



RETIRED TEACHERS ASSOCIATION OF CHICAGO

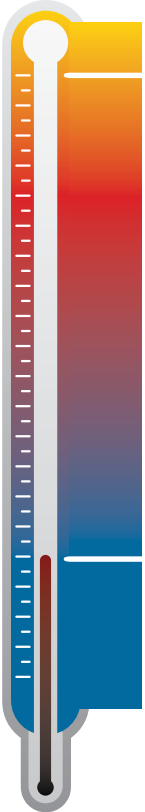
SINCE 1926

VOL. LXX ■ NO. 3

NEWS BULLETIN

WINTER 2014/2015

LEGAL DEFENSE FUND UPDATE



\$250,000

The temperatures may be dropping, but the Legal Defense Fund is rising! RTAC has reached \$35,000 toward a goal of \$250,000 to protect your pension.

\$35,000

Illinois faces a revenue crisis and legislators are aiming at your CTPF pension to fix the problem. RTAC launched a Legal Defense Fund last spring to prepare for legal action if the Illinois legislature passes legislation to reduce pension benefits. With your generous support, RTAC is well on its way to meeting a \$250,000 goal.

Donations

Your ongoing support is vital. Please make a gift today. Donors are listed in the *News Bulletin*, and gifts of \$100 or more are listed in the President's Circle. Find a donation form on page 10.

2015-2016 Biennium Executive Board and Directors Elected



Pictured above, front row, from left to right: Sylvia Asllani, Louise Ponce, Louella Preston, Marcella Morrison, Linda R. Williams, Patricia Kubistal, and Betty Cittadine. Second row, from left to right: Ivry Hobbs, David Peterson, John Butterfield, Juanita Jordan, John W. Craig, and Rita Naughton. Back row: Hubert Jackson, John Reilly, and Ralph Juss.

The RTAC 2015-2016 Biennium Executive Board and Directors were elected by acclamation at the Fall Membership Luncheon on Friday, October 31, 2014. Marcella L. Morrison, President from 2012-2014 President, will proceed to the Executive Board as the Immediate Past President. Best wishes to the new Executive Board and the newly elected Directors for success on behalf of RTAC.

Officers

- David T. Peterson,
President
- Louella B. Preston,
First Vice President
- Ivry J. Hobbs,
Second Vice President
- Sylvia Asllani, Secretary
- John A. Butterfield,
Treasurer

Directors elected for a two-year term

- Elizabeth Cittadine
- John W. Craig
- Hubert C. Jackson
- Raphael A. Juss
- Patricia B. Kubistal
- Rita M. Naughton
- Louise Ponce
- Linda R. Williams

Directors elected for a one-year term

- Juanita Jordan
- John Reilly

Find more information and photos highlights from the Fall Luncheon on page 3.

RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

111 North Wabash Avenue, Suite 2010, Chicago, Illinois 60602 ■ www.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 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

Marcella L. Morrison
President

David T. Peterson
First Vice President

Arthur E. Keegan
Second Vice President

Sylvia Asllani
Acting Secretary

John A. Butterfield
Treasurer

Steven A. Kailes
Immediate Past President

EXECUTIVE DIRECTOR

Arlene R. Crandall

ELECTED DIRECTORS

2013-2014

Betty Cittadine
John W. Craig
Hubert C. Jackson
Raphael A. Juss
Rita M. Naughton
Louise Ponce
Louella Preston
Helen C. Wooten

2014-2015

Sylvia Asllani
Roy Coleman
Robert V. Cunningham
Sherye Garmony-Miller
John J. Garvey
Ivry J. Hobbs
Mary Sharon Reilly
Richard F. Tryba

EX-OFFICIO BOARD MEMBERS

PAST PRESIDENTS

Vaughn J. Barber
Ned L. McCray
Edward A. O'Farrell
Helen P. Johnson

Ethel Philpott
Walter E. Pilditch
Robert C. Konen
Zygmunt Sokolnicki
James F. Ward

RTAC SERVICE DIRECTORY

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

RTAC E-mail office@rtac.org

Chicago Teachers' Pension Fund (CTPF)
203 N. LaSalle St., Suite 2600, 60601-1231 312-641-4464

CTPF Health Insurance Information 312-604-1400, ext.135

Annual Membership \$50

Lifetime Membership \$300

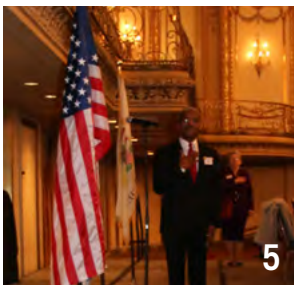
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Lend a hand and get involved.



FALL LUNCHEON HIGHLIGHTS

Members and friends gathered to mix business and pleasure for RTAC's 88th annual Fall Membership Luncheon held in the Grand Ballroom at the Hilton Chicago Hotel on October 31, 2014. Find more luncheon photos at www.rtac.org.



1. The Grand Ballroom at the Hilton Chicago Hotel is the perfect backdrop for a wonderful luncheon. Nearly 500 members and their guests attended the 88th Annual Fall Luncheon and Membership meeting on October 31, 2014. In addition to a wonderful meal and socializing, RTAC conducted a business meeting at which a new set of officers and directors was elected (see more on election page 1), and a change to the bylaws was approved. **2.** Volunteers and RTAC board members Louise Ponce, Rita Naughton, and Louella Preston greet guests at the beginning of the luncheon. **3.** President Marcella L. Morrison welcomed guests and conducted the business meeting during the luncheon. **4.** President Elect David Peterson, Director Mary Sharon Reilly, and Ned McCray on the dais during the luncheon. **5.** RTAC Director Robert Cunningham leads the group in reciting the Pledge of Allegiance before offering a beautiful rendition of God Bless America during the opening of the program. **6.** A very special guest, Snoopy, greeted guests as they arrived. Snoopy posed for a photo with Trudy and Harold Hill of Chicago. **7.** Kevin B. Huber, executive director of the Chicago Teachers' Pension Fund attended the event and shared a heartfelt goodbye as he announced his resignation from CTPF effective December 31, 2014. Huber has led the fund for the past 16 years. He has been battling cancer and will leave to focus full time on restoring his health. Peter A. Driscoll has been appointed interim executive director to aid in the transition period. **8.** Ora Jamison and Lamar Cartwright enjoy their afternoon. **9.** Rhonda Wilson, Maxine Toliver, and Carolyn Townes are all smiles at the luncheon. **10.** Gloria and Guillermo Abularach enjoy the day.

