

RETIRED TEACHERS Since 1926 Association of Chicago

VOL. LXXIX NO. 1

* * * * * ELECTION 2023

RTAC 2023 Election

RTAC is looking forward to its 2023 Fall Officers and Directors Election. We are seeking individuals who are interested in becoming more involved with RTAC's leadership. Specifically, RTAC members who have been members since April 1, 2023, are eligible to selfnominate for the following positions on or before May 1, 2023. The open positions are for the biennium 2024-2025. The five officer positions are: President, First Vice President, Second Vice President, Treasurer, and Secretary. In addition, candidates are being sought to fill the eight directorships.

Per RTAC Bylaws, any member in Good Standing is encouraged to self-nominate for any of the positions. The RTAC Nominations Committee will interview candidates in Spring 2023. Qualifications include:

- 1. Computer competency (either Windows, Mac/IOS or Linux)
- 2. Regular access to the Internet to send/ receive/respond to information and attend virtual meetings.
- 3. Ability to work collaboratively.

RTAC Spring 2023 Luncheon/ Business Meeting

The RTAC Board of Directors is pleased to announce that it will conduct its 2023 Spring Luncheon on Wednesday, May 17, 2023 in the Walnut Room at Macy's Chicago. The price per person for a meal will be \$50 for members and \$55 for guests. Entrée options are chicken, fish, and vegetarian. Salad, dessert and nonalcoholic beverages are included with this price. Alcoholic beverages can be purchased from the cash bar. Discounted parking will be available at the Randolph/ Wabash InterPark garage (\$16 per vehicle). COVID-19 Protocol will be in effect as it was at the October 18, 2022 RTAC Luncheon/Business meeting. Reservation



forms and payment are due on or before Monday, May 1, 2023. The luncheon/ business meeting reservation form is located on the inside page of the back cover of this publication — page 19. If you are a part of a group, please indicate the group name on the reservation form.

News Bulletin

SPRING 2023

- Attendance at monthly meetings (generally the first Wednesday of the month). At present the RTAC Board's monthly and committee meetings are being held via Zoom.
- 5. Reaching out to CTPF annuitants to become RTAC members.
- 6. Sharing constructive ideas to support the organization's mission.
- 7. Participating in activities which focus upon the organization's purpose.

The RTAC Application and Conflict of Interest forms to self-nominate are available at rtac.org. The completed forms are to be submitted electronically on or before 3:00 p.m. on Monday, May 1, 2023 to Arlene Crandall at office@rtac.org.

RTAC Proposes Bylaw Amendments

The RTAC Board of Directors has approved amendments to our current Bylaws as recommended by the Bylaws Committee. These amendments will enable the Board of Directors to have latitude to:

- address unforeseen natural or man-made events which may interfere or prevent the organization from conducting its normal operating procedures;
- 2. provide clarity and;
- 3. reflect current practices.

Please see pages 7 - 13 for the recommended changes.

RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

111 N. Wabash Avenue, Suite 2010, Chicago, IL 60602-2949 | https://RTAC.org

Since 1926, the Retired Teachers Association of Chicago (RTAC), an independent, non-profit, 501(c) 4 organization, has worked to protect the pensions of retired Chicago Public School (CPS) educators. RTAC is not governed by or a part of CPS, the Chicago Teachers' Pension Fund (CTPF) or the Chicago Teachers Union (CTU). RTAC members in good standing are welcome to attend Board of Directors and Committee meetings. For the current schedule of meetings, see https://rtac.org.

RTAC NEWS BULLETIN

The News Bulletin is distributed free of charge to RTAC members three times per year. RTAC welcomes submissions on topics relevant to members. Material will be published as space allows, and may be edited. Send typed submissions to office@rtac.org.

EXECUTIVE COMMITTEE

Linda R. Williams President

Louella B. Preston First Vice President

Rita M. Naughton Second Vice President

EXECUTIVE DIRECTOR

Arlene R. Crandall

ELECTED DIRECTORS 2020-2022*

Roy Coleman Bernie S. Eshoo Juanita R. Jordan Raphael A. Juss

Carlene Lutz Mary E. Puente Mary Sharon Reilly Maria J. Rodriguez

2022-2023 Yvonne Alford Virginia Bautista-White Kevin B. Huber

Patrick M. Keating Elizabeth Mackie **Elaine Schain** Dianne Yonkers

*RTAC Directorships were extended one year due to the pandemic.

EX-OFFICIO BOARD MEMBERS

PAST PRESIDENTS

Vaughn J. Barber Patricia B. Kubistal Ned L. McCray

RTAC SERVICE DIRECTORY

Marcella L. Morrison Edward A. O'Farrell Ethel Philpott

Zygmunt Sokolnicki

1-312-750-1522

office@rtac.org

1-312-641-4464

RTAC Office hours: 10 a.m. to 3 p.m. school days

RTAC E-mail

Chicago Teachers' Pension Fund (CTPF) 425 S. Financial Place, Suite 1400, Chicago, IL 60605-1000 1-312-641-4464

CTPF Health Insurance Information

Annual Membership \$50

Lifetime Membership \$300

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John A. Butterfield Immediate Past President

Treasurer

Maria Fresse-Giffels

Acting Secretary

Hubert C. Jackson, Jr.

President's Message

Linda R. Williams, RTAC President

"Be Prepared" is a motto adopted by the Boy Scouts and it is a good reminder for all of us to be prepared for emergencies. We hope that the unexpected will not happen, but it does, and we should be ready. Different types of emergencies require some basic preparations.

When electrical service is interrupted in your home and/or the area where you live, consider having a working flashlight in several locations such as the kitchen, bedroom, TV room, bathroom and basement. You will need to be able to move around in the dark safely until electrical power is restored.

An operating smoke alarm is essential in every home. Effective January 1, 2023 the State of Illinois law requires Illinois residents to replace their old smoke alarms with the type that has a long term 10 year sealed battery. This will apply to residents that are still using alarms with removable batteries or alarms that are not hardwired. For 10-year lithium powered smoke alarm, you won't need to replace the battery. Instead, you replace the entire alarm after 10 years from the manufacture date on the back of the alarm. Now, is a good time to purchase new alarms.

