



# RETIRED TEACHERS ASSOCIATION OF CHICAGO

SINCE 1926

VOL. LXXIX | NO. 2

## NEWS BULLETIN

FALL 2023

## 2023 Spring Luncheon Highlights

200+ RTAC members and guests enjoyed the 97th Annual Spring Luncheon/Business Meeting on Wednesday, May 17, 2023. To see additional photos of the event, visit the RTAC website at [rtac.org](http://rtac.org).



## RTAC Fall 2023 Luncheon/Business Meeting

The RTAC Board of Directors is pleased to announce that it will conduct its Fall 2023 Luncheon/Business Meeting at Macy's Walnut Room on Tuesday, October 17, 2023. The price per person for a meal is \$55 for members and \$60 for guests. Entrée options are chicken, fish, and vegetarian. Salad, dessert and non-alcoholic beverages are included at this price. Alcoholic beverages can be purchased from the bar. Discounted parking (\$16) will be available at the Randolph/Wabash InterPark garage.

Reservation forms and payment (by check or money order) are due on or before Friday, September 29, 2023. The luncheon/business meeting reservation form is located on the inside page of the back cover of this publication on page 15. A space is provided on the form to indicate the name of the group with which you wish to be seated.

Some individuals have inquired as to whether the RTAC Luncheons/Business

Meetings could return to the Hilton Chicago Hotel or a similar venue. The RTAC Social Committee has been investigating the menus and pricing options at other facilities. If you have attended past RTAC Luncheons, please provide some feedback by taking a short survey at [rtac.org/surveys](http://rtac.org/surveys).

Join the excitement at the RTAC Fall Luncheon and participate in our Book Exchange! Bring a book, take a book.

# 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](mailto:office@rtac.org).

## EXECUTIVE COMMITTEE

Linda R. Williams  
*President*

Maria Fresse-Giffels  
*Acting Secretary*

Louella B. Preston  
*First Vice President*

Hubert C. Jackson, Jr.  
*Treasurer*

Rita M. Naughton  
*Second Vice President*

John A. Butterfield  
*Immediate Past 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, Sr.  
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

Marcella L. Morrison  
Edward A. O'Farrell

Ethel Philpott  
Zygmunt Sokolnicki

## RTAC SERVICE DIRECTORY

RTAC Office hours: 10 a.m. to 3 p.m. school days 1-312-750-1522

RTAC E-mail [office@rtac.org](mailto:office@rtac.org)

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

CTPF Health Insurance Information 1-312-641-4464

Annual Membership \$50

Lifetime Membership \$300

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# President's Message

Linda R. Williams, RTAC President

Time was when whaling was done by Captain Ahab and ghosting by Casper. Today the words describe dirty deeds done by scammers. To help you boost your fraud prevention know-how, beware of the following scams.

**Phone Scam:** When answering the phone be aware that you can not trust Caller ID to be correct all the time. Hackers can cause fake names to appear on Caller ID. When answering the phone say "hello" and nothing else. Wait for the caller to say something. If they ask you to identify yourself with a phrase asking, "Is this (using your name)"? Do not say, "Yes, it is." Say, "Who is calling?" If you say yes, these scammers record that word and will later use it to purchase items looking like you gave your consent. Usually, they end the call. If they don't, they may want to sell you something like a Medicare brace. Please hang up the phone. Scammers may even say your grandchild has been arrested! Hang up. These are typical scam calls.

**Email Scam:** Scammers are very clever. They send out emails that look like companies that you do business with. Do not respond to these emails. Call the institutions directly.

**Credit Card Scam:** As you go over your credit card bill, look for charges you do not have receipts for, especially low charges like twenty cents or a dollar. This is a scammer tapping your account. It is a test by them. If you do not respond by calling the credit

card company and filing a fraud alert for that amount, the scammer may try to charge something larger to your credit card. Your credit card company will know how to handle this situation. Sometimes, they will issue a new credit card. You can ask your credit card company to email you an alert every time your credit card is used when you aren't physically present at the time of the transaction. This will help you monitor charges on your credit card. If you order something on the internet and use your credit card, they will send you a notice that your credit card has been charged. You can use this notice to verify that the amount of your purchase is the same as the purchase price you clicked on when you ordered the item.

