teachers Aid Fund “assists indigent retired Chicago public school teachers through grants-in-aid and in such other financial matters as may be appropriate.” The Fund’s Board of Directors meets in January, April, July, and October of each year to review the cases of petitioners who are seeking financial assistance. Retired Chicago Public School teachers who are receiving a CTPF pension and wish to be considered as individuals seeking assistance from the Aid Fund must:

- a) complete an application form;
- b) provide a copy of his/her prior year’s tax return;
- c) provide a copy of a Chicago Teachers Pension Fund payroll notice for the current year;
- d) provide copies of current notices for payments received from sources other than the Chicago Teachers Pension Fund.

The Aid Fund will review the petitioners' application and advise them as to their eligibility for assistance. Please submit your application at least one month before the next quarterly meeting (May). The Aid Fund makes grants-in-aid to retired Chicago pub-

lic school teacher pensioners based on their needs due to the generosity of others who make donations as well as bequests to the Fund through wills and trusts. Contributions to the Chicago Retired Teachers Aid Fund are fully tax deductible.

If you or someone of your acquaintance who is a retired Chicago Public School educator is in need of financial assistance, please consider applying for a grant. Our Fund helps many of our pensioners with modest pensions to access the basic goods and services needed to live.

Please call the Retired Teachers Association of Chicago at 312-750-1522 between the hours of 10 a.m. and 3 p.m. Wednesdays through Fridays to request an application form.

Should you or someone you know wish to commemorate a special event, make a tribute, or memorialize someone with a gift to the Chicago Retired Teachers Aid Fund, please use the form below. The minimum donation is \$20 per tribute. Your gift is fully tax deductible.



Chicago Retired Teachers Aid Fund Donation Form

111 North Wabash Avenue - Suite 2010

Chicago, Illinois 60602

Enclosed please find my check in the amount of \$_____ (\$20 minimum to honor someone) made payable to the Chicago Retired Teachers Aid Fund (CRTAF)

Donor Name _____

Address: _____

City _____ State _____ Zip Code _____

The purpose of my donation is to: Congratulate / Celebrate / Memorialize the following individual, or for General Purposes or Anonymously - (please circle your choice) :

Honoree _____

Please notify: _____

Address _____ City _____ State _____ Zip Code _____

CHICAGO RETIRED TEACHERS AID FUND MEMORIALS

Donor

Anonymous
 Jerrold Arshonsky
 Martha Bell
 Bernadette M. Benson
 Wilhelmina Carter
 James & Mary Cosme

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Sherry Mazzetti
 John & Donna Moscinski
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In Memory of

James L. Foley
 Earl J. Sanders
 Bessie Chatman
 Dan Accetturro
 Mary Johnson
 Martha Herrera
 Kowalski
 Helen Pavichevich
 Arthur Drechney
 Dr. Joseph Ewald
 Roberta Husband
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 Dominic Lombardo
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 Marge McMaster
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 Dr. Weldon Beverly
 Erwin Maloy
 Lee Mishkin
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 Ella B. Watkins
 Dorothy Dredze
 Ruth Krieger
 Arthur Short
 Dorothy Stevens
 Guy Saccomanno
 Jackie Chapman
 Dorothy Petak
 Sandra Berk

CRTAF TEACHERS AID FUND MISCELLANEOUS

Donor

Miriam Alpert
 Bonnie Anderson
 Anonymous
 Josephine Borromeo
 Wilhelmina Carter

Mary K. Cummings
 Delta Kappa Gamma
 Kappa Chapter
 Isadore Elbaum

Rachel Fowler
 Don J. Hill

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Mary Jo Jacobs

Eugene Jerkatis

Dolores N. Kazuk

Honoree

To help Retired Teachers
 In honor of all Retired
 Teachers

General Purposes
 General Purposes
 Willie Albert B. Carter
 Karies B.Carter

Cora Jenkins
 General Purpose

In Honor of all
 Retired Teachers
 Celebrating his 91st
 birthday

General Purposes
 In Honor of all Retired
 Teachers

Celebrating Chicago
 Public School
 Teachers

In Honor of all Retired
 Teachers

In honor of all Chicago
 Public School
 employees who
 have served in the
 U.S. Armed
 Forces

In Honor of all
 Retired Teachers

CHICAGO RETIRED TEACHERS AID FUND - MISCELLANEOUS

Donor

Janice C. Keeley
Patricia Kubistal
Robert M. Lamont
Ann E. Markus
Veronica J. Meyer
Mary B. Marshall
Rosabelle Mintz
Virginia McDivit
Donna H. Patek
Rita Pedone
Sandra Maison Rosen
Martha Semisch
Nancietta L. Stocking
Leona Thomas
Shirley Weber
Jane Yakushiji
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Honoree

In Honor of all Retired Teachers
In Honor of all Retired Teacher
General Purposes
General Purposes
In Honor of all Retired Teachers
General Purposes
In Honor of all Retired Teachers
In Honor of all Retired Teachers
General Purposes
General Principles
General Purposes
General Purposes
In Honor of all Retired Teachers
In Honor of all Retired Teachers
General Purposes
General Purposes
In Honor of all Retired Teachers

2012 COPE DONATIONS

Donors

Charlene R. Macina
Johnnie M. Newton
Marilyn E. Quas
Phyllis M. Wilson

**TODAY IS THE OLDEST
YOU'VE EVER BEEN,
YET THE YOUNGEST
YOU'LL EVER BE, SO
ENJOY THIS DAY WHILE
IT LASTS.**

The Value of Your RTAC Membership Card

DON'T LEAVE HOME WITHOUT IT

RTAC members Danny and Carol Buonamici report that they EACH received a \$300 discount on their cruise fares to Panama which they enjoyed last October. A teacher-friend traveling with them also received the discount.