Start composing the names of individuals with phone numbers that can be called

in case you have an emergency in your home. This list should include physicians, nearby neighbors who can assist, relatives that should be contacted and your power of attorney. The list can be placed on your refrigerator or an entrance door. Remember to write the names of your current medications down and have their containers all in one location for easy access. If you have any pets, post a sign with their names and breed.

In anticipation of an order to leave your home, a go to bag may be helpful. When the rush is on to leave, you don't want to waste time thinking about where are my keys? Where is my current medicine list and etc.? In a small bag, you may want to pack a small flashlight, current medication list, cell phone charger, house keys, list of contacts and a copy of your health insurance cards. This same bag may also contain a change of underwear along with a travel toothbrush and toothpaste. If possible, include a oneday supply of current medication. This bag should be checked often to see if all the items are current.

Having a will, power of attorney, HIPAA form and a living will are a few of the important legal documents you should have in a safe location and up to date. You can consult with your attorney about these



Linda R. Williams

forms and/or the Chicago Teachers Pension Fund (CTPF).

CTPF had several of these forms online. However, for security reasons many of these forms may only be obtained by calling Member Services at 312-641-4464 or accessing myCTPF Member Self Service Portal at myCTPF.org.

These are just some of the steps you can take to "Be Prepared".

Remember be careful. Stay safe. Until next time.

– Línda R. Willíams

2023 CTPF Retiree Trustees Candidates Seeking RTAC's Endorsements

In November 2023, Chicago Teachers Pension Fund retirees will elect three CTPF retiree trustees to represent the Fund's retired Chicago Public School educators.

Candidates wishing to secure one of the three Retired Teachers Association of Chicago's endorsements for their candidacies are required to send an e-mail with the following information:

- 1. A one-page professional resume which includes information about the candidates' non-teaching professional and/or outside organizational experiences and
- 2. A personal statement of 300 words or less which outlines the specific goals and objectives which the candidate expects to undertake during his/her term of office as a trustee

representing CPS retirees. A candidate who has previously served as a trustee should include information about his/her previous accomplishments at CTPF.

Preferential consideration will be given to those candidates who are members of the Retired Teachers Association of Chicago.

Send materials to Arlene R. Crandall, RTAC Executive Director, arcrandall@rtac.org on or before 5:00 p.m. Friday, June 30, 2023. Candidates seeking RTAC's endorsement are also expected to appear in person via Zoom and make a three-minute presentation to the RTAC Officers, Directors, and Past Presidents in attendance at the Wednesday, July 12, 2023 RTAC Board meeting.

RTAC Spotlight on Springfield By Matthew Maloney, RTAC Legislative Advocate

"LAME DUCK" SESSION INCLUDES A FLURRY OF ACTIVITY

The Illinois legislature convened its "lameduck" session in early January. Lame-duck sessions enable legislators to pass bills prior to May 31 in any calendar year with a simple majority vote, rather than a 3/5^{ths} majority vote to have an immediate effective date.

The General Assembly took up an abundance of issues that were put off until this late session. It used the less restrictive rules to take on controversial issues ranging from reproductive rights and gun safety as well as advancing supplemental spending. It passed a ban on assault weapons which prohibits the manufacture or possession of dozens of brands and types of rapid-fire rifles and pistols, .50-caliber guns and some attachments. The ink was barely dry on the signing of the law when lawsuits were filed in state and federal courts. The final outcome of this is yet to be determined.

BUDGET REVISIONS ADOPTED IN EARLY JANUARY

The General Assembly adopted a supplemental budget bill to spend State revenue that was higher than anticipated. The new spending plan includes \$850 million for the State's rainy-day fund, \$460M for a one-time transfer to hospitals to address the cost of nursing and staffing shortages, and \$72 million to the Disaster Response and Recovery Fund. The supplemental spending also includes \$10 million for a new licensing system at IDFPR.

The new legislation also includes salary increases for members of the Illinois legislative and executive branches. New lawmakers are looking at a pay raise before their first day of work.

JANUARY WELCOMES NEW FACES TO STATE GOVERNMENT New Secretary of State

All statewide elected officials who ran for

reelection secured another term. Alexi Giannoulias replaced retiring Secretary of State Jesse White who held the office since 1999 until his retirement this year at the age of 88.

Giannoulias announced plans to modernize and bring new technology to the office, including a transition plan with input from GOP Rep. Dan Brady.

Dozens of New Legislators

The 103rd General Assembly was sworn into office on January 11th. There are many new faces and individuals in leadership roles. Nearly 20% of the legislators are new with twenty new House members and eleven new Senators, including two new members of the House who are twenty-two years old.

There are also a significant number of changes in leadership positions. State Rep. Robyn Gabel (D-Evanston) is Majority Leader in the House. State Rep. Toni McCombie (R-Savanna) will be leading the House Republican Caucus. Senator John Curran (R-Downers Grove) takes the helm as the Republican Leader in the Senate.

New leadership teams have been named by each respective leader. Legislative leaders have rearranged committees as well as the chairs and members of those committees. The reorganized Senate no longer includes a Pension Committee; but there is a special committee chaired by Senator Rob Martwick to address pension issues. The House Personnel and Pension Committee is chaired by State Representative Stephanie Kifowit of Aurora.

New State Superintendent Named

The Illinois State Board of Education (ISBE) named School District U-46 Superintendent Dr. Tony Sanders the new State Superintendent of Education after a nationwide search. His leadership will focus upon increasing graduation rates and college and career readiness to continue leading Illinois' schools in a positive direction."

BUDGET NEWS BUDGET OUTLOOK FOR NEXT FISCAL YEAR

Coming out of the pandemic, State revenue exceeded expectations. The budget was buoyed by federal spending; but State revenues surpassed the federal assistance. The Governor and Comptroller have urged caution to not create new spending programs while the state has seen better than expected revenue. Additional resources were allocated to the State's pension funds. It is anticipated that as the State moves into the next fiscal year that the revenue estimates will decline and caution will be needed for the economy's near future.

The Governor's inaugural address outlined plans to dedicate more funds to Early Childhood Education. He stated that preschool improves academic success for our children, yields higher graduation rates, raises lifetime earnings potential, and saves taxpayers money. He also urged the state to provide more economic security for families by eliminating childcare deserts and expanding childcare options. An additional priority outlined by the Governor is to increase college affordability for Illinoisans. The full plans for these priorities have not been unveiled so the total price tag is unknown.