The Spring luncheon will be Friday, May 22, 2015. Reserve your place today! See page 15 for an invitation/reservation form.



MetLife



RTAC Dental Insurance Options

RTAC members in good standing are eligible to access one of RTAC's Metlife Dental insurance plans. Option 1 offers comprehensive services and Option 2 offers a lower-cost option with limited coverage.

Both of RTAC's plans cover primary services such as oral exams and biannual cleanings. Dependent coverage is available with both dental plan options.

RTAC Metlife Dental program members can also access complimentary vision care service which includes discounts on eye exams, corrective lenses – contacts and glasses, laser vision and non-prescription sunglasses.

Contact RTAC at 312-750-1522 for eligibility and enrollment information.

RTAC'S FALL 2014 SEMINARS

During November 2014, RTAC resumed its complimentary seminar program for RTAC members in good standing. The featured programs were:

- “Treat Yourself, Avoid Tricksters – Advice on Making Large Purchases” by Ward Powell, Thursday, November 13.
- “Power of Attorney Documents for Health and Property” by Zyg Sokolnicki, Tuesday, November 18.
- Reducing Your Taxes – Now and Later, presented by William Blyth and Associates, Wednesday, November 19.

The seminar offerings will resume in Spring 2015. RTAC anticipates that a new conference room in the building will include the technology needed to present the program on computer safety. Dates and times for spring programs will be announced at www.rtac.org and in an RTAC email alert to members.



Ward Powell of The Ward Powell Group offered valuable advice to members considering large purchases during a November presentation.

2015 ARMSTRONG AWARD



RTAC is seeking nominations for the 2015 James Armstrong Award. The award is named in honor of RTAC's founding President James E. Armstrong. Armstrong, together with a small group of concerned Chicago Public School retirees, established RTAC in 1926 to preserve and protect retired Chicago public school educators' pensions.

Any RTAC member can nominate an individual to be honored for his/her outstanding commitment, dedication, and service to the Retired Teachers Association of Chicago and/or the Chicago Retired Teachers Aid Fund, Inc.

Nomination forms are available at www.rtac.org. Nominations are due to Louella B. Preston, RTAC First Vice President elect, on or before April 1, 2015. The 2015 Armstrong Award will be presented during the 2015 Spring Luncheon at the Hilton Chicago Grand Ballroom on May 22, 2015.



VOLUNTEERS MATTER

Members of the RTAC Service Committee volunteer their time to send birthday cards to members. Pictured, clockwise, Lena Talley, Lois Schmidt, and Linda Williams. Interested in getting involved? Contact RTAC or find a listing of additional volunteer opportunities at www.rtac.org.



MEMBERSHIP: POWER IN NUMBERS

Annual Renewal Reminder

At present, RTAC's membership is hovering at about 10,000. About 80% of RTAC members are lifetime members. Lifetime members have access to RTAC services and programs for the rest of their lives.

If you are one of the approximately 1,800 *annual* members, please be sure to send in your membership form and dues for 2015. A letter, membership renewal form, and self-addressed envelope were mailed to all annual members at the beginning of November. Find a membership form on page 9 or online at www.rtac.org. Please be sure to rejoin for the calendar year 2015 for \$50 or consider becoming a life member for \$300. Membership benefits include:

- Access to dental insurance programs and discounts on vision programs
- Complimentary subscription to the *RTAC News Bulletin*
- Free seminar programs for members
- Discounted pricing on fall and spring membership luncheons



Find an enrollment form on page 9.

Recruit a Friend and Win!

There are currently about 17,000 retired Chicago Public Schools educators who have as yet to become RTAC members. If each current member persuades a non member to join we will be far stronger. Members who recruit friends through April 1, 2015, will be entered into a raffle to win a substantial gift card. Encourage your friends to list you as the referring source on the Membership Application. See the back cover for more information about the raffle. During the holiday season, consider gifting a yearly or lifetime membership.

RTAC: Fighting for your Pension

In the past few years RTAC has undertaken serious challenges which have benefited members and non-members. In 2012, RTAC was victorious in defeating a proposed amendment to the Illinois Constitution which would have limited retirees' annual cost-of-living increases. That same year RTAC successfully completed a role as an intervener in a 7-year court case which protected the pensions of 3,800 CTPF retirees. In 2013, RTAC acted to prevent the Illinois legislature from granting another "pension holiday." RTAC is presently preparing to undertake legal action when the Illinois legislature acts to diminish pensions.

RTAC is the only organization totally focused on protecting your pension and your financial security. Let's increase RTAC's membership. The larger the organization, the greater our power.

MARJORIE S. CARLSON'S BEQUEST BENEFITS CRTAF



The Chicago Retired Teachers Aid Fund gratefully acknowledges a bequest received November 10, 2014, from the estate of the late Marjorie Sue Carlson who passed away on January 3, 2014. Ms. Carlson's generous gift enables CRTAF to provide grants-in-aid to a number of grantees in the year ahead. Gifts such as Ms. Carlson's have enabled CRTAF to assist former colleagues with modest pensions since RTAC's benevolent sister organization was established in 1951. Ms. Carlson's legacy reflects her lifelong generosity and concern for her fellow colleagues. She began her career at Funston Elementary in 1954. She also taught at Gray and Monroe. She retired in 1986 and joined RTAC that same year.

Throughout her 27 years of retirement she contributed regularly to the Chicago Retired Teachers Aid Fund. CRTAF is appreciative of Ms. Carlson's ongoing generosity throughout her lifetime as well as her personal commemoration of her passing. May her memory remain as a blessing and an inspiration to those of us who recall her thoughtfulness and caring spirit as well as those who are the beneficiaries of her generosity.

RTAC Members' Resolution for 2015

As we celebrate the 'Turning of the Year' from 2014 to 2015, it's a time to reflect on priorities old and new. RTAC members must consider the actions that can be taken to protect pension security. Now that the 2014 midterm elections at the state and national level are concluded, each RTAC member needs to commit to contacting Illinois legislators – senators and representatives – to remind them again that they must address the seriously underfunded Chicago Teachers' Pension Fund. RTAC's strategy to address the problem is to lobby Illinois legislators to 'restore' the Chicago pension tax levy which it inappropriately diverted in 1995.

No retirement fund, local or federal, can make payments to its retirees if it only receives contributions from its employees. The employer must make its mandated contributions on a regular basis throughout the employees' working years if there are to be adequate funds to pay retirees.