All they had to do was prove they were retired teachers. Carol had her RTAC card with her, and that was sufficient proof for the whole trio. So, don't leave home without it!

**HUBER EXPLAINS PENSION PROBLEMS,
SOLUTION ON CHANNEL 11**

In case you missed it, CTPF Executive Director Kevin Huber was interviewed on WTTW Prime's Chicago Tonight program on January 30 and clearly explained the source of the current pension fund's problems along with a way to repair the underfunding without significant cuts in benefits.

In addition to the interview, Mr. Huber authored a guest editorial for the January 14 issue of *Crain's Chicago Business* online edition.

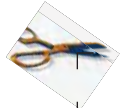
If you go to the RTAC.ORG website and then to the Chicago Teachers Pension Fund updates page (link just under the three boxes at the top) you will find links directly to these two items.

YOUR SUPPORT IS NEEDED

Retired Teachers Association of Chicago Committee on Political Education (COPE)

by **David T. Peterson, 1st Vice President & COPE Chairperson**

RTAC's Committee on Political Education (COPE) needs your help to oppose actions that are harmful to our pensions, such as the recently defeated infamous Amendment #49 which Illinois citizens rejected on November 6, 2012. Your support combined with your contacts to legislators are needed. Your financial assistance to RTAC's Political Action Committee will assist us in our efforts to maintain our pensions and the concurrent benefits and to counteract any and all attempts to reduce our pension benefits.



Chicago Retired Teachers COPE Donation Form

111 North Wabash Avenue. – Suite 2010

Chicago, Illinois 60602

Enclosed please find my check in the amount of \$_____ made payable to COPE.

Donor Information:

Name _____

Address: _____

City _____ State _____ Zip Code _____

CHANGE OF ADDRESS FORM

Please use this form to change your permanent address or call the RTAC Office (312-750-1522)

Name: _____

NEW Address _____ Apt. _____

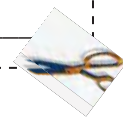
NEW City: _____ State _____ Zip: _____

NEW phone () _____ - _____ Effective date (mm/dd/yy): ____/____/____

Email address: _____

If you live elsewhere for part of the year, please indicate the months you would like to have delivery to your part-time address: _____

Part-time Address: _____



Fall luncheon brings 785 retirees together



Once again, RTAC filled the elegant Grand Ballroom of the Chicago Hilton Hotel with faithful members eager to meet with former colleagues and friends and learn of the latest developments regarding our pensions from city and state officials.



For the second time, Reinberg School RTAC members reserved a table at the Fall Luncheon. Ruth Bohrer suggested reserving at their monthly meeting after receiving the invitation. Ruth said it was an easy process--a week or two after receiving the invitation, just call the office and reserve a table. "And they always give me a good table," she added. From left: Ruth Bohrer, Deb Starkus, Esther M. Lake, (standing) Maureen Goldsbury, Joyce Starnicky, Tom Starnickyh, Patricia Borun and Suzanne Klimas.

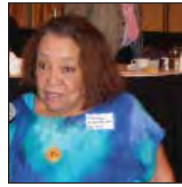
For information, fellowship, fun and prizes



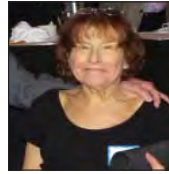
*John Lewis,
Lane*



*Beatrice Lumpkin,
Bowen*



*Norma Rodriguez,
Cooper*



*Sue Revere,
Moos*



*Jane Ogradnik,
Hyde Park*



*Jerri Cheers,
Julian*



*Hermione Burnett,
Dyett*



*Thelma English,
Songhai Institute*



*Anna Stork,
Skinner*



*Wendell Venerabili
accepted for wife
Shirley of Leslie
Lewis School.*



*Bernadine
Thomas,
Johnson School*



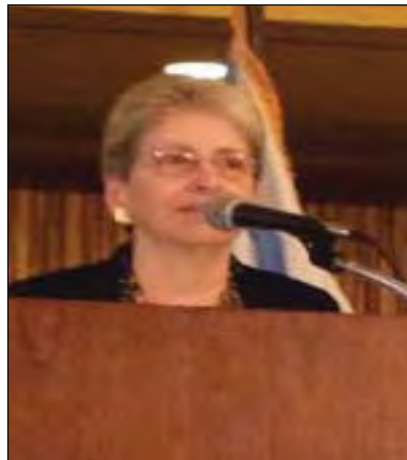
*Geraldine
Qualls,*



*Charles Hamilton,
Medill*



*Bennie Johnson, Westinghouse,
was the lucky winner of the
Hilton Chicago Hotel Weekend.*



*Executive Director Arlene R. Crandall,
Executive Director, conducted the
proceedings, and a good time was
had by all!*



*Carrie Smith, Early
Childhood Education, won
a Carson's Gift Certificate.*



*Claire Murray journeyed with her
husband Michael from Ann Arbor, Mich.,
where they make their retirement home.
Claire taught at Disney Magnet School
and wrote the inspiring letter published
in the last News Bulletin as well as in
the Chicago Sun-Times. Michael taught
psychology at the YMCA Community
College for 15 years. He now teaches
adult education at the University of
Michigan.*



*Dorothy Brown, Clerk of
the Circuit Court, joined the
RTAC festivities.*



*Past President Ned L.
McCray was the jovial
emcee for the raffle.*



*Recent retiree Gloria
Henllan-Jones,
enjoyed the Fall
Luncheon.*

HOW I GOT MY PHOTO IN THE NEW YORK *TIMES*

By Claire Murray

Fabrizio Costantini for The New York Times

When I looked at RTAC's website last August, I saw that they were asking us to write letters to the editor to generate positive publicity about our pension situation. Thinking that was a good idea, I clicked on the link expecting to sign a pre-written letter. Was I surprised!