BE A RESOURCE TO YOUR ELECTED OFFICIALS

So far, the budget outlook appears stable with no discourse regarding pension holidays or taxation of retirement income. Pension payments and benefits are funded. It is important to remain vigilant and educate lawmakers, especially new lawmakers, on the benefits that dedicated public servants earned and were promised.

Take a few moments to introduce yourself, congratulate them and offer to be a resource. To find your elected officials go to www.ilga.gov and click on "Legislator Lookup" on the bottom left.

Executive Director's Message



Arlene R. Crandall

It seems hard to believe that three years have passed since we began addressing and taking serious measures to protect ourselves during the COVID-19 pandemic. Even though governmental bodies have announced that they will be declaring the emergency as over at the beginning of May 2023, it is still incumbent upon us to take measures to maintain the vigilance that has enabled us to proceed to this point.

In addition to keeping up with the newest vaccines, please be sure to include annual flu shots and pneumonia updates as well as other preventive measures as recommended by your physicians. Those of us who can recall the uncertainty and challenges of what it was like to address the changes that COVID-19 brought into our lives, need to continue taking precautions to maintain our health. I recently learned of a case where someone who was fully vaccinated and boosted had cataract surgery in an appropriately maintained facility only to contract COVID-19 after the person returned to the eye doctor's office for follow-up monitoring and care. The staff was not masked. Unfortunately, the affected individual's spouse also contracted COVID-19.

Since most of us access comprehensive health care through our Chicago Teachers Pension Fund insurance programs, please maintain your schedule of annual and/or semi-annual visits with your health care providers, including specialists, as appropriate. This is not the time to set aside the precautionary measures we have incorporated into our daily lives. Please do take care and follow the recommendations of your physician/s. Basic routines such as regular handwashing, physical distancing, and getting enough sleep are still appropriate. Maintaining a healthy diet and using appropriate medical supplements as prescribed/recommended by your physician/s are also prudent. Keep your mind engaged as well as your body to maintain your health at its optimum level. Exercising both the brain and the body are critical to keeping oneself in good

Don't miss RTAC's Spring Luncheon on May 17, 2023. See page 19 for more information.

health. Pursuing your hobbies and staying in touch with family and friends are also important.

Personally, I am most grateful to have traversed the years of this challenge without illness; but I am not letting down my guard as I go forward. Patience is required. This is not the time to throw caution to the winds.

– Arlene R. Crandall

RTAC Gifts November 1, 2022 - January 31, 2023

DONOR	IN MEMORY OF	DONOR	IN MEMORY OF	DONOR	PURPOSE
Fashingbauer, Bett	y Mary E. Russell	McVeigh,	Sandra Morrison	Anonymous (3)	General Purposes
	Albert Dziezic	Stephen F.		Bernstein, Frieda O	. General Purposes
Hennessy, Ann L.	Dorothy Swiatkowski	Pruchnicki,	Michael Pruchnicki	Kane, Pamela	General Purposes
Ley, Karen J.	Dr. Kenneth Millar	Carol Lynn Patricia Denning Merwin, Pete	Merwin, Peter	Celebrate Clodulf	
Lieberman, Carl	Anastasia P. Graven Michaeline Rojek			Francisco	
			Purcell, Alana M.	General Purposes	
	Dorothy M. Henderson		Dan Stewart	Rossino, Paula	General Purposes
	Stanley R. Smith	Schnettler, Shirley James Schnettler	James Schnettler Richard Schnettler	Woodruff, Norma	General Purposes
Massey, Jayne	Patricia Riddiford		Gervaise Schnettler		



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MAKE A DONATION: MAKE A DIFFERENCE

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

RTAC LEGAL DEFENSE FUND (LDF) DONATION

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

Enclosed is my check number	amount \$	dated	payable t	to RTAC LDF.
Donor's Name:			0	Check box if this gift is anonymous
Address:			Phone:	
City:			State:	Zip Code:
CHICAGO RETIRED TEACH				: CRTAF.ORG
CRTAF is a 501(c)3 charitable organizati financial circumstances. CRTAF donati <i>recognized in the</i> News Bulletin.				00
Enclosed is my check number	amount \$	dated	pa	yable to CRTAF.
Donor's Name:				Check box if this gift is anonymous
Address:			Phone:	· · · · · · · · · · · · · · · · · · ·
City:			State:	_Zip Code:
Please indicate purpose of gift 🗖 cong	ratulate 🗖 celebrate 🗖	memorialize 🗖 ger	neral purposes 🗖	RTAC Birthday Gift
Honoree's Name:		_Address:		
City:		State:	Zip C	Code:
RETIRED TEACHERS ASSO				
RTAC is a 501(c)4 organization establish RTAC donations are NOT tax deductil				
Enclosed is my check number	amount \$	dated	pa	yable to RTAC.
Donor's Name:			C	Check box if this gift is anonymous
Address:			Phone:	· · · · · · · · · · · · · · · · · · ·
City:			State:	_Zip Code:
Please indicate purpose of gift 🗖 congr	ratulate 🗖 celebrate 🗖	memorialize 🗖 ger	neral purposes 🗖	RTAC Birthday Gift
Honoree's Name:		_Address:		
City:		State:	Zip C	Code:

THESE FORMS ARE AVAILABLE ONLINE AT RTAC.ORG

CHICAGO RETIRED TEACHERS AID FUND GIFTS NOVEMBER 1, 2022 - JANUARY 31, 2023

DONOR	IN MEMORY OF	DONOR	IN MEMORY OF	DONOR	PURPO
Connolly, Regina	Marise Faingold,	Moscinski, John	Kenneth Cink	Purcell, Alana M.	General
	Joan Soderberg	& Donna	Vera Milenkovich	Rayburn, Martha	General
Hampton, Joan B.	Mary Irene Zotti Jean Gagliardi	Savoy, Elena	John Tilgner Anastasia Graven	Renz, Mark	General I
Herrick, Gloria H.				Rosen,	General I
Jones, Elaine R.	Linda G. Murray	DONOR	PURPOSE	Sandra Maison	
Kochman,	Jeanne Bunnell	Anonymous (7)	General Purposes	Rossino, Paula	General I
Rose-Marie	Jeanne Dannen	Bernstein,	General Purposes	Thomas, Janus	General F
Komada, Nancy V.	Arlene L. Macauley	Frieda O.			
Ley, Karen J.	Dr. Kenneth Millar	Kane, Pamela	General Purposes		\frown
McBride, Frank	Ruth Asher-Becker	Markus, Ann	General Purposes		anks for
	Eula Johnson Pernise Pugh	McGee-Berry, Barbara H.	General Purposes		pporting CRTAF!
	Maish Ruben Audry Ward	Miller, Janice	Celebrate Jule Turnoy	e Jule Turnoy	