EDUCATE YOUR LEGISLATORS

Each of us must contact local legislators – Illinois senators and representatives – in their local offices and educate them about the following:

- Chicago Public School educators do not contribute to or receive Social Security for their teaching service careers.

- Chicago Public School educators contribute 9% of each paycheck to fund their pensions.
- In 1995, then Mayor Richard Daley persuaded the Illinois legislature to divert the Chicago real estate tax pension levy from the Chicago Teachers' Pension Fund into the Chicago Public Schools' Operating Fund. Chicago property owners did not have their real estate taxes reduced.
- No pension fund can exist and pay its contributors without ongoing contributions from the employer.

When the legislation was enacted in 1995, there was a provision that should CTPF's funding ratio fall below the 90% funding level, the Illinois State legislature would contribute the difference. The Fund fell below the 90% level in 2004. The Illinois legislature has made some payments; but those payments have failed to fully fund the shortage.

The CTPF funding ratio was 51.5% as of June 30, 2014.

In 2014, CTPF paid \$1.3 billion in retirement pensions. In 2015, the amount is anticipated to be \$1.5 billion.

CTPF liquidates \$50-\$80 million in assets each month in order to meet its monthly payroll.



LOOKING FOR SOLUTIONS

In 2015, it is vitally important that the Illinois legislature restore the Chicago Teachers' Pension Levy in order to ensure that the Chicago Teachers' Pension Fund will be able to meet its obligations to its previous, current, and future educators.

RESOLVE TO DO YOUR PART

This New Year, resolve to do your part to protect your pension. Each member must make the time to contact his/her Illinois State Senator and Representative to explain the situation to them. Legislators must be made aware of the need to take action to restore the Chicago Teachers' Pension Fund Levy during the 2015 legislative session.

We each have the power to make this happen. If the change we wish to see is to be, it must begin with each and every one of us.

Need resources to help find or reach out to your local legislator? Find more information at www.rtac.org.

EXECUTIVE DIRECTOR'S MESSAGE

Arlene R. Crandall



As the holiday season approaches, one often reflects upon memories of the past. My mother used to say “It is better to give when one’s hands are warm.” That expression is a powerful reminder of the joy one gets from sharing. As you consider your end-of-year charitable donations, please include a gift to the RTAC Legal Defense Fund, the Retired Teachers Association of Chicago and the Chicago Retired Teachers Aid Fund, Inc.

Many of you have generously contributed to the RTAC Legal Defense Fund. As this issue goes to press, we are pleased to report that the

Fund currently is \$35,000 strong. Its continued growth is a testimony to your support and generosity. Donors who contribute \$100 or more become members of the RTAC President’s Circle.

Gifts to the Chicago Retired Teachers Aid Fund enable the Fund to provide grants-in-aid to former colleagues with diminutive pensions. Gifts to the Aid Fund are tax deductible as allowed by law. If you know of someone who is in constrained circumstances, please refer them to us so they can apply for assistance. Our grants-in-aid are modest; but they do provide some support to those in difficult situations.

REDUCE YOUR CHANCE OF BEING SCAMMED

By Roy Coleman, webmaster



The Spring 2014 *News Bulletin* featured an article I wrote which offered several suggestions to help protect you

from on-line attackers. In light of the recent data breaches affecting tens of millions of credit card holders, some of these bear repeating.

1. Create strong passwords – at least 10 characters including at least one number, one special character (@, &, etc.) and both upper and lower case letters.

2. Password protect anything that is mobile (phone, tablet, etc.)
3. Change your passwords at least twice a year.
4. Examine your bank and credit card statements closely, especially for very small amounts that a thief may try to withdraw just to see if you would notice.
5. Use a credit card instead of a debit card because credit cards have much stronger fraud protection than most debit cards.
6. Instead of signing your credit and debit cards, write (in permanent marker) “Photo ID Required.”

The latest scam seems to be phone calls or e-mails from people claiming to be the IRS, FBI, or a law enforcement agency telling you that you need to immediately wire money to an account or face severe penalties, including jail. The IRS will **never** call you! If you really owe money, the IRS will send

letter(s) to the address you submitted on your tax return and may garnish your pay, but they will **never** ask for immediate payment over the phone. **Never** give **anyone** that calls you your personal information. **Never** call back a number that they left. If it appears to be a legitimate call from a bank or other institution, look up the phone number of the main office or your local branch office. Call the number and explain the content of the call you received.

The same applies to any e-mail that tells you to log-in to a site to verify your information or to reactivate your e-mail. **DO NOT** click on any links in a message, even if it looks like the ‘real’ website, until after you do the following: 1. pause the cursor over the link but do not click, and 2. check the bottom of your screen to see the destination to which you are connecting.



FROM THE DESK OF THE PRESIDENT



Marcella L. Morrison

A SPECIAL NOTE OF THANKS

RTAC extends a heartfelt thank you and its sincere appreciation to President Morrison who will retire from the position of President of the Board of Directors on December 31, 2014. President Morrison's devotion and dedication, leadership and guidance during the past 26 months have strengthened RTAC and CRTAF. Her grace and wisdom have been inspiring to our members. Her list of accomplishments is lengthy. She will remain on our Executive Board as immediate past president.

VIELEN DANK, Merci Beaucoup, Muchas Gracias.

No matter what the language, the message is the same – Thank You for sharing yourself so generously with RTAC.

As 2014 draws to a close, it seems hard to believe that in 2015 RTAC will celebrate its 89th Anniversary. There are members who were born in 1926; but no one who retired that year is still with us. As RTAC's President, I find that reviewing the past helps us to consider how we, as current retirees, can maximize our efforts to ensure that RTAC will be strong and powerful in 2026 when we reach the century mark.

Diligence, dues, and donations have enabled RTAC to continuously maintain its mission to protect retired CPS educators' pensions at the forefront of its efforts. When RTAC began there were problems and issues - major and minor - related to retired CPS educators' pensions. Throughout the years diligence and commitment were required to successfully address the challenges of those who sought to diminish and impair our predecessors' pensions and their fiscal security.

I would like to think that in 1926 the majority of CPS retirees were members of RTAC. Unfortunately, today only about 40% of CTPF pensioners are RTAC members. We RTAC members must stress to our former colleagues who are not members that we are the only independent association committed to protecting their CTPF pensions. It is imperative that they join us at this crucial moment to confront the challenges of 2015 and beyond.