As you travel on this life journey, you may relocate. It is important to notify not only your family and friends of an address change, but also the Chicago Teachers' Pension Fund (CTPF). Please contact Member Services for a change of address form. While you are communicating with them, ask for Form 105 Designation of Beneficiary form to update the beneficiary on your death benefit. Very often family members do not know about this benefit; however, the beneficiary's name and address should be current. If you want a family member or friend to assist you with a health insurance issue, you must submit a HIPAA Authorized Representative Designation Form which is also available through Member Services. If you need a family



Linda R. Williams

member or friend to communicate directly with your health insurance provider, please contact your health insurance provider and have them send you their HIPAA Authorized Representative Designation Form.

RTAC members, I encourage you to share this information with your adult children or a friend. Your adult children or a friend need to know how they can assist you when needed and develop an understanding of what CTPF Member Services can do. As a CTPF retiree you need to register for the CTPF's Member Self-Portal at [myCTPF.org](http://myCTPF.org). This portal includes helpful features to help retired members securely access CTPF documents and information.

Remember be careful. Stay safe.

Until next time,

– Linda R. Williams

## Supporting Chicagoland's Youth in Retirement



Carolyn Griffin Palmer

RTAC Member Carolyn Griffin Palmer, former principal of Spencer Elementary School, continues to serve as a steward for Chicagoland's youth. She is the founder of Carolyn's Kids, an organization that is committed to assisting elementary school graduates to make a successful transition to high school with small grants to assist them with their high school fees. Carolyn's Kids

also supports students at Jackson State University in Jackson, Mississippi and at Prairie View College in Prairie View, Texas. Carolyn related the response from one of the recent recipients who stated upon receiving her stipend check: "I never dreamed

I would get any kind of attention". An annual fundraiser and the support of the Retirees in Motion organization for which Carolyn serves as President provide support for Carolyn's Kids. In addition to this, Carolyn also serves on the Matteson School District Board.

Thank you, Carolyn Griffin Palmer for identifying and addressing the daunting articulation process between elementary and high school as well as the quantum leap to college for Chicagoland's youth.

Congratulations and Best Wishes for the continued success of your stewardship of the younger generation who will be better equipped to undertake their adult pursuits.



# RTAC Spotlight on Springfield

By Matthew Maloney, RTAC Legislative Advocate

At 2:30 a.m. on the Saturday of Memorial Day weekend, the Illinois General Assembly wrapped up its Spring 2023 session. On a party-line vote, Democrats pushed through a \$50.6 billion funding plan for the next fiscal year. It was then signed by Governor Pritzker. The Democrats called the budget “balanced” and “compassionate” while Republicans claimed that it masks hidden costs and fails to address the state’s most urgent priorities.

Citing education as a top priority, lawmakers earmarked close to \$15 billion for education. It includes \$250 million more for early childhood, \$350 million more for the K-12 education evidence-based funding formula, and a \$100 million more for public universities and community colleges as well as an additional \$100 million for MAP grants.

It also includes a \$200 million additional pension payment to the Pension Stabilization Fund. Payments from this fund are to be allocated by the Office of Management and Budget to the five state retirement systems, which includes TRS, but not CTPF.

## IMMIGRANT HEALTH CARE PROGRAM IN THE SPOTLIGHT

The most contentious piece of this budget was the funding for undocumented immigrants’ health care. Initially, \$220 million was proposed but when the cost estimates increased to \$1.1 billion, \$550 million was allocated. The General Assembly also authorized the Department of Healthcare and Family Services to ensure that the program does not exceed the available funds.

Governor Pritzker’s administration announced a “temporary” enrollment pause, capping the number of enrollees and the addition of copays for hospital

visits that are ineligible for matching federal reimbursement

## PENSION LEGISLATION UPDATE

Many provisions of pension legislation were consolidated into one bill - Senate Bill 1646. This pension legislation allows for a teacher who is an elected trustee of the Chicago Teachers Pension Fund to have up to 22 days of paid leave for meetings and seminars related to their official duties.

Legislation stalled that would have included a ‘9% stabilization fee’ to be assessed to returning teachers’ compensation who are to work in areas of need. Senator Martwick and his staff were informed that RTAC did not support the bill and chose to monitor it.

## PENSION HEARINGS TO BE HELD OVER THE SUMMER AND FALL

The budget included an additional \$200 million pension payment beyond the basic required amount, which brought the total pension stabilization investments to \$700 million. In spite of the supplemental contributions, the Standard and Poor credit rating agency warns that Illinois’ “poorly funded” pensions will continue to stress state and local government budgets due to the state’s “weak demographic trends” and “shrinking population.”