Proposed Bylaw Changes

RTAC Board of Directors Recommends Approval of the Following Updates to Our Bylaws

Dear RTAC Members:

The RTAC Board of Directors has recommended these Proposed Amendments be approved. Because of space limitations in the News Bulletin, we are mostly printing only changes to our current Bylaws. Our proposed updates are two-fold: for clarity to bring the Bylaws in line with current practices, and to enable your Board to continue business during times of extenuating circumstances. ARTICLES I, II, X, and XIII have no proposed changes. Updates to ARTICLES VII and XII were approved at the October 2022 business meeting. ARTICLE XI has been returned to the Bylaws Committee for further review.

– Carlene Lutz, Bylaws Committee Chair

Proposed Amendments to RTAC's Current Bylaws

For a full copy of our current Bylaws, please see https://rtac.org/bylaws.

ARTICLE III —	MEMBERSHIP

Current Wording	Amended Sections Will Read When Approved
Any individual receiving a service or disability pension from the Public School Teachers' Pension and Retirement Fund of Chicago may be members and hold elective office. Other recipients of Public School Teachers' Pension and Retirement Fund of Chicago pensions may be members but not hold elective offices in RTAC.	 a. Any individual receiving a service or disability pension from the Chicago Teachers Pension Fund (CTPF) may be members and hold elected/appointed office in RTAC. b. Spousal survivor recipients of the CTPF may be members but not hold elected/appointed offices in RTAC. c. Paid membership in RTAC must be effective by April 1 to be eligible to hold elected/appointed office.

Proposed Bylaw Changes (continued from page 7)

Proposed Amendments to RTAC's Current Bylaws

Current Wording	Amended Sections Will Read When Approved
Sections 1, 2, and 3 Remain as is—No change	Sections 1, 2, 3 The same as it is currently.
Section 4. The SECRETARYc. The Secretary shall maintain a permanent bound record of consecutive News Bulletins.	Section 4. The SECRETARYc. The Secretary, working with the Executive Director, shall maintain a permanent record of consecutive News Bulletins.
 Section 5. THE TREASURER a. Remains as is—No change b. Remains as is—No change c. The Treasurer shall be bonded and shall be one of the bonded members authorized to sign checks for RTAC. Checks shall be co-signed by two of the bonded members. All expenses, including petty cash, will be accounted for by a voucher check bearing a serial number for permanent accounting procedures. Funding shall be paid out only as authorized by the Board of Directors. 	 Section 5. THE TREASURER a. The same as it is currently. b. The same as it is currently. c. The Treasurer shall be bonded and shall be one of the bonded members authorized to sign checks for RTAC. Checks shall be co-signed by two of the bonded members. All expenses will be accounted for by a voucher check bearing a serial number for permanent accounting procedures. Disbursements shall be paid out only as authorized by the Board of Directors.

ARTICLE IV – OFFICES AND DUTIES

2923 pg1

Current Wording	Amended Sections Will Read When Approved	
Section 6. THE EXECUTIVE DIRECTOR The Executive Director shall serve RTAC in accordance with policies established by RTAC's Board of Directors, RTAC's Executive Committee, and the Chicago Teachers Aid Fund Board of Directors. Reporting directly to the President, he/she shall be responsible for the development, implementation, supervision, and evaluation of a program of activities and services that will meet the professional, educational, social, economic, and other common interests of retired Chicago teachers. He/she shall serve at the pleasure of the Board and in accordance with a position description adopted by RTAC's Board of Directors on March 1, 2000 as from time to time amended by the Board. The Board shall determine by resolution the Executive Director's conditions of employment.(Amended 10-19-2000)	 Section 6. THE EXECUTIVE DIRECTOR a. The Executive Director shall serve RTAC in accordance with policies established by RTAC's Board of Directors, RTAC's Executive Committee, and the Chicago Retired Teachers Aid Fund Board of Directors. b. Reporting directly to the President, he/she shall be responsible for the development, implementation, supervision, and evaluation of a program of activities and services that will meet the professional, educational, social, economic and other common interests of retired Chicago teachers. c. He/she shall serve at the pleasure of the Board of Directors and in accordance with a position description adopted by RTAC's Board of Directors on March 1, 2000 as from time to time amended by the Board. The Board shall determine by resolution, the Executive Director's conditions of employment. 	

Proposed Bylaw Changes (continued from page 8)

Proposed Amendments to RTAC's Current Bylaws

Current Wording Amended Sections Will Read When Approved Section 1. COMPOSITION AND DUTIES Section 1. COMPOSITION AND DUTIES a., b., c., d., e., f., g., No Changes a.- g. The same as it is currently. Section 2. TENURE OF OFFICE Section 2. TENURE OF OFFICE The Directors shall be members of RTAC and shall be a. Sixteen Directors shall be members of RTAC and shall a. elected for a term of two years, eight elected in oddbe elected for a term of two (2) years, half elected in numbered and eight elected in even-numbered years. alternate years. Officers shall be elected for a term of two years in b. Officers shall be elected for a term of two (2) years in even-numbered years. alternate years. b. Whenever any Director of Officer demonstrates Whenever any Director or Officer demonstrates с. an inability to serve by failure to attend any six (6) an inability to serve by failure to attend any six (6)regular meetings of the Board of Directors, the Board regular meetings of the Board of Directors, the Board of Directors may declare the position vacant and of Directors may declare the position vacant and provide for replacement of that position. provide for replacement of that position. (Added 10/31/14) d. In the event of extenuating circumstances, Officers and Directors may "Consent to Serve" for an additional year. Section 3. MEETINGS Section 3. MEETINGS a. The same as it is currently. Remains as is—No change a. b. Special meetings of the Board may be called by the b. Special meetings of the Board may be called by the President of RTAC or by nine elective members of the President of RTAC or by nine elected/appointed Board of Directors. members of the Board. c. Nine elective members of the Board of Directors shall c. Nine elected/appointed members of the Board of constitute a quorum. Directors shall constitute a quorum. Standing and special committees and subcommittees Standing and special committees and subcommittees d. d. shall be authorized to meet by telephone or other shall be authorized to meet by telephone or through other electronic media as long as a quorum of electronic media as long as a quorum of members can members can simultaneously hear each other and simultaneously hear each other and participate during participate during the meeting. the meeting. (Amended/Added 10/17/13) e. The same as it is currently. Remains as is-No change Pre-registered members and guests may observe f. any open electronic meetings and their attendance shall be recorded. Closed meetings may not have outside observers. (Closed meetings include those of the Nominating Committee and the Executive Committee.) g. All open meetings will be announced on the RTAC website.