RTAC is a member driven organization which must engage all those whose fiscal security depends

upon our mission. Now is the time to commit ourselves to recruiting new members. If each current member brought in at least one new member, we would become stronger immediately. We need all retired CPS educators to accept the challenges of investing time and money into their future security by joining us in keeping RTAC the independent advocate for CTPF pensioners. Without them, RTAC's future and theirs will be uncertain. Without RTAC where would CTPF pensioners secure support and assistance in the battle against those who are determined to diminish and impair our pensions and thus our fiscal security?

Presently one third of our operating expenses are covered by investment income. Throughout the past 88 years, members have made donations and bequests which funded RTAC's investments. Today's current membership must also leave a legacy for the future. Please consider commemorating RTAC's 89th Anniversary by making a donation reflective of RTAC's age or your years of service.

In closing, serving as President of RTAC has been the highest honor bestowed upon me. Thank you for providing me with the opportunity to serve you and our organization. Best wishes for great success to Dave Peterson, our incoming President, and his team for the biennium 2015-2016.



RETIRED TEACHERS ASSOCIATION OF CHICAGO

Membership Application

Please use this form to:

- Join the Retired Teachers Association of Chicago (RTAC)
- Renew your annual membership

GENERAL INFORMATION: PLEASE PRINT

Your Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Date of Birth: _____ Phone: _____

Retired In Year: _____ Position: _____

From: _____

(name of Chicago Public School)

Social Security Number: xxx-xx-____ _

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

Non-CPS e-mail address: _____

(Your CPS e-mail address terminates when you retire)

Did a current RTAC member refer you? Yes No

If yes, please list name of referring member: _____

JOIN OR RENEW MY MEMBERSHIP

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

Enroll me as a new member \$50

Enroll me as a life member \$300

CHANGE OF ADDRESS

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

Please note effective date for new address:

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

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

MAKE A DONATION: MAKE A DIFFERENCE

A donation to the Legal Defense Fund, Chicago Retired Teachers Aid Fund (CRTAF), RTAC, or the Committee on Political Education (COPE), is a meaningful way to show your support for your pension or honor or memorialize a friend or loved one. There is a \$20 minimum donation per honoree for all funds. Return this form with your payment to: RTAC, 111 North Wabash Avenue, Suite 2010, Chicago, Illinois 60602.



NEW! 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 or ancillary benefits. *Donors contributing \$100 or more are acknowledged as President's Circle Members in the News Bulletin.* LDF donations are **NOT** tax deductible.

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

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

Address: _____ City: _____

State: _____ Zip Code: _____ Phone: _____

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

CRTAF is a 501 (c) 3 charitable organization established in 1951 to assist retired CPS teachers and administrators in challenging financial circumstances. CRTAF donations are tax deductible as allowed by law. \$20 minimum donation per honoree.

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

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

Address: _____ City: _____

State: _____ Zip Code: _____ Phone: _____

Please indicate purpose of gift congratulate celebrate memorialize general purposes

Honoree's Name: _____ Address: _____

City: _____ State: _____ Zip Code: _____

RETIRED TEACHERS ASSOCIATION (RTAC) DONATION

RTAC is a 501 (c) 4 organization established in 1926 to protect and enhance the pensions of retired CPS educators. RTAC donations are **NOT** tax deductible. \$20 minimum donation per honoree.

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

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

Address: _____ City: _____

State: _____ Zip Code: _____ Phone: _____

Please indicate purpose of gift congratulate celebrate memorialize general purposes

Honoree's Name: _____ Address: _____

City: _____ State: _____ Zip Code: _____

COMMITTEE ON POLITICAL EDUCATION (COPE) DONATION

COPE is organized to support political efforts designed to educate legislators and protect pensions. Gifts to the COPE Fund are **NOT** tax deductible.

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

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

Address: _____ City: _____

State: _____ Zip Code: _____ Phone: _____

NEW LIFE MEMBERS: JULY 1 - OCTOBER 31, 2014

DOROTHY BLYTH
MARY V. FITZGIBBON
MAUREEN FRUHWIRTH
SUSAN H. GOLDBERG
THOMAS HENCINSKI

HAYDEE IRIZARRY
TAMARA JABOUR
ROBBIE JACKSON
SUSAN JARDIEN
VICTORIA LACOCQUE
QUERO

JAMES MAHAY
CAROL MORA
PATRICIA PALMER
SHARLETTE PEOPLES
DIXIE ROULEAU

DOROTHY MAE SMITH
MARY A. SMOTHERS
PHYLLIS TURNER
CHERYL WASHINGTON
HATTIE WASHINGTON



LEGAL DEFENSE FUND GIFTS, JULY 1 - OCTOBER 31, 2014

RTAC has established a legal defense fund for the purpose of initiating legal action to protect CTPF Pension benefits. Gifts of \$100 or more are acknowledged as President's Circle members. For more information about the RTAC Legal Defense Fund, see page 1. Find a donation form for the legal defense fund at the top of the donations sheet on page 10.