Scrolling down the page, I saw to my horror, there was no pre-written letter but a "Sample Letter Template" instead. My first thought was, "I'll have to create my own letter. Oh no! This is going to be difficult and take a lot of time. I can't do it." But then I realized if everyone said that, no one would write a letter. How were we going to keep our pensions, our COLAs and defeat Amendment #49 if none of us did something because it was hard?

If anyone could write a good letter, it ought to be a former teacher. We've all taught letter writing at some point in our careers. I looked again at the template and printed it out. I was surprised to find it was just like a recipe for a main dish. It told you point by point what to do.

I started writing. I began to worry that maybe I didn't emphasize the most important points or have all my facts straight. I needed a second opinion. So I sent a copy to the editor of the RTAC *News Bulletin*, Rosemary Tirio. She sent back a very encouraging e-mail saying that she liked the emphasis; the facts were correct and suggested a helpful word change.

So I emailed the letter to the Chicago *Sun Times* and the Chicago *Tribune*. The next day I got a call from the *Sun Times*. They were planning to print my letter in the following day's print edition. The letter was published, and I got lots of compliments from family and friends. I thought that was the end of it.

Soon the Chicago Teachers Union went on strike. A few days later, the phone rang and I could see on Caller ID that it was the New York *Times*. I almost didn't answer because I thought it was someone trying to sell me a subscription. But I did and a voice said she was Mary Walsh and was I the lady who wrote the letter on pensions that was published in the Chicago *Sun Times*? She said one of the things not being talked about, but very important, is the pension situation. She asked if she could interview me.



Claire J. Murray, 69, retired with a pension of about \$42,000 a year after 34 years as a teacher.

[This photo and caption appeared in the New York Times]

We had several conversations over the next few days. about the problems the CTPF is having because, instead of being almost 100% funded, we are only 59% funded, that we are receiving less than one cent for every dollar sent to the downstate Teachers Retirement System, how every teacher in Chicago has had 9% of their salary deducted from each and every paycheck to fund their pension (Social Security is only 6%), how the Illinois Legislature has made promises for years that they have never kept and that we don't get Social Security. The Social Security part came as a big surprise to her.

Then a N.Y. *Times* photographer called and made an appointment to take my picture. He took lots of photos. I kept trying to smile but he wanted a more serious look. So he asked me to explain what was happening with our pensions and as I did my face naturally became more somber.

It was very exciting when the story came out in the New York *Times*. I learned something from the letter I wrote back in August. When RTAC asks us to write a letter to help ourselves, all of us can do it. The more of us who write letters, the more likely some of them will get published. This is a great opportunity for us to influence public opinion, to get people to see the situation through our eyes.

Good luck! You can do this!

Claire Murray

New Life Members

RTAC welcomes the following Life Members and applauds their commitment to lifetime membership in the only organization that is safeguarding our pension rights and benefits. Their membership makes us stronger and better able to make our voices heard.

- | | | | |
|-----------------------|-----------------------|--------------------|-----------------------|
| Tasleem R. Abdullah | James G. Chaloupka | Bernice Harper | Reina Otero |
| Rosa H. Acevedo | Alfred L. Dean | Martha Harrell | Maureen P. Pavletic |
| Ariel J. Anderson | Mirna Diaz | Jo Ann Harris | Marsha Pitts |
| Sara Barach | Nathaniel Dickson | Lois E. Harris | Linda L. Robinson |
| Harriet Becharas | William G. Earwaker | Karen A. Holly | Bonita Robinson |
| Mary A. Bednar | Lynda J. Elimon | Dearia Hunt | Mangal S. Sangha |
| Leslie A. Benoit | Debra L. Fitzgerald | Aurelia E. Husnik | Colleen Sawicki |
| Lona C. Bibbs | Jeanne Fryer | Georgia M. Jackson | John Scheffel |
| Paul E. Binkis | Kathryn Garcia | Eileen Cooks Kriz | Deborah L. Starkus |
| Frederica L. Bradford | Rosetta A. Garrett | Leon Jay | Kay Stepkin |
| Rita M. Brdar | Maureen K. Goldsburly | Arlene Liss | James Walter Stewart |
| Johnnie C. Brown | Saundra Gray | Thomas Little | Andrew J. Tellez |
| Sharon Brown-Haynes | La Donn Hampton | Judith Mendoza | Sonja M. Terry |
| Joyce L. Campbell | Vivian Hapaniewski | Donald N. Mendro | Rosemary Von Perbandt |
| Nancy E. Carpenter | Patricia A. Hardmon | Marjorie Morrison | Carolyn L. Washington |
| | | | Jadwiga H. Wroblewska |

MEMBERSHIP APPLICATION

Mail to: RETIRED TEACHERS ASSOCIATION of CHICAGO
 111 North Wabash Avenue Suite 2010
 Chicago, IL 60602

- Enclosed is my check or money order (payable to RTAC) for \$ _____**
- _____ **RENEW MY ANNUAL MEMBERSHIP (January 1 - December 31)\$30.00**
- _____ **ENROLL ME AS A NEW MEMBER\$30.00**
- _____ **ENROLL ME AS A LIFE MEMBER \$200.00**

Name _____ Address _____

City _____ State _____ ZIP _____

Date of Birth _____ Phone_(____)_____

Retired In Year _____ Position _____ School _____

Social Security Number __xxx-xx-_____(Only need last 4 digits)

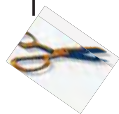
(For verification purposes - your confidentiality is assured.)

Non-CPS E-mail address _____



THANKS FOR YOUR SUPPORT

PASS IT ON!