To address some of these concerns, State Representative Stephanie Kifowit, the new Chairperson of the House Personnel and Pensions Committee, introduced new pension legislation in the closing days of the Spring session to serve as the foundation for subject matter hearings which are to be held throughout the summer and fall to secure input from all stakeholders. She sees this as an opportunity to address the inequities of the Tier 2 system, identify dedicated revenue sources, and ensure fair benefits.

## OTHER ITEMS WORTHY OF NOTE ARE:

‘Smart Start Illinois’, a multi-year plan that provides additional pre-school slots to make childcare and preschool available to every three- and four-year-old whose family wants those services, stabilize the early childhood workforce, and expand the Early Intervention and Home Visiting Programs.

‘Full-day kindergarten’: mandates that IL school districts have to establish a full-day kindergarten program by the 2027-2028 school year with extensions possible based upon evidence-based funding parameters; and districts with full-day programs can also offer half-day programs.

‘Home Illinois’ adds \$85 million to support homelessness prevention, affordable housing, outreach and other programs aimed at reducing homelessness

‘Re-imagine Public Safety’ provides \$250 million to prevent gun violence and expand funding for youth employment programs.

‘Prohibition of Book Bans’ removes IL state funding from public libraries which remove books and other materials for ‘partisan or doctrinal’ reasons.

Lawsuit Venue Shopping limits where Illinois plaintiffs can sue over IL constitutional issues to Cook or Sangamon Counties.

Chicago School Board District Map Establishment postponed for nine months.

Invest in Kids, a tax credit program for private school scholarships, can be brought forward during the veto session.

Visit [rtac.org](https://rtac.org) to learn more about RTAC’s activities, seminars, events, and volunteer opportunities



# Executive Director's Message



Arlene R. Crandall

The RTAC Office receives many calls from CPS retirees for a variety of reasons. Many are unaware of what led to RTAC's founding and how we continue to serve our members as they address life's challenges. When they become aware of our 97-year history and our mission, they are generally impressed. We continue to focus on advocating to protect retired Chicago Public educators' pensions and ancillary benefits as well as other concerns.

Generally, we are pleased that when they learn about our mission and vision for the future, they are interested in joining us. We welcome and encourage you to assist us in securing new members.

Our membership requires replenishment on an ongoing basis for two primary reasons:

First, although many of our members are living well into their tenth decade, RTAC

receives information on a regular basis from CTPF about those who have made their transition.

Second, due to declining CPS enrollment, there are fewer teachers and therefore fewer retirees who can join the one organization whose mission it is to protect CTPF annuitants' pensions and benefits.

Therefore, we are asking our current members' support in recruiting new and veteran retirees who have as yet to join RTAC. Please direct them to our website – [rtac.org](http://rtac.org) – where they can learn more about our organization.

As you interact with those who have as yet to join our organization, please share with them some of the significant actions that RTAC has taken on behalf of retired CPS educators.

- 1) From 2005 through 2012, RTAC spent in excess of \$97,000 to help settle the Pay Period 13 Case in which 3,600 former CPS educators who retired between 1999 through 2004 were expected to repay the Chicago Public Schools. RTAC, in collaboration with the Chicago Teachers Pension Fund, secured a settlement in which those retirees were spared from having to repay any money to CPS.
- 2) In 2012, the Illinois Legislature was able to place Amendment 49 on the November 2012 ballot which would have

given local governing bodies the right to determine whether public agency retirees would receive an annual increase to their pensions. RTAC fought to prevent this amendment from becoming law. Had it passed, the Chicago City Council would have been able to determine whether retirees would receive the automatic 3% annual increase (AAI) that CTPF annuitants over age 60 receive every year.

3) In 2017, RTAC was successful in helping to restore the CTPF tax levy from Chicago real estate taxes which was diverted to CPS in 1995.

4) RTAC continuously monitors the health insurance program options that CTPF provides for its annuitants and their surviving spouses to ensure that we have access to quality health care at competitive rates.

As of June 30, 2023, RTAC had 7,326 members. If each current member brings in one new member, our membership level would indeed be strengthened.