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

Anonymous - 4	Cromer, Louise Z.	Hines, William	Lebrecht, Margaret M.	Ohren, Susan	Simmons, Earline
Allen, Dezoree	Culotta, Carole	Hilvers, Carol A.	Lennon, Mary	Pace, Charles E.	Simmons, Margaret
Ardito, Peter J.	Curley, Daniel A.	Hochberg, Norma C.	Lewis, Janice B.	Pahlke, Barb	Smith, Ronald F.
Aslanides, Anthony	Dallas, Theodore T.	Hodanick, Virginia	Logue, Katherine	Parker, Jacquelynne G.	Sobel, Diane
Asllani, Sylvia	De Maio, Carol A.	Holmes, Lillian	Maddox, Joy A.	Pelt, Alan and Gloria	Soprych, Karen
Augustiny, Frank	Domash, Helene N.	Holmes, Rosemary & Warren	Mancuso, Giacomo	Pilditch, Walter	Spielman, Lester
Bechina, Joseph	DuBois, Shirley & Floyd	Hortin, Judith K.	Marcello, Corinne V.	Pitra, Barbara	Spillman, Jacqueline
Bechina, Margaret	Dudlicek, James	Hugi, Barbara J.	Martin, Barbara J.	Pluto, Donald	Stoll, Ann
Becvar, Sonja K.	Dugan, Gerald V. Jr.	Hughes, Rita	Matz, Patricia E.	Pospishil, Robert W.	Swanson, Claudia J.
Bishop, Grace	Dugan, Iraidia B.	Hunter, Fred R.	Matthews, James	Pyster, Louis N.	Tatar, Craig
Blackburn, Shirley G.	Faingold, Marise C.	Jabulani, Halima	Maxey, Marita J.	Rabig, John H.	Thomas, Robert Jr.
Blyth & Associates	Finn, Frank	Jackson-Hicks, Barbara	Maynor, Virginia A.	Randolph, Catherine	Timlin, MaryAnn
Bonner, Barbara A.	Finnegan, Thomas M.	Jasionowski, John	McDonald, Bobbie S.	Remahl, Daniel	Tocwish, Victor
Briscoe, Nancy	Fitzgibbons, John	Jeter, Iris	McDougal, Daniel	Rice, Pamela J.	Trujillo, Domingo
Broderick, Kevin P.	Frantz, John J.	Johnson, Margaret A.	McElroy, Yvonne D.	Rivera, Amanda	Vaughn-Bennett, R. Elizabeth
Brown, Barbara S.	Gallaher, James H.	Jones, Gloria W.	McMaster, Hamilton J.	Richter, George	Velez, Carmen
Brown, Louis	Gallo, Jeannie M.	Jones, Phyllis	McVeigh, Steve	Robinson, Douglas R.	Wotovich, Sharon A.
Bujalski, Bridget	Gamble, Denise M.	Justice, Edwina R.	Meegan, David	Robinson, Philip E.	Walker, Linda E.
Bures, Bob & Carol	Gasner, Renee M.	Karpa, Alan E.	Moore, William E.	Rosen, Sandra	Walsh, Rose
Burkert, Arnold	Geidel, Nancy	Keating, Thomas J.	Morris, Odessa	Rosenthal, Susan Ann	Warner, Ralph P.
Cartwright, Naomi	Gordon, Phyllis G.	Keer, Barbara	Murray, Clare	Ruchti, Joyce B.	Weiner, Susan
Chemers, Veronica	Graven, Anastasia P.	Kernan, Thomas J.	Nelligan, Bonnie	Ruyack, Edward J.	Saddler, Robert
Clarke, Maryirene A.	Griffin, Marie J.	Kiamos, Constantine	Nelsen, James M.	Saddler, Robert	Salwonchik, Marie
Condon, Marcella	Guardi, Constance P.	Kimbrough, Marlene	Nelson, Nancy E.	Sampson, James E.	Sanderson, Calvin
Cornelius, Melvyn T.	Hampton, Joan B.	Klunk, Edward T.	Nichols, Dianne K.	Sanders, Calvin	Sass, Howard A.
Cooper, Margaret A.	Hastings, Peter	Koch, Jewel	Nichols, LaVerne	Sass, Howard A.	Schmidt, Lois K.
Corpus, Dolores J.	Helwing, Arthur	Koppel, Gerald N.	Nicholus, Carole	Shea, Mary & Michael	Sheehy, Joan T.
Cosme, James A.	Hensel, Lorraine K.	LaDouceur, Elizabeth	Nurk, Marika		
Craig, John William			Obie, Gail		

OTHER GIFTS

Anonymous	Diemer, Jewell E.	Hohmeier, Carole	Lochbaum, Sylvia	Nusinson, Sally	Trilling, Caren
Allen, Robert	Durand, Barbara	Hornung, Mary	Lubov, Al & Rudy	O'Malley, Eileen	Tuite, Audrey
Alpert, Miriam	Einikis, Mary Lou	Hyman, Evelyn	Manthe, Barbara	Pagliari, Michael	Twomey, Julia
Atherton, Charles D.	Enciso, Mercedes	Jackson, Gloria J.	Manthey, Diane A.	Patinkin, Fern	Vazquez, Rosetta
Augustiny, Patricia	Fahey, Patrick J.	Jackson, Mary Lou	Marshall, Mary B.	Rivera, Milagros	Walker, Jean R.
Berry, Aretta F.	Fahrner, Lee	Jarvis, Rose Ann	Martin, Donald R.	Rzeminski, Stanley	Wanzung, Daniel
Bogs, Roberta K.	Felton, Charlotte M.	Johnson, Delphine	Maynard, Lynne	Schwarzkopf, Gloria	Weiner, Patricia S.
Bohme, Alan P.	Ferguson, Pauline E.	Kearse, Carmela M.	Micelli, Nick	Shepard, Barbara S.	West, Frederick F.
Brookstein	Gaffke, John C.	Klein, Melva	Michals, Patricia M.	Simmons, Bobbie J.	Williams, Barbara A.
Butman, Sharon	Garcia, Lucia	Koenig, Kathryn & Roger	Miller, Jeanne L.	Slaiman, Irma Rose	Wilson, Phyllis
Carpenter, Peter M.	Geib, Charlotte J.	Kostro, Mitchell	Millman, Natalie	Spruel, Cora	Woodcox, Diane
Childs, Ralph N.	Gleason, Patricia C.	Kurland, Howard	Munkvold, Michael	Stapleton, Jack	Wright, Sylvia D.
Cohan, Arlyne	Hagedorn, Gloria J.	Laux, Janet	Murdock, Patricia	Stephenson, Robert	
Dale, Carole	Hawk, Carol Zoha	Ley, Karen	Nesterowicz, Paul	Stocking, Nancietta	
Dawn, Margaret M.	Hebert, Martha	Lizak, Irene	Nesti, Mary A.	Swanson, Jay F.	See a complete list of donors here.
Dean, Rosylin	Hoffman, Wayne		Nolan, Janet	Syzmanski, Marlene	

CHICAGO RETIRED TEACHERS AID FUND GIFTS

JULY 1 - OCTOBER 31, 2014

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Barbara Behof	Raj K. Balu
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Anonymous (2)	General Purposes
Miriam Alpert	General Purposes
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RTAC GIFTS

JULY 1 - OCTOBER 31, 2014

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Carmel Arvia	Shirley Dillard
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DONOR	PURPOSE
Anonymous (2)	General Purposes
Frank Augustiny	General Purposes
Gloria M. Benford	General Purposes
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Eugene Jerkaitis	In honor of all CPS employees who served honorably in the U.S. Armed Forces
Carol A. Krueger	General Purposes
Daniel F. Remahl	Congratulate Karen Lemke
William Weiner	General Purposes
Mary Zeiler	General Purposes

COPE GIFTS JULY 1-OCTOBER 31, 2014

Anonymous (2)	Wilma Yvonne McLendon
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Geraldine A. Carpson	Marilyn E. Quas
Clarice Cogen	Martha Del Campo Semisch
Theodore Dallas	Jack Stapleton
Robert E. Davidson	Robert L. Woods
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RTAC has the perfect gift for the holidays! Make a gift in honor of a friend or loved one or consider a gift membership! See pages 9-10.