FRIENDS GONE AHEAD

Requiescant in pace

Name	Date	Age	School	Yr. Retired	CPS Service
Sandra Joan (Allweiss) Abeles	December 12	78	Medill	1995	24
Dan D. Accetturo	August 23	91	Bogan	1993	40
Julianne Bucknor Anderson	September 25	86	Jefferson	1991	44
Mary C. (LaRoy) Arneberg	July 28	86	Shoop	1985	26
Cassie D. (Jones) Austin	September 23	77	Hughes	1995	29
Leonora L. (Kilpatrick) Baker	December 16	95	Clissold	1981	12
Maude H. Baker	November 24	72	Cregier	2002	19
Steven Mark Berry	August 22	64	Phillips	2012	23
Weldon A. Beverly	July 10	81	Hyde Park	2003	49
Dolores L. (Friel) Biamesen	September 25	80	Stowe	1996	39
Richard Billish	October 1	82	Washington	1993	38
Edwin A. Bozek	November 17	78	Curie	1997	37
Mary (Hemphill) Braden	August 26	72	City Wide	2003	29
Louise (Baker) Brodnax	December 12	92	Ferguson	1989	30(2)
Richard S. Budzik	November 4	74	Prosser	1993	35
Floyd F. Calloway	November 7	80	Gladstone	1994	38
Mari (Reyes) Camps	July 25	73	Lovett	1993	38
Ursula G. (Teeling) Cano	October 31	77	J.N. Thorp	1993	16
Jacquelyn (Sullivan) Chapman	September 8	84	Canty	1999	8
Bessie Chatman	September 21	97	Williams	1982	29
Margaret M. (Conron) Clark	December 14	86	Pullman	1990	26
Mary F. Cleary	October 9	81	Whittier	1986	13
Maryon (Campbell) Cornyn	November 23	91	Stevenson	1987	35
Francis T. Coughlin	July 27	65	Bogan	2002	25
James Edward Cummings	August 10	81	Lewis	2005	5
Oscar G. Davenport	August 10	85	Esmond	1992	30
Anna J. (Burns) Davis	September 19	79	Coleman	2009	19
Angelina DeFlorio	August 17	105	Smyth	1972	41
Rita (Roche) Doubek	November 6	88	Joplin	1998	21
David Carico Dunlap	October 14	58	Harte	2010	35
Birdie Ehrenwerth	October 25	104	Lindblom	1972	43
Verna Emery-Scott	November 23	79	Prussing	1998	23
Mary L. (Oakley) Ernst	October 26	80	Dawes	1993	24
Myra (Klass) Estes	September 24	81	Swift	1992	30
Virginia Evard	October 16	71	DuSable	1997	28
Geraldine (Bobisud) Faucher	September 20	102	Nightingale	1975	39(1)
Morris Feldman	July 19	75	De La Cruz	2006	18
Evelyn (Hlavin) Fink	October 9	94	Hearst	1980	25(5)
Irwin C. Fink	September 14	89	Area 1	1993	37
John W. Firlit	October 11	90	Gompers	1980	35
Mildred (Teplitz) Fisher	December 21	104	Sexton	1973	12
Howard I. Fishlove	October 20	76	Substitute	1998	9
Daniel G. Fitzgerald	November 4	77	Calumet	1996	24
Regina (Pruitt) Foster	October 2	86	Smyth	1982	23
Selma E. (Tobias) Franklin	August 12	88	Lowell	1990	18
Bernard E. Gershman	November 14	83	Sullivan	1993	38
Bettye (Jones) Gist	November 11	83	Otis	1996	22
Gregory Edward Glab	September 21	70	Gage Park	2011	24(4)
Lawrence M. Goch	November 4	66	Juarez	2002	35
Helen (McSweeney) Goggin	September 1	88	Tonti	1986	20

[Numbers in parentheses indicate service outside CPS.]

Name	Date	Age	School	Yr. Retired	CPS Service
Arthur J. Golub	December 22	102	South Shore	1972	33
Elizabeth (Ryan) Gorey	September 9	84	DePriest	1987	32
Niki (Voomas) Gozadinos	September 3	72	Davis	2005	39
Mary L. Grandberry	August 13	84	Pershing	1991	30
Roy E. Grapenthien	November 11	98	Dunbar	1978	24
Ruth (Turner) Greene	October 22	87	Bryn Mawr	1983	28
Jack Greenstein	November 21	97	Burns	1975	23
Lorena (Miller) Griffin	August 18	101	Dixon	1977	20
Isaiah C. Grover	June 30	87	Westinghouse	1984	21
Zoanne (Jackson) Gunn	November 17	70	Chicago Voc.	2009	28
Lawrence Walter Habas	September 11	59	Twain	2012	36
Marilyn (Brown) Hammer	December 1	83	Delano	1990	29
Muriel C. Hammond	October 23	88	Corkery	1985	24(2)
Harry M. Hardwick	August 13	75	Area 7	2007	6
Sarah (Harris) Harper	October 8	71	Marshall	1993	33
Alice R. (Dawson) Harris	August 6	90	Ross	1984	24
Ruth M. Harris	November 23`	91	Wells	1977	33(3)
Edna Mae Hart	October 27	72	North-Grand	1998	36
Patricia J. Hart	October 15	82	Schubert	2004	51
Rose Marie (Rocha) Herrholz	October 30	66	Morrill	2011	20
John A. Hoff	August 12	79	Stevenson	1991	36
Belinda Jewell (Alexander) Holt	December 3	75	Healy	2011	17
Marie K. (Riley) Homeyer	December 27	95	Faraday	1982	29
Leonard J. Hurst	December 9	81	Morgan Park	1988	30
Mary (Grimes) Johnson	August 7	90	Field	1991	16
Russell R. Kaminski	December 20	65	Juarez	2010	40
Dolores (Lynch) Kanaley	October 15	83	Ravenswood	1992	38
Jane F. Kane	October 12	91	Byrne	1986	26
Madelyne (Schaffner) Kanter	September 24	86	Herbert	1996	28
Gerald Kaplan	September 22	82	Stockton	1993	39
Samuel Katz	November 25	88	Fenwick	1984	16
Mary Alice Keeler	October 21	77	Hughes	1997	12
John Joseph Kelly	November 13	75	Kennedy	2006	21
Adele L. Kiser	August 17	92	Barton	1988	27
Leonard H. Klein	August 5	83	Bogan	1984	24
Dan Kletnick	November 3	91	Kennedy	1984	37
Theresia (Brandstatter) Klos	October 5	85	Pritzker	1993	35
Richard F. Kolar	December 8	86	Copernicus	1985	35(4)
Bobbie Jean (Nutall) Knox	November 2	68	Julian	2010	20
Wallace E. Kooken	November 4	85	Sexton	1982	18
John Krall	September 9	77	Prosser	1998	34
Elsa C. (Brown) Kreuzer	November 2	92	Central Office	1982	15
John F. Kula	August 29	90	Audubon	1984	34
Maria (Semeniuk) Kulick	September 25	84	McNair	1998	33
Jeffery Brian Kwiatkowski	September 30	68	Senn	2008	16
Conchita A. (Brown) Little	November 20	79	Terrell	1993	38
Dominic Lombardo	September 7	85	Lane Tech	1991	39
Isaac N. Lowry	October 5	85	Bryn Mawr	1992	38
Catherine S. Lucey	September 16	80	Lincoln	1993	38
Therese (Lesiak) Lussem	December 2	75	Mason	1997	38
Christine T. (Maliszewski) Makowski	December 27	85	Hanson Park	1984	35
Catherine (Smith) Malec	November 11	83	Mason	2003	31
Calliope Markou	September 7	85	Kosciuszko	1986	39
Elizabeth J. (Schwenk) Martin	September 8	77	Lloyd	2001	44
Joseph Martinez	October 26	90	Cooper	1993	25