– Arlene R. Crandall

Visit RTAC's website [rtac.org](http://rtac.org) to learn about employment and volunteer opportunities, legislation, entertainment, upcoming seminars, and visit RTAC's *News Bulletin* archives

## NEW LIFE MEMBERS FEBRUARY 1, 2023 - JUNE 30, 2023

Ellen Adelman	Camille Johnson
Leticia L. Albarran	Kay Marchioni
Maria A. Albizurez	Yolanda Marino
Jessie D. Barnes	Barbara J. Martin
Jennie L. Burton	Margaret Mc Gregor
Carrie B. Cotton	Gerald Minter
Gina R. Davis	Marta Morner
Henry Dill	Maureen C. Noble
Marlene Dixon	Abraham Talley
Marsha A. Gardner	Hamida Tariq
Wanda Beck Guy	Christine Young

## Dental/Vision Coverage

Since 2006, RTAC has provided its members with access to two MetLife dental PPO plan options, one modestly priced option plus a more comprehensive plan at a higher cost. RTAC is pleased to announce that the premiums for both plan options which have been in effect since 2016 have been extended through November 30, 2024.

Using in-network dental providers provides additional benefits. Enrollment is available in any month throughout the year. Premiums are pro-rated, and billing is semi-annual. RTAC's plans are exclusively available to RTAC members, their spouses, and their children under age 26. RTAC members enrolled in either of the Metlife dental plans also have access to the complimentary eyewear program which provides them with discounts for eyeglasses, contact lenses, non-prescription sunglasses, and LASIK procedures.



# MAKE A DONATION: MAKE A DIFFERENCE

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



## RTAC LEGAL DEFENSE FUND (LDF) DONATION



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

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

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

Address: \_\_\_\_\_ Phone: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_



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

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

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

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

Address: \_\_\_\_\_ Phone: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Please indicate purpose of gift ☐ congratulate ☐ celebrate ☐ memorialize ☐ general purposes ☐ RTAC Birthday Gift

Honoree's Name: \_\_\_\_\_ Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_



## RETIRED TEACHERS ASSOCIATION (RTAC) DONATION

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

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

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

Address: \_\_\_\_\_ Phone: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Please indicate purpose of gift ☐ congratulate ☐ celebrate ☐ memorialize ☐ general purposes ☐ RTAC Birthday Gift

Honoree's Name: \_\_\_\_\_ Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

# CHICAGO RETIRED TEACHERS AID FUND GIFTS

FEBRUARY 1, 2023 - JUNE 30, 2023

DONOR	IN MEMORY OF
Anonymous (1)	James L Foley
Dever, Judy	Fred Ackerman Meeme B. Carter Lee A. Gaal Elizabeth M. Grady Marilyn Kenney Helen Ramirez-Odell
Dever, Judy	Sarah Bresnahan
Diori, Esther	Kay Mulvey
Holmes, Rosemary & Warren	Dores Cook Betty F. Smith Rhonda W. Veal
Moscinski, John & Donna	Mary Nalbandian
Newton, Johnnie M.	June Finch William Finch William Gwynn Gladys Ray Bernard Spillman
Remahl, Daniel F.	Alice Niemic Ken Van Spankeren
Renz, Mark	Sandra Gass
Roelle, Bonnie	Alice Moss
Shelton, Emmer K.	Linda D. Dabney
Silver, Roberta	Thomas Starnicky

DONOR	IN MEMORY OF
Venckus, John W.	Rich Appelt Sharon Appelt Josephine (Finny) Rosner Tim Schultz
Wojtulewicz, Melanie	Tony Crowe
Wojtulewicz, Melanie	Mary Nalbandian

DONOR	PURPOSE
Anonymous (4)	General Purposes
Behof, Barbara	General Purposes
Calloway, Shirley A.	General Purposes
Craig, Robert C.	General Purposes
Frazier, Marsha A.	General Purposes
Fresse-Giffels, Maria	General Purposes
Hutchinson, Juanita	General Purposes
Jagielski, Veronica F.	General Purposes
Loredo, Natividad	Honor Juarez H.S. Staff
Pahlke, Barb	General Purposes
Rosen, Sandra	General Purposes
Rowe, Essie J.	General Purposes
Svendsen, Karen	General Purposes
Thomas, Janus	General Purposes