FRIENDS GONE AHEAD *Requiescant in pace*

NAME	DATE	SCHOOL	NAME	DATE	SCHOOL
Allen, Ann	10/12/14	Harper HS	Dunn, John E.	08/06/14	Central Serv. Ctr.
Allen, Mildred	08/23/14	Faraday	Edmonson, Eloise R.	10/05/14	Stewart
Anglin, Barbara S.	10/23/14	Dearborn Park	Fitzgerald, Kathleen M.	09/28/14	Curie HS
Bartels, Geraldine	08/28/14	Lincoln Park HS	Foucher, Marcella A.	09/11/14	South Shore HS
Bartlett-Poulos, Rita	08/20/14	Whitney Young HS	Fournier, Margaret M.	03/09/14	Oriole Park
Baumgartner, Donald M.	07/23/14	Curie HS	Fragale, Ross F.	08/28/14	Lafayette
Bennett, John L.	10/18/14	Taft HS	Freeman, Linnie D.	07/20/14	Hartigan
Benson, Janice M.	08/15/14	C-W Spec Svcs	Gagliardi, Orlando	10/04/14	Prosser HS
Bierman, Herbert I.	10/08/14	Lane Tech HS	Galloway, Lavenia J.	10/20/14	Bogan HS
Blevins, Hildegard	10/16/14	Howe	Garnes, Marjorie E.	05/05/14	Central Office
Boland, Donald W.	09/09/14	Hubbard HS	Gardner, Katherine	03/18/13	Phillips HS
Bontemps, Carmen	07/23/14	Schurz HS	Garofalo, Antoinette T.	09/07/14	Edgebrook
Bradford, Helen E.	09/17/14	Terrell	Gibbons, Richard B.	09/08/14	Foster Park
Bronner, Ruby L.	10/12/14	Henry	Gill, Kenneth P.	06/29/14	Portage Park
Browdy, Barbara K.	09/22/14	Clinton	Gilliam, Vivian E.	08/19/14	Newton
Brown, Rhoda A.	07/12/14	Bright	Glasco, Elizabeth R.	07/26/14	Collins HS
Bruzewicz, Eillen	10/24/14	Lyon	Guarino, Matteo J.	09/20/14	Lane Tech HS
Bryant, Rosa J.	10/26/14	Marshall HS	Hall, Burdette S.	10/10/14	Brentano
Burnett, Hermione	07/18/14	Dyett	Hamer, Geraldine A.	10/12/14	Kennedy HS
Buss, Florestee	07/04/14	Chgo Voc. HS	Hardison, Bertha J.	07/04/14	Madison
Campbell, Mariclare	08/27/14	Kellogg	Harper, Rita	10/11/14	Jahn
Capps, Charles C.	10/19/13	Farragut	Harris, Harold E.	07/10/14	Lafayette
Castile, Celia H.	07/17/14	Dulles	Headen, Nadine E.	08/15/14	Morgan
Chandler, Wardell	09/03/14	Douglas	Helphrey, Elizabeth	07/17/14	Nightingale
Chin, Charles M.	07/13/14	Kohn	Hillman, Ronald O.	07/21/14	Juarez HS
Chronos, Mary	07/26/14	Bogan HS	Hogan, Cleophus	09/02/14	Manley HS
Clark, Alfred E.	09/26/14	Cregier HS	Hogan, John M.	09/14/14	Stagg
Cobb, Obie	10/18/14	Crane Tech HS	Hohmeier, Carole J.	09/23/14	Scammon
Colar, Iris L.	07/06/14	Jefferson	Holquist, Elaine O.	07/28/14	Lowell
Coleman, Stephanye D.	08/27/14	Everett	Hutchinson, Kendall	06/23/14	Carver HS
Colley, Austella	09/13/14	McCosh	Intrivici, Vincent	06/26/14	Morgan Park HS
Conley, Mildred B.	06/28/14	Stagg	Ippolito, Sylvia B.	07/04/14	Byford
Crawford, Eugene	10/22/14	Collins HS	Jackson, Maggie F.	09/01/14	Mason
Cullicott, Mary R.	09/03/14	Young	Jackson, Ollie M.	10/19/14	Dunbar Voc. HS
Dawson, Kenneth H.	10/05/14	Abbott	Jacques, Lela T.	09/09/14	Curtis
Deering, Veronica M.	07/30/14	Addams	Jefferson, Evelyn	07/10/14	Neil
Defell, Aver G.	08/04/14	Wheatley	Johnson, Leon	10/03/14	Spencer
Delisa, Frank E.	09/01/14	Lindblom HS	Jones, Berneice M.	07/20/14	Libby
Dickson, Sharon J.	08/21/14	Senn HS	Jones, James E.	09/08/14	Ericson
Dinkel, Holly Schwab	06/27/14	Von Steuben HS	Jones, Nina F.	08/05/14	Bd of Examiners
DuBose, Jeanne L.	07/28/14	Johnson	Jones, Rosa	07/20/14	Graham Trng.
Dumas, Lillian M.	08/05/14	Revere	Kaczanowski, Joseph	08/29/14	Gompers