[Numbers in parentheses indicate service outside CPS.]

Name	Date	Age	School	Yr. Retired	CPS Service
Adolph H. Marwig	September 7	86	DePriest	1986	18(2)
Adrienne (Brill) Mathias	October 21	80	Dirksen	1993	30
George W. Mazelis	August 29	72	Robeson	1994	24
Helen T. (King) McCabe	August 23	92	Stagg	1977	24
Barbara J. (Harris) McDonald	October 27	75	Stagg	2001	36
Patricia A. McGovern	September 23	74	Orozco	1993	38
Joseph P. McMahan	December 8	80	District 2	1987	25
Gloria Jeanne (Dameron) Mensah	October 1	65	Woods Acad.	2010	12
Robert E. Mijou	November 28	76	Young	1994	31
Barbara (Spooner) Miller	July 25	95	Harper	1979	13
Eugene M. Miller	December 18	67	Mather	2007	36
Lee A. Mishkin	November 30	61	Juarez	2001	20
Andrew Mocko	July 31	91	VanVlissingen	1980	24
James Robert Montana	December 16	69	Burbank	2012	27
Dorothy G. (Woital) Monti	October 29	93	Stewart	1979	31
Buena (Powell) Moore	November 29	85	Hartigan	1993	38
Rita Moore	October 26	69	Bontemps	2007	30
Dorothy Mottl	September 1	86	O'Keefe	1981	32
William E. Murphy	October 18	93	Corkery	1986	34
Alexander Napoli	October 24	87	Nettelhorst	1985	35
Jeanne (Crane) Novak	December 13	82	Reilly	1985	22
Nicholi Novak	September 10	61	Schneider	2009	22
Louise O'Donnell	December 11	84	Brennemann	1993	35
Patricia (Myron) Olafsson	October 28	95	Hay	1981	34
Emma J. (Andrews) Oliver	July 20	84	McCosh	1988	30
Silena Carol (Johnson) Outten	December 8	63	Hendricks	2012	16
Beatrice Ozeran	December 22	83	Shakespeare	1991	37
Fred William Paeth	September 7	69	Carver	2006	21
Ann (Nicholson) Pappas	December 20	86	Disney	1990	38
Dorothy (Davis) Parker	November 14	71	Beasley Acad	2002	39
Marta S. Pataki	September 1	86	Mitchell	1993	26
John J. Pauly	December 4	90	Lane Tech	1987	36
Rosemary (Shortall) Pembroke	November 26	87	West Pullman	1990	35
Thelma (Samples) Perkins	September 19	78	Bouchet Acad	1997	38
Leonard W. Poninski	December 7	79	Clay	1994	36
Roy E. Powe	December 13	68	Ninos Heroes	2002	34
Mona P. (Cortiletti) Powers	October 22	88	Kipling	1990	38
Theodosia (Wilder) Proctor	October 24	81	Powell	2001	33
Michael Pruchnicki	December 26	82	Near North	1993	37
Ruth (Morris) Queen	November 29	81	Marshall	1994	29
Gertrude (Weiner) Raffel	August 2	77	Schubert	1993	22
Ann J. Rainey	November 18	77	Douglas Acad	2007	33
Suzanne Revere	November 21	70	Moos	1993	24
Reita M. (Rankin) Rice	August 13	77	Irving	1993	37
Paul John Rieger	October 9	65	Clissold	2006	34
Angeline S. Roberson	November 3	75	Langford Acad	1998	34
Paul L. Robinson	October 9	88	Hendricks	1984	32
Lorraine M. (Rutkowski) Ruth	July 23	88	Cregier	1993	32
Guy Saccomanno	September 30	94	Prosser	1985	23
Jerome M. Sachs	October 12	98	Substitute	1975	25
Earl J. Sanders	August 13	80	Powell	1992	36
Phil Santoiemma	August 12	67	Morse	1998	34
Carolyn A. (Mays) Saunders	September 3	69	Bouchet Acad	2005	34
Nola (Davis) Schanette	November 8	87	Parkside Acad	1990	36
Suzanne (Banacree) Scott	September 22	88	Cassell	1982	20

[Numbers in parentheses indicate service outside CPS.]