# RTAC GIFTS

FEB. 1, 2023 - JUNE 30, 2023

DONOR	IN MEMORY OF
Billups, Vanice	Estrella Alamar Miriam Cantor Ed Wallace
Fashingbauer, Betty	Aida Badillo Nellie Vinson Frank A. Vogel
Frantz, John J.	James Cowden Dean K. Gustafson Mary Nalbandian Marjorie Scanlon
Gehrman, Janice M.	Joseph Gehrman
Goff, Linda S.	Leora Jane Rink
Lieberman, Carl P.	Frank J. DePaul Margaret E. Niedermaier Kenneth R. Van Spankeren
Nesterowicz, Paul J.	Richard J. Kuna
Pahlke, Barbara J.	Luba Johnson
Poland, Mary Ellen	Tom Reece Donna K. Barth Frank Dyra Ann Pappas Joanne Tracy
Pruchnicki, Carol L.	Michael Pruchnicki Patricia Denning-Golden Mallalieu Golden Michaeline Rojek Dan Stewart

DONOR	PURPOSE
Anonymous (4)	General Purposes
Ammons, Arrie Jr.	General Purposes
Boyd, Julius O.	General Purposes
Jackowiak, Claudia	General Purposes
Johnson, Helen M.	General Purposes
Loredo, Natividad	Honor Juarez H.S. Staff



## LEGAL DEFENSE FUND GIFTS

FEBRUARY 1, 2023 - JUNE 30, 2023

**\$250,000 goal**



**raised \$203,431**

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

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

Anonymous (2)	Pahlke, Barb
Billups, Vanice	Pelt, Alan & Gloria
Craig, Robert C.	Pitcher, Betty Bartley
Daniel-Bruce, Eva	Remahl, Daniel F.
Dever, Judy	Rowe, Essie
Goff, Linda S.	Singleton, Kathleen
Gurley, Annette	Spackman, Dianne
Halliday, Valentina	Pennell
Holmes, Rosemary & Warren	Venckus, John W.
Lightfoot, Maude E.	Whiting-Smith, Josie B.
Logue, Katherine	Wise, Genevieve E.

### OTHER DONATIONS

Anonymous (2)  
Cahill, Agnes  
Komada, Nancy  
Large, Alice J.  
Loredo, Natividad

Bequests and  
Donations help  
RTAC and CRTAF  
fulfill their missions.



# RTAC's 2023 FALL ELECTION SLATE

The 2023 RTAC Nominating Committee presented its 2024-2025 Executive Board and Directors' slate at RTAC's August 2, 2023 Board of Directors meeting. The election of the nominated officers and directors will be conducted at the Fall 2023 RTAC Luncheon/Business Meeting which will be held on Tuesday, October 17, 2023 at Macy's Walnut Room in downtown Chicago (111 N. State St.)

The RTAC Bylaws states that any RTAC member in 'good standing' who has been a member since April 1st of the current year may self-nominate. Self-nominators must submit an application and the conflict of interest forms on or before 3:00 p.m. on Tuesday, September 26, 2023. The forms are available at the RTAC website - [rtac.org](http://rtac.org). The forms must be sent to [office@rtac.org](mailto:office@rtac.org).

RTAC members who only want to attend the business portion of the event, must register in advance by submitting the bottom portion of the luncheon reservation form (page 15 of this publication) on or before Tuesday, September 26, 2023. Registrants will be admitted to the business meeting upon presentation of a photo ID at 1:00 p.m.

## SLATED OFFICERS



**LOUELLA B. PRESTON –  
PRESIDENT**

Louella's prior service as RTAC and CRTAF First Vice President for three previous administrations afforded her with a variety of experiences which will enable her to effectively move RTAC and CRTAF

towards RTAC's 100th anniversary in 2026. Her CPS career included a principalship and administrative roles in a variety of special needs programs. She joined RTAC in 2006 and was elected to a directorship in 2011. She has served as a member and chair of RTAC's Legislative Committee. She also serves as Chairperson of RTAC's Legal Committee.



**RITA M. NAUGHTON –  
FIRST VICE PRESIDENT**

Rita Naughton presently is RTAC's Second Vice President. Rita spent most of her CPS career as a counselor and a case manager for special education students until her retirement in 2006, when she joined RTAC.

She was elected to serve as a Director in 2009 and has been active on both the Finance and Social Committees. She has also been Chairperson of the RTAC Social Committee. She led the current Social Committee in restarting RTAC's semi-annual luncheons/business meetings in Fall 2022, Spring 2023, and Fall 2023.