FRIENDS GONE AHEAD *Requiescant in pace*

Kaszuba, Valentin K.	09/23/14	Wells HS	Price, Virginia H.	08/07/14	Dunbar HS
Kies, Mary M.	06/24/14	Gary	Rasmas, Jane M.	08/31/14	Curtis
Kimble, Vivian L.	08/13/14	Caldwell	Ray, Ernestine A.	07/07/14	Doolittle West
Koelling, Martha F.	10/02/14	Boone	Richard, Lucille B.	09/29/14	Marshall HS
Korman, Samuel	06/26/14	Orr HS	Rico, George	08/10/14	Lane Tech HS
Kuna, David J.	08/17/14	Spaulding HS	Rivers, Francis G.	07/21/14	Nightingale
Kurs, Rhoda G.	09/27/14	Stewart	Robinson, Helen J.	09/05/14	Fulton
Lancaster, Sharon L.	09/03/14	Young	Rodriguez-O'Keefe, Maria...	10/04/14	Reilly
Larsen, Rita K.	07/06/14	Pritzker	Rosenzweig, Felice A.	09/05/14	Dett
Lee, Matlyn T.	06/23/14	Cather	Russell, Genevieve M.	09/17/14	Everett
Lehman, Fred O.	09/18/14	Lane Tech HS	Saruk, Gail K.	10/13/14	Disney
Leisher, Muriel R.	08/03/14	Schubert	Schap, Grace B.	07/07/14 ...	Near North HS
Lenahan, Mary A.	08/14/14	Barnard	Schiavone, Susan R.	07/14/14	Jackson Lang.
Lott, Joyce L.	10/03/14	Price	Schneider, Betty J.	12/25/13	Kenwood HS
Lurks, Patricia M.	06/12/14	Piccolo	Schug, Annette M.	09/15/14	Harlan HS
Lypson, Herman	06/02/14	Parker Com. Acad.	Serpico, Floria B.	08/05/14	Hitch
McDermott, Lawrence	07/12/14	Cook Cty Juv. Det.	Shanyfelt, Paul A.	07/03/14	Dever
Marshall, Addie.	08/18/14	Truth CPC	Simmons, Eleanor N.	07/18/14	Armstrong
Marshall, Robert R.	09/26/14	Morton HS	Skarlose, Gloria J.	09/23/14	Seward
Martin, Marilyn L.	08/05/14 ..	Woodson North	Skyles, Barnett.	10/12/14	L. Hughes
Martinez, Rito V.	10/01/14	Simeon HS	Smith, Michael B.	10/13/14	Juarez
Maslow, Panni J.	08/11/14	Lane Tech HS	Snowwhite, Mildred	08/10/14	Montefiore
McCastle, Florence C.	10/15/14	Hearst	Sondhelm, W. Joseph	07/11/14	Du Sable HS
McElroy, Ila M.	07/10/14	Decatur	Steuber, Molly L.	07/23/14	Montefiore
McHerron, Lila P.	09/06/14	Hinton	St. James, Ethelyn	07/27/14	Central Office
McIntyre, Patricia.	08/22/14	Goldblatt	Stuttley, Maxine B.	08/18/14	Tesla
McManus, Mary F.	09/16/14	Alcott	Sykes, Carol E.	09/17/14	Kozminski
Mengel, Elizabeth.	08/11/14	Disney	Terada, Mary M.	07/18/14	Goudy
Minn, Suzanne E.	07/28/14	Stowe	Thigpen, Elaine M.	07/02/14	Calumet HS
Mitchell, Paul B.	08/11/14	Cather	Tomczak, William P.	09/24/14 ...	Washington HS
Moran, Kathleen.	07/26/14	Aldridge	Torres, Angel L.	10/02/14	Harper HS
Nakamura, Tomiye.	07/30/14	Arai	Trembaczkiwicz, Delphine. .	09/01/14	Holmes
Nicholas, Evangeline	07/14/14	Early Child. Dept.	Tynes, Lillian P.	07/19/14	McCosh
Parker, Fred B.	10/02/14	Davis	Vabakos, Patricia	08/20/14	Goudy
Parker Patton, Carole	08/22/14 ...	Ofc of Reading	Van Zile, Daniel	08/22/14	Spry
Paternek, Genevieve.	07/14/14	Jose de Diego	Vlasak, Richard F.	10/01/14	Oriole
Pecchia, Domenick	09/25/14	Westinghouse HS	Wesen, James H.	09/07/14	Bright
Perry, Ben	10/10/14	Nicholson	West, John	09/21/14	Chief Exec. Office
Phillips, Gladys F.	10/15/14	Ward	Williams, Robert L.	06/29/14	Henson
Placek, Mary L.	09/21/14	Ogden	Williams, Valvasti.	09/19/14	Farragut HS
Poindexter, James M.	08/12/14 ..	Chicago Voc. HS	Woods, Margaret M.	08/22/14 ...	Acad/Voc Dept
Poole-Nicol, Georgia M.	07/12/14	Evers	Ybarra, Richard.	10/04/14	Substitute
Preston, Rhenette A.	08/25/14	Orozco	Zagorski, Donna Roseanne ..	06/21/14	Monroe



RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC) 89 TH ANNUAL SPRING LUNCHEON

You are cordially invited to join RTAC friends and Board Members

FRIDAY, MAY 22

11:45 a.m. - 2:30 p.m. (doors open at 11:00 a.m.)

HILTON CHICAGO GRAND BALLROOM

720 South Michigan Avenue, Chicago, Illinois 60605

The ballroom is immediately inside the main hotel entrance and up the staircase to your left.

An elevator is available. Convenient self-park (\$15) is located in the northwest corner of the hotel.



Guest Speakers

In addition, representatives from CTPF, the National Retired Teachers Association (RTAC is a charter member), and RTAC lobbyists have been invited. Be sure to join us to learn the latest information on the status of pensions, and to spend an afternoon with your former colleagues. Door prizes will be called during the later part of the program. We hope you will join us!



2015 SPRING LUNCHEON RESERVATION FORM

PLEASE MAIL YOUR RESERVATION TO RTAC TODAY. MAKE CHECKS PAYABLE TO RTAC 2015 SPRING LUNCHEON.

If you don't want to tear out this form, you can make a photocopy or download a copy at www.rtac.org.

Enclosed is my check number _____ dated _____

in the amount of: \$ _____ for _____ member tickets at \$45 each

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

Member's Name: _____ Preference: Chicken Fish Veg.

Street Address: _____

City: _____ State: _____ Zip Code: _____

Phone number: _____ Year of retirement (for a survey): _____

E-mail address: _____

Paid Guest's Name: _____ Entree: Chicken Fish Veg.

Paid Guest's Name: _____ Entree: Chicken Fish Veg.

Paid Guest's Name: _____ Entree: Chicken Fish Veg.

WE URGE YOU TO MAKE AN EARLY RESERVATION. RETURN THIS FORM AND YOUR CHECK NO LATER THAN FRIDAY, MAY 15 2015, TO: RTAC, 111 NORTH WABASH AVENUE, SUITE 2010, CHICAGO, IL 60602-2949

Tickets will not be mailed. All tickets will be held at the door. No REFUNDS for any reason. **We are unable to accommodate walk-ins or meal changes at the hotel.** RSVP Deadline is Friday, May 15, 2015. No exceptions.