Name	Date	Age	School	Yr. Retired	CPS Service
Vivian (Mikulecky) Scott	October 27	87	Parker	1982	14
Sandra (MacDougal) Shamma	September 21	69	Raymond	2001	32
Norman E. Silber	December 21	88	District 31	1989	41
Marjorie (Head) Simmons	December 15	70	Grissom	1994	33
Evelyn P. Sloran	December 20	91	Reilly	1987	25
James W. Sloss	August 8	80	Bogan	1997	38
Daisy A. (Scott) Smith	December 16	72	Madison	1999	35
Mildred W. (House) Smith	October 21	86	Saucedo	1997	27
Patricia (Aiken) Smith	September 9	80	Stock	1991	28
Zoris A. (Frazier) Soderberg	November 7	80	Webster	2000	34
Hyman D. Spann	November 9	77	Shedd	2000	28
Savannah A. (Browning) Smith	September 30	73	Brown	1999	26
Donald E. Stahl	August 19	81	Schurz	1985	10
Betty (Matthews) Starks	December 13	82	Young	1996	40
Deborah L. (Redditt) Steele	August 12	67	Gresham	2006	34
Dorothy (Spry) Stephan	September 14	86	Reed	1985	20
Matthew Strong	August 27	80	Hyde Park	1993	38
Marion (Hecht) Sussman	September 25	83	Hubbard	1993	27
Berde (Scher) Sutchar	December 25	93	Rogers	1988	23
Corrine M. (Jenkins) Taylor	November 30	71	Fenger	2002	38
Gene L. Thomas	September 26	82	Lindblom	1990	38
Viola (Wordlaw) Thomas-Rhodes	August 21	84	Res Planning	1993	36
Urath (Peters) Thornton	August 8	102	Bond	1976	17(1)
Ruby V. (Howard) Townsel	October 14	76	Kershaw	2001	41
Shirley M. (O'Donnell) Trost	December 17	88	West Pullman	1979	22
Elaine A. Uhrik	September 22	80	Piccolo	1993	32
Katherine G. Valone	November 27	80	Nightingale	1990	34
Asta K. Velicka	July 13	70	Juarez	1994	31
Phung Vo	November 18	70	McCutcheon	2006	21
Barbara F. (Connell) Vondrak	November 7	85	Curie	1993	32
Anthony Walczak	August 24	62	Steinmetz	2006	32
Lois (Berlack) Ward	November 20	93	Evers	1990	31
Patricia (Irvine) Whiting	November 9	90	Young	1982	24(4)
Roy A. Wilkinson	October 18	68	McKay	2001	34
Ethel (Alexander) Worsham	August 1	82	Morgan	1992	26
Helen Zabielski	September 4	93	Lyon	1978	37
Monica L. (Zabroski) Zabor	August 6	94	Austin	1987	21
Terry-Lynn Mildred Zieman	August 14	62	Skinner	2007	35
Shirlee A. (Pinkert) Zuckerman	October 9	90	Cleveland	1993	36

[Numbers in parentheses indicate service outside CPS.]

LELAND WHITE, FORMER RTAC DIRECTOR (1999-2002)

Leland White, a retired Chicago Public School Educator who also served as an RTAC Director from 1999-2002 passed away on Sunday, February 3. Mr. White started his career as a sixth grade teacher in 1958. That same year he married Yvonne with whom he enjoyed 54 years of marriage. They had two sons and seven grandchildren. Leland's career included service as a Counselor, Assistant Principal, Human Relations Coordinator, and District Office Administrator. He concluded his career in the Department of Insurance from which he retired in 1990. He joined RTAC that same year. He served as director for two terms 1999-2000 and 2001-2002. Shortly thereafter, Leland and his wife divided their time between Chicago and Fort Lauderdale. In the spring of 2012 Leland established a new RTAC satellite group in Fort Lauderdale which includes 32 members. A memorial service was held for Leland on Tuesday, February 12. At that time an RTAC/CRTAF resolution honoring Leland was read and presented to his family. Sincere condolences are extended to his family and friends on the occasion of Mr. White's passing.

Volunteer Opportunities

Many retired teachers find that working for a worthy cause as a volunteer is extremely satisfying. The following organizations are among those who have asked us for help in recruiting. The Retired Teachers Association of Chicago does not endorse any organization; potential volunteers must make their own decision.