**PATRICK KEATING, SR. –  
SECOND VICE PRESIDENT**

Patrick M. Keating, Sr. joined RTAC following a wide-ranging CPS career in which he initiated upper-grade departmental subject-based programs, served as a case manager, counselor, and assistant principal. He concluded his CPS career as principal

of Dirksen Elementary for 17 years. Patrick has served as a RTAC Director since 2018 and was a member of the Legislative and Membership Committees. He also serves as a consultant for the Illinois State Board of Education and as a professor at Northeastern Illinois University. Pat has served in leadership roles in a variety of community-based organizations where he used his budgetary and organizational experience.



**HUBERT C. JACKSON, JR. –  
TREASURER**

Hubert has served as RTAC's and CRTAF's Treasurer since 2019. In that role he has a wide range of responsibilities per the two organizations' bylaws. He joined RTAC in 2009 following his retirement from teaching

Social Studies courses in various Chicago Public High Schools. In 2011, he was elected as a RTAC Director where he quickly became involved with the Membership Committee which he has chaired since 2015. He focuses upon meeting, engaging, and recruiting current and prospective CPS retirees at a variety of civic and community events.



**JO ANN RYAN –  
SECRETARY**

Jo Ann Ryan enjoyed a varied career as a high school English teacher for 16 years and as a school psychologist for 23 years. From 2006 through 2010, she served as President of the Chicago Association of

School Psychologists. Jo Ann also has a broad range of interests in the areas of literature, African American History, and global affairs. She also serves as the librarian and facilitates a book club at the condominium property where she resides. She is looking forward to engaging her organizational skills to serve as RTAC's and CRTAF's Secretary.



## SLATED DIRECTORS

### LILLIAN H. DEGAND

Lillian Degand joined RTAC following her retirement from CPS. Presently, she serves as a Student Teacher Supervisor for National Lewis University and as a CPS Substitute. She is looking forward to working with RTAC on the Communication, Membership, and/or Social Committees. She also suggested some possible initiatives for inclusion in future luncheons. Lillian also believes that she can support RTAC's Membership Committee by distributing our membership/recruitment materials as she circulates within the Chicago Public Schools as a student teacher supervisor and substitute teacher.



investment organization. He is also active in civic organizations, including the Libertyville Police Pension Board and the Illinois Student Assistance Foundation.

### JOHN C. LILLIG

John Lillig began teaching in the upper grades at a parochial school before joining CPS. His CPS career included teaching upper-grade elementary students, followed by teaching seventh and eighth-grade core subjects at a Vocational Guidance Center. He concluded his career at the Cook County Juvenile Temporary Detention Center. He has also been active in his religious community where he has taught and participates in a group called 'Extending the Word'. He focuses on maintaining his health and enjoys reading, genealogy, and cooking.



### ELAINE L. SCHAIN\*

Elaine L. Schain enjoyed an extensive career as an elementary ESL teacher where she pioneered many creative initiatives to strengthen instruction for English Language Learners at the elementary and adult education levels. Following her retirement, she joined RTAC. For the past eleven years she has been a dedicated RTAC volunteer who enjoys working behind the scenes to support RTAC's membership initiatives and semi-annual luncheons/business meetings. In 2022 and 2023, she contributed countless hours to promote and ensure the successful observance of RTAC's COVID-19 protocol to safely restart our semi-annual luncheon/business meetings. She recently said that she has attended every RTAC Luncheon and Business Meeting since joining RTAC in 1999.



### MARIA FRESSE-GIFFELS\*

Maria Fresse-Giffels became a RTAC Director in 2019. Following the passing of RTAC/CRTAF Secretary Sylvia Asllani, Maria was appointed to serve as the Interim Secretary beginning in August 2022. She currently is a member of the Finance and Bylaws Committees. During her CPS career, Maria worked in the Office of Language and Cultural Education and served in a variety of school-based positions.



### ELIZABETH MACKIE\*

Elizabeth Mackie's CPS career focused on special needs students at the middle/upper elementary and high school levels. She continues to be active in the Illinois Council for Children with Behavioral Disorders. She joined RTAC in 2010. During her first term as a RTAC Director, she attended various committee meetings to gain insight into the organization's activities.