ARTICLE V – BOARD OF DIRECTORS

Proposed Bylaw Changes (continued from page 9)

Proposed Amendments to RTAC's Current Bylaws

Current Wording Amended Sections Will Read When Approved Section 1. EXECUTIVE COMMITTEE Section 1. EXECUTIVE COMMITTEE a., b., c., d., e., No Changes a.- e. The same as it is currently. Section 2. STANDING COMMITTEES Section 2. STANDING COMMITTEES The President shall appoint the Chair and members of The President shall appoint the Chair and members of the following standing committees unless otherwise the following standing committees unless otherwise designated in the Bylaws. They shall serve for one year. designated in the Bylaws. They shall serve for one year. BYLAWS-EDITORIAL-FINANCE-INSURANCE-**BYLAWS-COMMUNICATIONS-FINANCE-**LEGISLATION-MEMBERSHIP-PENSION-PUBLIC INSURANCE-LEGISLATION-MEMBERSHIP-**RELATIONS-SERVICE-SOCIAL-VOLUNTEERS** PENSION-PUBLIC RELATIONS-SERVICE- SOCIAL-**VOLUNTEERS** Section 3. DUTIES OF STANDING COMMITTEES Section 3. DUTIES OF STANDING COMMITTEES **BYLAWS BYLAWS** The Bylaws Committee shall be responsible for: The Bylaws Committee shall be responsible for working with the Executive Director to: a. Recommending appropriate changes and amendments in the Bylaws to the Board of Directors for a. Recommend appropriate changes and amendments in the Bylaws to the Board of Directors for their their consideration. consideration and recommendation for action by the b. Maintaining a correct up-to-date record of the Bylaws general membership, if approved. and filing official, dated copies in RTAC's office. b. Publish the proposed amendments for action by the c. Publication of the proposed amendments and the general membership. action thereon to the general membership. c. Report the action-approved or disapproved-by the general membership in the News Bulletin. d. Maintain files of official dated copies of the amended and restated Bylaws in the RTAC office. **EDITORIAL** COMMUNICATIONS The Editor of the News Bulleting shall serve as Chair of The Editor of the News Bulletin may serve on the a Committee on whom he/she may call for assistance in Committee. He/she may call for assistance in planning, planning, editing, and mailing the News Bulletin. The editing, and mailing the News Bulletin. The Office Staff Office Staff shall assist in this undertaking by maintaining shall assist in this undertaking by maintaining an accurate an accurate membership list and printing labels in membership mailing list. mailing order. **FINANCE FINANCE** a. The Finance Committee shall include the Treasurer a. The same as it is currently. and additional Board members as appointed. b. The Finance Committee, with the Executive Director, No changes shall examine the receipts and disbursements of RTAC and prepare an annual budget at the beginning of each b. The Finance Committee shall examine the receipts and disbursements of RTAC and prepare an annual budget calendar year, subject to the approval of the Board at the beginning of each calendar year, subject to the of Directors. approval of the Board of Directors.

ARTICLE VI – COMMITTEES

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Proposed Bylaw Changes (continued from page 10)

Proposed Amendments to RTAC's Current Bylaws

Current Wording Amended Sections Will Read When Approved The Finance Committee shall recommend adjustments c. The Finance Committee shall recommend adjustments C. in the budget whenever conditions make such changes in the budget to the Board of Directors for approval desirable. whenever conditions make such changes desirable. d. No change d. The same as it is currently. e. The Finance Committee shall have the authority to The Finance Committee shall make recommendations e. purchase and sell securities by a majority vote of to the Board of Directors to contract for any and all the committee. financial services. The Finance Committee shall designate one member f. This item is to be eliminated as no longer in use. f to handle bequests, gifts, and memorials. **INSURANCE INSURANCE** The Insurance Committee shall provide information The Insurance Committee shall provide information to a. a. retired teachers on the subject of insurance. for retired teachers on the subject of insurance. No change The same as it is currently. b. b. LEGISLATION LEGISLATION a. No change a. The same as it is currently. The same as it is currently. b. No change b. The Committee shall... The Legislation Committee shall... с. c. The Committee shall... The Legislation Committee shall... d. d. The Committee shall... The Legislation Committee shall... e. e. **MEMBERSHIP MEMBERSHIP** No Change The same as it is currently. PENSION PENSION a. The Pension Committee shall keep the membership a. The Pension Committee shall keep the membership informed of all matters relating to the Chicago informed of all matters relating to the Chicago Teachers Pension and Retirement Fund and such other Teachers Pension Fund (CTPF) and such other pension pension matters as may be of general interest. matters as may be of general interest. b. The Pension Committee shall work closely with the b. The Pension Committee shall work closely with the Legislation Committee in legislative matters as may Legislative Committee in legislative matters as may concern teachers' Pensions generally. concern teachers' pensions. c. The Pension Committee shall monitor the CTPF and The Pension Committee shall monitor the Pension с. Fund and contribute suggestions for the benefit of contribute suggestions for approval by the Board of Directors for the benefit of all annuitants. all annuitants. PUBLIC RELATIONS PUBLIC RELATIONS The Public Relations Committee... a. The same as it is currently. b. The Public Relations Committee... b. The same as it is currently. No changes

ARTICLE VI – COMMITTEES – Continued

Proposed Bylaw Changes (continued from page 11)