Alternatives For The Older Adult	Outlying Counties	Tracee Keefer	800-798-0988
American Red Cross (CPR & First aid)	Chicago Central	LaToya Sewell-Hall	312-729-6111
Better Boys Foundation	Chicago N. Lawndale	Sara Chambers	773-542-7335
Blue Gargoyle Community Services	Chicago	Ashley J. Hobbs	773-955-4108x308
Center for Economic Progress	Chicago Central	Nina Limbeck	312-630-0288x1
Chicago Architectural Foundation	Chicago	Barbara Hrbek	312-922-3432x225
Chicago Cultural Center	Chicago Central	Marianne Wolf	312-744-7096
Chicago Foundation for Education	Chicago	Sarah Hoppe	312-670-2033
Chicago Humanities Festival	Chicago Central	Annie Tully	312-661-1028
Chicago Symphony Orchestra	Chicago		312-294-3160
Citizen Schools	Chicago Near SW	Erin Driesbach	617-922-0761
Community Nurse Health Assn.	West Suburbs	Michelle Grand	708-579-2403
Count Me In!	Chicago	William N. Black	773-381-6024
Cycle	Chicago	Melinda Brand	312-664-1194x14
DuSable Mus. of African American Hist.	Chicago South	Kay McCrimon	773-947-0600x239
Friends of the Parks	Chicago Central	Laura Ronneberg	312-922-3307
George Armstrong School	Chicago Northwest	Kim Bendig	773-534-2150
Glenkirk (Programs for Dev. Disabled)	Northbrook	Roberta M. Rekus	847-400-8569
Horizons for Youth (Tutoring)	Chicago West Loop	Emily Moyer	312-627-9031
Inner Voice Learning Ctr.	Chicago Near West	Antoinette Toliver	312-666-8110
JCB School	Chicago	Amber Egelston	773-467-3746
Junior Achievement Chicago	Chicago	Cherie Russ	312-715-1300x269
LaRabida Children's Hospital	Chicago Jackson Pk	Judi Blakemore	773-256-5985
Lawyers' Committee for Better Housing	Chicago	Lindsey Ravizza	312-347-7600
Lifelong Learning Inst. at NLU	North Suburbs	Joan Marks	224-233-2366
Little Brothers Friends of Elderly	Chicago	Geri Mead	312-455-1000
Maryville Academy	Northwest Suburbs	Mary Keiger	847-294-1703
Metropolitan Tenants Organization	Chicago	Rebecca McDannald	773-292-4980x223
North Shore Senior Ctr.	Northfield	Paul J. Luzwick	847-784-6000
Peoples Resource Center	West Suburbs	Steve Samuels	630-682-5402
Roseland Community Hospital	Chicago Roseland	Jennifer Seldon	773-995-3470
School Children's Aid Society	Chicago	Margaret Paul	773-247-1311
Second Sense	Chicago Central	Kathy Austin	312-236-8569
Smith Village	Chicago South	Sarah Jewett	773-474-7300
The Art Institute's Ryan Center	Chicago Central	Karin Jacobson	312-443-3798
Vocational Bridge Academy	Chicago	Robert Kos	773-772-7170x3002

The above list is only a part of the full list of volunteering opportunities available to RTAC members. For a full list, visit [HTTP://RTAC.ORG](http://RTAC.ORG) and surf 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 history of the Chicago Public Schools.

LEGAL RESOURCES

AKArama Foundation
AKArama Community Service Center
6220 S. Ingleside, Chicago
(312)451-1070

Free and confidential legal consultations with volunteer attorneys for Woodlawn residents. Addresses child support, expungement, housing issues, SSI/Public Benefits, wills and other issues,; but no criminal cases. Appointments are available the second Wednesday of each month between 4 p.m. and 7 p.m. Walk-ins are welcome from 4 p.m. to 5 p.m. On site staff speaks English, for other languages call (312) 341-1070

Center for Disability and Elder Law
79 W. Monroe, Suite 919
Chicago, Illinois 60603
(312)376-1880

Provides free legal services to low-income seniors and people with disabilities in Cook County with the exception of criminal and personal injury cases. The highest volume of cases involve: foreclosures; landlord/tenant (evictions cases must have 30-day notice); consumer fraud, will/probate, guardianships/powers of attorney; collections/bankruptcy; special education; employment; financial elder abuse; simple divorces. Contact the main telephone number to be assessed for legal assistance. No walk-ins.

Legal Assistance Foundation of Metropolitan Chicago (LAF)
120 S. La Salle St. – Suite 900.
Chicago, IL 60603
(312) 341-1070

Provides free legal services in civil matters to individuals and families in Chicago and suburban Cook County who are unable to afford legal counsel. The areas of service include domestic violence, elder abuse, Social Security disability, consumer rights, employment, housing and landlord-tenant relations, family law and public aid. No criminal matters. LAF also has special projects to help immigrants, disabled persons, children, veterans, elderly and nursing home residents. The eligibility standards for new clients depend on income; however, elderly and nursing home residents may be eligible for services without regard to income.

Chicago Volunteer Legal Services
100 North La Salle St.
Chicago, Illinois 60602
(312)332-1624

Seniors Project of Chicago Department on Aging
121 N. La Salle St. – 1st floor
Chicago, Illinois 60602
(312)744-4016

RTAC ALERT NETWORK

Roy Coleman

If you are not already a member of the RTACAlert Network, we would encourage you to join.

This network is a much faster way to communicate with our members than our original Letter-A-Month club. The Letter-A-Month club used the U. S. Postal Service to communicate our concerns whenever action was needed, but, the way things happen today, we need almost instant communications. For example: the 2010 legislation that changed the way that pensions are set up for new employees was introduced and passed in less than 2 days!

The RTACAlert Network will e-mail you information about proposed pension changes and will ask

you to contact your legislators in a timely manner, either by a personal visit, phone call, e-mail or any other form of communication that you feel is most effective.

To join, please e-mail your name and zip code to either rtac-webster@sbcglobal.net or webmaster@rtac.org. You will then receive a confirmation e-mail.

We currently have almost 2000 active members. Our ONLY communications to you are alerts concerning proposed changes to the pension laws – NO other use will be made of your e-mail address. It will not be shared, sold or given to any other party.

PLEASE BE AWARE THAT RTAC IS NOT PART OF CTPF, CPS OR CTU. WE ARE AN INDEPENDENT WATCH-DOG ORGANIZATION DEDICATED TO THE PRESERVATION AND ENHANCEMENT OF YOUR PENSION.



Plan for unexpected dental care costs with dental benefits for RTAC Members.

Offered by MetLife and the Retired Teachers Association of Chicago, RTAC Members can purchase MetLife Dental Insurance for themselves and their dependents at competitive group rates.