Not a member but want the member rate? Complete the form on page 9 and return it with this reservation form and your payments for membership and the luncheon. Need additional information? Call 312-750-1522.

VOLUNTEER OPPORTUNITIES

Many retired teachers find working for a worthy cause as a volunteer extremely satisfying. The following organizations are among those who have asked us for help in recruiting. RTAC does not endorse any organization.



LEND RTAC A HAND

RTAC welcomes Service Committee volunteers.

If you can lend a hand with light office work in our downtown office, please call 312-750-1522.

This is only a partial list of volunteer opportunities.

[Click here for a complete listing.](#)

Agency	Location	Contact Person	Phone
Abraham Lincoln Center	Chicago Near South	Hannah Katz	773-451-3360
American Red Cross (CPR & First aid)	Chicago Central	LaToya Sewell-Hall	312-729-6111
ANS Preparatory Institute	Chicago-North	Doris Franklin	773-442-6192
Blue Gargoyle Community Services	Chicago	Ashley J. Hobbs	773-955-4108x308
Catholic Charities (Tutor)	Cook and Lake Ctny	Albert Curtis Jr.	312-655-7412
Chicago Architectural Foundation	Chicago	Barbara Hrbek	312-922-3432x225
Chicago Botanic Gardens	Glencoe	Judy Cashen	847-835-6800
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 Public Library	Chicago	Cristina Medina	312-745-0994
Chicago Symphony Orchestra	Chicago		312-294-3160
Christopher House (Tutoring/Literacy)	Chicago North	Alicia M. Villago- mez	773-922- 7500x27252
Count Me In!	Chicago	William N. Black	773-381-6024
CPS Student Science Fair	Chicago	Barbara Dubi- elak-Wood	773-553-6319
Cycle	Chicago	Melinda Brand	312-664-1194x14
DuSable Museum of African American Hist.	Chicago South	Kay McCrimon	773-947-0600x239
Frank Lloyd Wright Preservation Trust	Chicago SW	Kent Bartram	708-848-1976
Friends of the Parks	Chicago Central	Laura Ronneberg	312-922-3307
George Armstrong School	Chicago North- west	Kim Bendig	773-534-2150
Glenkirk (Programs for the Dev. Disabled)	Northbrook	Roberta M. Rekus	847-400-8569

VOLUNTEER OPPORTUNITIES

This is only a partial list of volunteer opportunities.

[Click here for a complete listing.](#)

Agency	Location	Contact Person	Phone
Ill. Parents Anonymous (Parental Counsel)	Chicago	Melinda Crosby	312-649-7301
Inner Voice Learning Center (Leadership)	Chicago near West	Antoinette Toliver	312-666-8110
Intl. Mus. Of Surgical Science	Chicago-North	Kristen Vogt	312-642-6502
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
Lifelong Learning Inst. @ National Lewis U.	North Suburbs	Joan Marks	224-233-2366
Lincoln Park Zoo	Chicago Near North	Lauren Pike	312-742-2124
Literacy Connection	Northwest Suburbs	Karen Oswald	847-742-6565
Little Brothers Friends of Elderly	Chicago	Geri Mead	312-455-1000
Mercy Home for Boys and Girls	Chicago Central	J. Brown/E. Dordek	312-738-7554
Mercy Housing Lakefront	Chicago	LeKeeta Charley	312-913-1605x112
National Hellenic Museum	Chicago Central	Hannah Imber	312-655-1234x27
North Shore Senior Center (Advocacy)	Northfield	Paul J. Luzwick	847-784-6000
Oriental Institute, University of Chicago	Chicago Hyde Park	Cathy D or Terry F	773-702-1845
PCC Comm. Wellness Ctr.	Oak Park	Jinnie Hoggarth	708-383-0113X7912
Roseland Community Hospital	Chicago Roseland	Jennifer Seldon	773-995-3470
School Children's Aid Society	Chicago	Margaret Paul	773-247-1311
The Chicago Lighthouse	Chicago	Dick Carlson	312-666-1331x3141
Vocational Bridge Academy	Chicago	Robert Kos	773-772-7170x3002
Woman Made Gallery	Chicago Near NW	Pamela Callahan	312-328-0038

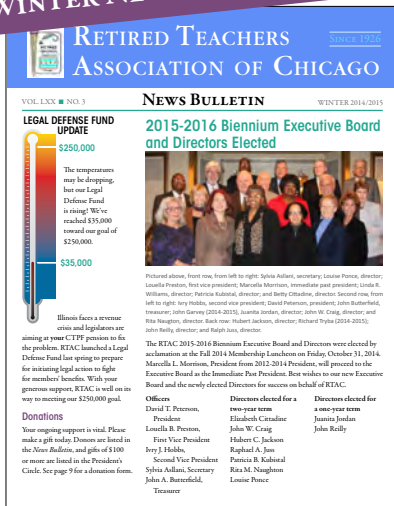


RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

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INSIDE: RTAC'S ALL NEW
WINTER NEWS BULLETIN



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RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC) MISSION STATEMENT

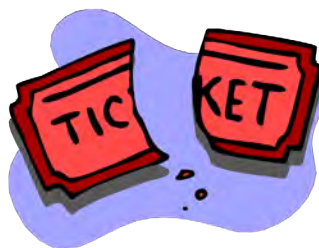
To serve as the primary advocate for retired Chicago Public School teachers and to empower them by engaging in activities and services that will promote their well-being with particular emphasis on the maintenance and enhancement of their pension benefits.

DON'T MISS YOUR CHANCE TO WIN!

RTAC currently has about 10,000 members – which means there are 17,000 individuals who have yet to join this organization. RTAC is working hard to recruit new members and has launched a membership contest. The RTAC member who brings in the most new members by April 1, 2015, will win a significant gift card.

Recruit a Friend...

Participating is easy – ask your friends to join RTAC and list **your** name in the referring member space on the Application (see page 9) or download an application at www.rtac.org.



Increase Your Odds....

The more new members you bring in, the more chances you'll have of being a winner. Here's how it works: if you bring in one new paid membership you will be credited with one chance to win. For the second new member you will be awarded with two *more* chances to

win. For the third there will be three *more*. For the fourth you will be given four more chances, etc. The winner will be announced in the spring issue of the *RTAC News Bulletin*.

Everyone Wins with RTAC

RTAC is the only organization fighting for Chicago Teachers Pensions and the rights of pensioners. RTAC's power lies in numbers – and when membership increases – we all win.

VISIT WWW.RTAC.ORG