Proposed Amendments to RTAC's Current Bylaws

Current Wording	Amended Sections Will Read When Approved
SERVICEa. The Service Committee shall serve as a liaison to members.b. The Service Committee shall undertake additional appropriate service to the members with the approval of the Board.	SERVICE a. The same as it is currently. b. The same as it is currently.
SOCIAL No change	SOCIAL The same as it is currently.
VOLUNTEERS	VOLUNTEERS
a. The Volunteers Committee shall serve as a liaison for members who wish to volunteer their time and services to RTAC whenever needed.	a. The same as it is currently.
 b. The Volunteers Committee shall be responsible for providing information for the "Volunteer Opportunities" page(s) in the News Bulletin. 	b. The same as it is currently.
c. The Volunteers Committee shall be responsible for the recruitment and supervision of members in completing special assignments, when requested by the President of Board of Directors.	c. The same as it is currently.
Section 4. SPECIAL COMMITTEES	Section 4. SPECIAL COMMITTEES
The President may appoint such Special Committees as are necessary in his/her judgment, or as authorized by the Board of Directors. The objectives and duties of these Committees shall be specified when the committees are appointed.	The same as it is currently.

ARTICLE VI – COMMITTEES – Continued

ARTICLE VIII – MEETINGS

Current Wording	Amended Sections Will Read When Approved	
 a. There shall be two General Membership Meetings of RTAC each year, one in the spring and one in the fall. Additional meetings may be held at the discretion of the Board of Directors. b. Time and place of the General Membership Meeting of RTAC shall be determined by the Board of Directors. 	a. Whenever possible there shall be two General Membership Meetings each year, one in the Spring and one in the Fall, except as determined by the Board of Directors during extenuating circumstances.b. Additional meetings may be set at the discretion of the Board of Directors.	
c. Sixty members present at a General Membership Meeting of RTAC shall constitute a quorum.	c. Time and place of any General Membership Meeting shall be determined by the Board of Directors. Sixty members present at a General Membership Meeting shall constitute a quorum.	

2923 pg6 VI continued

Proposed Amendments to RTAC's Current Bylaws

Current Wording	Amended Sections Will Read When Approved
d. A member shall vote in only one capacity. There is no absentee voting, nor voting by proxy. No change	d. The same as it is currently.

ARTICLE VIII — MEETINGS — Continued

ARTICLE IX – DUES

Current Wording		Amended Sections Will Read When Approved	
a. b.	The annual dues and life membership of RTAC shall be determined by the Board of Directors. The fiscal year of RTAC shall be January 1 through	a. The annual dues and life membership fees for RTAC membership shall be determined by the Board of Directors.b. The fiscal year for RTAC shall be the calendar year	
	December 31.	January 1 through December 31.	
с.	Life Membership: After age 85, Life Membership is free.	c. Membership for those who turn 85 and have previously paid annual dues for ten (10) years, shall be converted to a paid Life Membership with no further payments due.	

ARTICLE X – POWERS

Current Wording	Amended Sections Will Read When Approved	
RTAC shall have the powers specified in the Statutes of Illinois under the GENERAL NOT FOR PROFIT CORPORATION ACT, approved July 18, 1943 in force January 1, 1943. No change	The same as it is currently.	

ARTICLE XIII – DISSOLUTION

Current Wording	Amended Sections Will Read When Approved
In the event of dissolution of RTAC, after all liabilities and obligations have been paid, satisfied and discharged, any remaining assets shall be contributed to such other organized charitable or educational institutions of the State of Illinois as are qualified under Section 501 (c) (4) of the Internal Revenue Code or a corresponding provision of a later enactment, which the Board of Directors shall, in its sole judgment, determine.	The same as it is currently.

2 9 23 pg7 VII continued IX X XIII

	HICAGO form to share your new address and stay in touch!
GENERAL INFORMATION: PLEASE PRINT	
Your Name:	
Address:	
City: State:Zip Code:	
Date of Birth: Phone:	Mobile:
Non-CPS e-mail address:	
Retired in Year: Position:	
From:	
Enclosed is my check number dated made paya	ble to RTAC.
 Renew my annual membership – \$50 through December 31, 20 Enroll r Enroll me as a new annual member – \$50 	ne as a life member – \$300
Please return this form and a check to: RTAC, 111 North Wabash Avenue, Sui	If a current member recruits a
Did a current RTAC member refer you? 🗖 Yes 🗖 No	new Life Member, both names will be entered into a drawing
If yes, please list name of referring member:	for special prizes. Winners will be announced at the next RTAC luncheon.
Change of Address Notification	
If the address listed above is new, please complete the section below:	
□ Please note effective date for new address:	
(date: mm/dd/yy) / /	



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

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

Anonymous (4) Anthony, Claretha Artis, Margia P. Artis, Mattie L. Binkis, Paul E. and Susan R. Bogs, Roberta K. Boor, Maureen Brown, Mary M. Buchheit, George Butman, Sharon D. Butterfield, John A. Chevlin, Howard M. Coco-Damiano, Karen C. Coleman, Roy E. Dugan, Gerald V. Jr. Farwick, Diane M. Fowler, Rachel Frazier, Kathleen Gloor, John F.

OTHER GIFTS

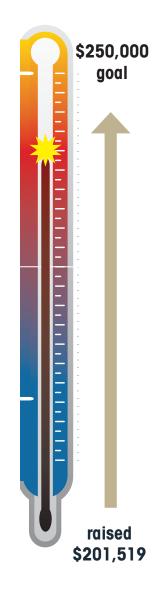
Anonymous (1) Benditzson, David J. Bernstein, Frieda O. Deme, Della L. Desmond, Mary Dill, Henry Fasolo, Joseph Grieco, Lucille S. Klein, Marvin

Grav, Helene A. Hopper, Althea J. Jackson, Hubert C. Jr. Johnson, Louise M. Kane, Pamela Kiamos, Constantine Krueger, Carol A. Land, Valerie D. Lattyak, Dorothea D. and Jerome A. Layne, Linda C. Lisner, Aryliss L. Lutzow, Charles A. Lutzow, Louise A. Mc Veigh, Stephen F. McBride, Carolyn J. McKenna, Margaret A. Melton, Cassandra E. Musial, Barbara M.