You have a choice of two plan options. Through participation in the MetLife Preferred Dentist Program (PDP), you may be able to better manage the costs of dental services for you and your family. Here's what you get with the MetLife PDP:

- **Freedom of Choice:** Freedom to visit any dentist whether or not you participate in the MetLife PDP. Plus, you don't need to pre-select a primary dentist or obtain referrals to see a specialist.
- **Valuable Benefit Coverage:** Two options are available with new enhanced benefits—including Implant Benefits and Higher Calendar Year Maximums when utilizing network providers. Both options offer MetLife's negotiated fees for all in-network services through one of the largest dental networks in the industry, so you can save money on out-of-pocket costs.
- **VisionSavings Eyecare Program¹:** The program focuses on bringing savings, convenience and access to a nationwide network of thousands of participating eyecare providers and optical shops.
- **Broad Network Access:** More than 185,000 participating dentist locations nationwide.² 98% Patient Satisfaction with the care they receive from MetLife PDP dentists.³

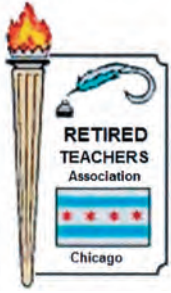
For plan, rate and enrollment information on the RTAC/MetLife Dental Program, please call Euclid Managers at 800-345-7868, option #4. You may also obtain additional information at www.rtac.org or www.euclidmanagers.com.



Don't miss this great opportunity!
Keep an eye open for your enrollment kit to arrive at your home within the next few weeks.

MetLife
CAN
DO
THIS.™

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details. ¹Visions discount programs are offered through Cole Vision Corporation (d/b/a Cole Managed Vision), Mason, Ohio. Cole Vision. ²MetLife Data as of June 2007. ³2006 MetLife Market Research.FORTUNE 500® April 2005. FORTUNE 500® is a registered trademark of FORTUNE® magazine, a division of Time, Inc. Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166, www.metlife.com L0712271121[exp0913][All States] © 2012 PNTS 1207-2638



Founded 1926

The Retired Teachers Association of Chicago invites you to join RTAC Friends and Board Members at the

87th Annual Spring Luncheon

Thursday, May 23, 2013

Just days before the end of the 2013 legislative session.

11:45 AM until 2:30 PM

Doors will open no earlier than 11:00 AM



Founded 1926

The RTAC Luncheon has a wonderful location:
THE CONRAD HILTON GRAND BALLROOM

720 South Michigan Avenue – Chicago

The Grand Ballroom is immediately inside the main hotel entrance and UP the staircase on your left. An elevator is available for those who need it.

Convenient self-parking is easy; it is connected to the northwest corner of the hotel and is just \$15.

~*~

~*~SPECIAL GUEST SPEAKERS~*~

Kevin Huber from CTPF, Walter Pilditch, James Ward and Mary Sharon Reilly will speak along with reports from the RTAC lobbyists in Springfield.

OTHER GUESTS FROM THE PRINCIPALS' ASSOCIATION AND THE LEGISLATURE HAVE BEEN INVITED!

Many Door Prize winners will be called throughout the program.

✂✂✂✂----- Complete, cut here and mail to RTAC today! ----- ✂✂✂✂

Enclosed find: \$ ____ for ____ member tickets at \$45 each and

\$ ____ for ____ guest tickets at \$50 each

NO PRICE INCREASE SINCE 2008!

Although downtown hotel luncheon prices have gone up significantly,

RTAC still maintains the price line!

(Please PRINT the following information.)

Member's name _____ (meal- **C, V, F?**) Phone # _____

To assist in an RTAC survey, please tell us the year you retired: _____

Address _____

City _____ State _____ ZIP _____

PLEASE give RTAC your e-mail address: _____ @ _____

Paid Guests' names: _____ (C, V, F); _____ (C, V, F);

_____ (C, V, F); _____ (C, V, F)

Be sure to circle each person's meal option -- Chicken or Vegetarian or Fish
NO changes at the hotel!

Make your check payable to: Spring 2013 Luncheon and mail remittance to:

Retired Teachers Association of Chicago

111 N. Wabash Ave. Suite 2010 Chicago IL 60602-2949

For additional information call: 312-750-1522

Tickets will NOT be mailed but will be available as you enter the luncheon.

Sorry, **NO refunds** for any reason. **FINAL DEADLINE: May 19, 2013**

WE ARE UNABLE TO ACCOMMODATE WALK-INS!

NOT A RTAC MEMBER AND STILL WANT THE SPECIAL LOWER RTAC MEMBER PRICE?
CALL 312-750-1522 TO JOIN TODAY!

Retired Teachers Association of Chicago
111 North Wabash Avenue Suite 2010
Chicago, IL 60602



Marie Lacko who retired from Peabody School, with the help of her husband Anthony, found the objects in common logos which appeared only in the Website Edition of the September News Bulletin, in about one hour. They enjoyed their free passes to the Fall Luncheon. We would like to thank everyone who participated.

2013: A NEW YEAR, A NEW TEAM, A NEW OFFICE



Front Row Seated: Executive Director Arlene R. Crandall, 2nd Vice President Arthur Keegan, 1st Vice President David T. Peterson, President Marcella L. Morrison, Secretary James F. Ward, Treasurer John Butterfield;
Second Row: Helen P. Johnson, Robert V. Cunningham, Rita M. Naughton, Vera M. Paul, Sylvia Asllani, Mary Sharon Reilly, John W. Craig, Helen C. Wooten;
Back Row: Vaughn J. Barber, Zygmunt K. Sokolnicki, John J. Garvey, Ethel Philpott, Luella Preston, Raphael A. Juss, Louise Ponce, Hubert C. Jackson, Jr., Walter Pilditch, Sherye Garmony-Miller, Richard Tryba, Roy Coleman