### DR. SYLVIA STUART

Sylvia Stuart's professional career included serving as a School Psychologist in the Chicago and Glenview Public Schools. She is active in community and professional organizations as well as the Screen Actor's Guild, the American Federation of Television and Radio Artists, and the Actor's Equity Association. She has also done research in crisis intervention and pediatric assessment. Her mission as a RTAC Director is to focus on pension and legislative issues.



### KEVIN B. HUBER\*

Kevin B. Huber, previously served as CTPF's Executive Director. Following his 2014 retirement from that position, he joined RTAC. He has served as a Director of the RTAC Board since 2017 where he has been a member of the Finance and Legislative Committees. In 2022-23 he contacted various investment organizations to facilitate RTAC's transition to a new



### DEBRA C. NELSON

Debra Nelson joined RTAC in 2018 and became a life member in 2022. The majority of her service at CPS was as a full-time school psychologist. She continues today as a part-time school psychologist for the Leyden Area Special Education Cooperative. She engages in a variety of creative hobbies in



\*Incumbent Directors seeking another term



# RETIRED TEACHERS ASSOCIATION OF CHICAGO

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

## Membership Application/Change of Address Form

Please use this form to:

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

### GENERAL INFORMATION: PLEASE PRINT

Your Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Phone: \_\_\_\_\_ Mobile: \_\_\_\_\_

Non-CPS e-mail address: \_\_\_\_\_

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

Retired in Year: \_\_\_\_\_ Position: \_\_\_\_\_

From: \_\_\_\_\_  
(name of Chicago Public School)

Social Security Number: xxx-xx-\_\_\_\_\_

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

### JOIN OR RENEW MY MEMBERSHIP

Enclosed is my check number \_\_\_\_\_ dated \_\_\_\_\_ made payable to RTAC.

☐ Renew my annual membership – \$50 through December 31, 20\_\_\_\_ ☐ Enroll me as a life member – \$300

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

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

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

If yes, please list name of referring member: \_\_\_\_\_

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

### Change of Address Notification

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

☐ Please note effective date for new address:

(date: mm/dd/yy) \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_



# RTAC'S ENDORSED 2023 CTPF TRUSTEE CANDIDATES

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

On July 12, 2023 the RTAC Board of Directors interviewed candidates seeking RTAC's endorsement to serve as CTPF's Retiree trustees. At its August 2, 2023 meeting, the RTAC Board of Directors voted to endorse the current three incumbent CTPF Retiree Trustees - Lois Nelson, Mary Sharon Reilly, and Maria J. Rodriguez - for the November 2023 through October 2025 term.



**LOIS NELSON**

Ms. Nelson served as a CPS teacher for 40+ years. While teaching, she served as a CTPF Trustee from 2005 through 2010. She has been a CTPF Retiree Trustee since 2018. Ms. Nelson's focus is on supporting Fund initiatives that will provide retirees – current and future – with the economic security for which they worked.



**MARY SHARON REILLY**

Ms. Reilly had a 38 year CPS career during which she served as a teacher and school counselor. She represented active CTPF members as a trustee from 1991 through 2002. She has served as a pensioner trustee since 2007 and is committed to protecting the retirement benefits of active and retired CPS educators.



**MARIA J. RODRIGUEZ**

Ms. Rodriguez served as a CTPF trustee during 12 years of her 34-year career as a teacher and CTU Field Representative. She has served as a CTPF pensioner trustee since 2017. Maria's commitment to her fiduciary responsibility is to preserve and increase the Fund's assets to ensure that all pensioners are protected.

## IN MEMORIAM



**Ned L. McCray**

RTAC was saddened to learn of Ned L. McCray's passing on June 27, 2023. Ned served as a RTAC Director and President in the last decade of the prior century. He was a very special leader who dedicated his life, personally and professionally, to improving the world. From humble beginnings he demonstrated initiative to succeed on a path of excellence. Following his graduation from high school, he entered the U.S. Army Air Force and then proceeded to pursue higher education at Roosevelt University and the University of Chicago. At Roosevelt he met his wife Christine, with whom he celebrated 70 years of marriage in November 2022. Both were lifelong Chicago public school educators.

Ned had a stellar career in the Chicago Public Schools which culminated in his 13 years of exemplary leadership as Principal of Simeon Vocational High School where his guiding principle was always 'having a plan'. During his principalship he always treated his faculty and staff as his colleagues and created a family environment in which the students were considered their sons and daughters.