Knox, Margie O. Ley, Karen J. Macola, Carol Ann Marinier, Thomas A. McGee-Berry, Barbara H. Murdock, Patricia C. Oken, Georgiana Pekar, Anthony F., Sr. Portenlanger, Betty R.

Nelson, Lois O'Callaghan, Sheila Pahlke, Barbara J. Purcell, Alana M. Radzicki, Thomas A. Rappe, Mary Margaret Renz, Mark S. Rossino, Paula Sangster, Denise L. Stangel, George V. Stapleton, Jack Sr. Swiercz, Roman and Sharon Tanner, Ann Thompson, Donna E. Uchida, Dianna J. Yonkers, Dianne I. Spruel, Cora

Purcell, Alana M. Rayburn, Martha L. Todaro, Pamela J. Weissberg, Michael



NEW LIFE MEMBERS NOVEMBER 10, 2022 - JANUARY 31, 2023



Welcome to RTAC's newest Life Members.

Terry B. Bercovitz Sylvia A. Black-Jackson Kassandra Brezill Kevin Broderick Therese Burke Era J. Butler Lula G. Davis Paulette M. Flanagan Annette Gonzalez Jacqueline K. Goodson Kimberly Toy-Huh Sandra Demos Kelley Dianne O'Neal Ernestina Padilla Jane Randolph

Rhue Rhyme Judith Sauri-Medina Victoria Titus-Washington Rudyard Vyfhuis Norma Woodruff

IN MEMORIAM: Service Committee Member

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

Mary Nalbandian

RTAC recently learned of the passing of Mary Nalbandian, a former RTAC Service Committee member. Mary was a dedicated member of the group that provided outreach to RTAC's members age 85 and above by coming to a monthly



Mary Nalbandian

meeting at the RTAC Office where the members addressed and wrote a brief personal note on birthday and holiday cards to our senior members. Mary dedicated a monthly Thursday morning to share this task with about a dozen others to remind those members that they continued on in our thoughts. The fellowship which we enjoyed in our work as teachers in the Chicago public schools was carried forward by Mary Nalbandian and her fellow Service Committee members.

Mary's Chicago Public Schools' career began at the Otis Elementary School. She concluded her CPS career as the Director of Science in the Department of Curriculum. In that capacity, she oversaw the schools in the southern section of Chicago where she coordinated and supported instruction for Sex Education and Family Life and Drug Education, as well as coordinating the Science Fair programs in her area's schools. The RTAC Board extends its sincere condolences to Mary Nalbandian's family which includes one surviving sister, as well as her former colleagues, friends, and the RTAC Service Committee.

VOLUNTEER OPPORTUNITIES

CLICK HERE FOR ADDITIONAL VOLUNTEER OPPORTUNITIES

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

Marathon, election workers and docents for various museums along with occasional requests for information on the Chicago Public Schools.

The "Other Opportunities" page on the RTAC website may also list requests for volunteers for specific events like the Chicago

Agency	Location	Contact Person	Phone
A. C. E. S.	Chicago	Eric Werge	773-535-6922
Abraham Lincoln Center	Chicago Near South	Hannah Katz	773-451-3360
Advocate Hospice Volunteer Program	Chicago-Southwest	Nikita White-Simmons	630-963-6800
Alex Haley Academy	Chicago South	Karen Demots	773-371-3661
Alternatives For The Older Adult	Outlying Counties	Tracee Keefer	800-798-0988
ANS Preparatory Institute	Chicago-North	Doris Franklin	773-442-6192
Aquinas Literacy Center (ESL)	Chicago Near South	Sabrina Poulin	773-927-0512
Brookfield Zoo	West	Regi Mezydlo	708-485-0263x366

VOLUNTEER OPPORTUNITIES(continued from page 16)

Agency	Location	Contact Person	Phone
Burr Oak School	South Suburbs	Natashia Harris	708-388-8010
Cabrini Connection (Mentor Tutor)	Chicago Near North	Daniel Bassill	312-467-2889
Centro Loyola	Chicago North	Daniel Loftus	312-226-7887
Chicago Botanic Gardens	Glenco	Judy Cashen	847-835-6800
Chicago Distance Classic	Chicago Central	Dani Chitwood	217-390-1163
Chicago HOPES for Kids	Chicago	Allison Roberts	312-690-4240
Chicago Hopes for Kids (Literacy)	Chicago-Near West	Morgan Oliver	312-690-4240
Chicago Public Library	Chicago	Cristina Medina	312-745-0994
Chicago State University (Basic Skills)	Chicago-South	Cynthia Valenciano	773-995-4419
Child Services	Cook, Lake & DuPage	Greta Nielsen	773-693-0300
ChildServe at Bryant E. S.	Harvey	Jennifer Collins	773-867-7362
Court's Special Advocate (Child Advocacy)	Cook County	Imogene Harris	312-433-6997
CPS STEM Exhibition	Chicago	Carrie Kaestner	312-248-4498
CPS STEM Exhibition (Judges)	Chicago	Luba Johnson	773-553-6319
Field Museum	Chicago	Megan Bradley	312-665-7505
Ginkgo Organic Gardens	Chicago North		773-404-7114
Heartland Alliance Vista	Chicago Central	Carol McNeill	312-696-4500x4085
ll. Action for Children (Children's Advocacy)	Chicago Central	Rebecca Klipfel	312-986-9591
KIPP Ascend Charter (Tutors & Mentors)	Chicago West	Sheri Barrette	773-261-9972
Lawyers' Committee for Better Housing	Chicago	Lindsey Ravizza	312-347-7600
League of Women Voters	Chicago Central	Courtney Balok	312-939-5935
Lincoln Park Community Shelter	Chicago-North	Fawn O'Brien	773-549-6111x216
Lincoln Park Zoo	Chicago Near North	Betey Maher	312-742-2124
Literacy Connection	Northwest Suburbs	Karen Oswald	847-742-6565
Loyola Museum of Art	Chicago Near North	Ann Meehan	312-915-7604
Madonna Mision	Chicago-North	Tane Beecham	847-220-1122

VOLUNTEER OPPORTUNITIES (continued from page 17)

Agency	Location	Contact Person	Phone
Mercy Home for Boys and Girls	Chicago Central	J. Brown/E. Dordek	312-738-7554
Mercy Housing Lakefront	Chicago	LeKeeta Charley	312-913-1605x112
MetroMentors	Wheaton	Gregory O'Donnell	630-784-4810
Metropolitan Tenants Organization	Chicago	Rebecca McDannald	773-292-4980x223
Midtown Educational Foundation (Tutoring)	Chicago-Near SW	Carolyn Madigan	312-226-4886x232
Misericordia Home	Chicago	Therese Loffus	773-273-4163
Naper Settlement	Naperville	Josh Charteier	630-420-6010
North Shore Senior Center (Senior Advocacy)	Northfield	Paul J. Luzwick	847-784-6000
Oakton Community College	DesPlaines & Skokie	Rita Stewart	847-635-1434
Oriental Institute, University of Chicago	o Chicago Hyde Park	Cathy D or Terry F	773-702-1845
PetCare Curriculum	Chicago	Julie Smith	773-784-5605
Red Cross	Chicago Area		312-729-6100
Second Sense	Chicago Central	Kathy Austin	312-236-8569
Smith Village	Chicago South	Sarah Jewett	773-474-7300
Teen Parent Services	Chicago Near West	Sylvester Hughes	312-633-1664
The Art Institute's Ryan Education Center	Chicago Central	Karin Jacobson	312-443-3798
The Chicago Lighthouse	Chicago	Dick Carlson	312-666-1331x3141
Woman Made Gallery	Chicago Near NW	Pamela Callahan	312-328-0038
Youth Service Project	Chicago Humboldt Park	Esther Prins	773-772-6270

CLICK HERE FOR ADDITIONAL VOLUNTEER OPPORTUNITIES

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

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



RETIRED TEACHERS ASSOCIATION OF CHICAGO

2023 Spring Luncheon/Membership Meeting You are cordially invited to join RTAC friends and Board Members

WEDNESDAY, MAY 17, 2023

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

MACY'S CHICAGO~ WALNUT ROOM

111 North State Street, Chicago, Illinois 60602

The building is handicapped accessible. Discounted parking for self-park is available at Randolph and Wabash Interpark (Northwest corner of intersection)

Spring Program

Please join us for a wonderful afternoon with fellowship and speakers who will update members on the status of RTAC, our pensions, and other matters of interest to retired educators. COVID-19 record showing two vaccinations and two booster shots required to attend the luncheon and/or business meeting.

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2023 SPRING LUNCHEON AND MEMBERSHIP MEETING RESERVATION FORM

Use this form to register for the luncheon and Membership meeting. Please mail your reservation to RTAC Today. Make checks payable to RTAC 2023 Spring Luncheon. This form is also available at rtac.org.

MEMBER INFORMATION

Member's Name:						
Street Address:						
City:			State:		Zip Code:	
Phone number:			E-mail address:			
LUNCHEON AND GENER	AL MEMBERSH	IIP MEETING				
Enclosed is my check nur	nber #	0	dated	in the arr	nount of: \$	
Group name			\$	for	_member tickets at \$50 each	
Meal Preferences			\$	for	guest tickets at \$55 each	
Member's Meal	Chicken	🗖 Fish	Uveg.			
Paid Guest's Meal	Chicken	🗖 Fish	Uveg.	Guest's Name:		
Paid Guest's Meal	Chicken	🖵 Fish	Uveg.	Guest's Name:		

WE ARE UNABLE TO ACCOMMODATE WALKS-INS OR MEAL CHANGES AT MACY'S WALNUT ROOM

WE URGE YOU TO MAKE AN EARLY RESERVATION. RETURN THIS FORM AND YOUR CHECK FOR THE LUNCHEON NO LATER THAN MONDAY, MAY 1, 2023, TO: RTAC, 111 NORTH WABASH AVENUE, SUITE 2010, CHICAGO, IL 60602-2949.

All tickets will be held at the door. No REFUNDS for any reason. RSVP Deadline is Monday, May 1, 2023. No exceptions. Not a member but want the member rate? Complete the membership form found on page 8 (also available online at rtac.org) and return it with this reservation form and your <u>separate payments for membership and the luncheon</u>. Need additional information? Call 1-312-750-1522 weekdays 10:00 a.m. -- 3:00 p.m.

2023 SPRING MEMBERSHIP MEETING ONLY RESERVATION FORM

Complete this if you plan to attend the RTAC general membership meeting and do not want to join us for the luncheon. All members are welcome to attend, but reservations are required on or before Monday, May 1, 2023. Bring a government issued photo ID.

I am attending the membership meeting, but not the luncheon. I understand that admittance to the meeting is at 1:00 p.m. and that the COVID-19 protocol as above will be observed. Member's Name:



RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

111 North Wabash Avenue, Suite 2010 Chicago, IL 60602-2949 NON PROFIT ORG U.S. POSTAGE **PAID** CHICAGO, IL PERMIT NO. 705

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VISIT RTAC.ORG



RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC) MISSION STATEMENT To serve as the primary advocate for retired Chicago Public School teachers and to empower them by engaging in activities and services that will promote their well-being with particular emphasis on the maintenance and enhancement of their pension benefits.

Spring 2023 Seminars

Registration for RTAC's free Spring 2023 seminars is now open. Please call the RTAC Office on weekdays between 10:00 a.m. to 3:00 p.m. to register for one or all programs. They will be presented via Zoom and phone. Access information will be provided two days before each presentation.

WEDNESDAY, APRIL 19, 2023 10:00 A.M. — STRATEGIES FOR GROWING YOUR ASSETS AND DISTRIBUTING YOUR ESTATE

As we navigate the complexity of retirement, Bill Blyth, of his eponymous firm, and Allison Forker of Blyth Law will provide current and useful information to help attendees understand how to:

- increase and enjoy your assets as you avoid investment mistakes and;
- 2. simplify your estate arrangements.



WEDNESDAY, MAY 31, 2023 10:00 A.M. — A CURRENT PERSPECTIVE ON INVESTMENTS

As one considers the status of one's investments, one has to examine present trends and conditions as one looks to the future. During the past few years, one's investment portfolio has been buffeted by serious changes. Inflation has had a serious impact on our daily lives. Scott Gongorek's presentation will enable RTAC attendees to learn about approaches and options to make informed decisions about their financial well-being for the shortterm and long-term.