He joined RTAC in February 1989, two months after he retired from Simeon. His positive and thoughtful approach to RTAC's mission caught the attention of RTAC's leadership. In 1992, he was elected to serve as a RTAC Director during 1993-1994 and in 1994, he was elected to serve as RTAC's President for the biennium 1995-1996. One of his most unique characteristics was that as a RTAC Director and President as well as President Emeritus, he maintained a positive collaborative focus to fulfilling the organization's mission. He always inspired the Board of Directors with his calm and positive demeanor as it addressed a variety of issues. Ned was a regular attendee at our meetings, even after we transitioned to Zoom in 2020.

Another highlight of his life was that he continued to express his views and concerns about how to improve the quality of life for Chicagoans and our nation. His submissions to local newspapers regarding his thoughts and ideas on how to improve our city and our country regularly found their way into 'Opinion of the People' columns.

The RTAC Board Officers, Directors, and Past Presidents extend their sincere condolences to Christine McCray, children Sheila and Kevin as well as Ned's extended family. May his legacy of collaboration and positivity inspire RTAC's future.

# LEGACY BEQUEST: EXTENDING GENEROSITY



Dean Gustafson

## Dean Gustafson

The Chicago Retired Teachers Aid Fund is pleased to announce a bequest from the late Dean K. Gustafson. Dean began his career at Hawthorne Elementary. After he passed the Chicago Principal's Exam in 1983 he became the principal of Revere Elementary in 1984. He concluded his CPS administrative career as principal of Woodlawn Elementary from 1999 - 2003.

Throughout his life, Dean was an individual who was a lifelong learner who loved to travel and spend time with friends across the globe. His deep love for learning and helping others inspired his desire to improve the world. His commitment is reflected in his generous bequest to CRTAF.

CRTAF and RTAC extend their sincere sympathy to Dean Gustafson's family, friends, former colleagues and all those who had the pleasure of knowing him. May his memory and generosity serve as a blessing for now and generations yet to come.

## VOLUNTEER OPPORTUNITIES

Click here for additional volunteer opportunities.

This list is only a part of the full list of volunteering opportunities available to RTAC members. For a full listing, visit [www.rtac.org](http://www.rtac.org) and go to "volunteers."

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

Agency	Location	Contact Person	Phone
826CHI Tutoring, Field trips, Workshops	Chicago-Northwest	Maggie Farren	773-772-8108
AARP Illinois Center	Chicago	Beverly Moore	312-458-3604
Adler Planetarium	Chicago Central	Maria Christus	312-542-2411
Albany Park Community Center	Chicago-Northwest	Claire Gilbertsen	773-509-5657x441
American Cancer Society	West Suburbs	Marni Fredrickson	708-484-8541x231
American Heart Association	Chicago	Traci Bruce	312-476-6643
American Lung Association of Chicago	Chicago Central	Alexis Lewis	312-628-0234
Battered Women's Network	Chicago Central	Betsy Minor	312-750-0730
Black Ensemble Theater Cultural Ctr	Chicago Near North		773-754-3911
Blind Service Association	Chicago Central	Theresa Togtman	312-236-0808
Boys/Girls Clubs	Chicago	Desiree McIntosh	312-285-5009
Chicago History Museum	Chicago Near North	Marne Bariso	312-642-4600
Chicago HOPES (Homeless Support)	Chicago	Arifa Boyer	773-553-2242
Chicago Youth Centers	Chicago Central	Michelle Gauthier	312-762-5655
Community Animal Rescue Effort	Skokie	Heather Brown	847-705-2653
Corazon a Corazon (Heart to Heart)	Chicago Southeast	Amanda Koss	773-221-0620
Council for Jewish Elderly	Chicago	Anne. L. Simon	773-50 64
Crown Family Playlab at Field Museum	Chicago Central	Kate Cary	312-665-7307

Continued on page 13



# VOLUNTEER OPPORTUNITIES

Agency	Location	Contact Person	Phone
DuPage Historical Museum	DuPage County	Mary Johnson	630-682-6746
Erie Neighborhood House	Chicago Central	Cassie Griffith	773-542-7617
Escorted Transportation Services	Arlington Hts.	Dallas Ann Tomlin	847-222-9227
Forest Preserve District	Western Suburbs	Deborah Cuca Brooks	630-933-7681
Garfield Park Conservatory Alliance	Chicago West	Kirsten Akre	773-638-1766x24
Gary Comer Youth Center	Chicago South	Reggie Tucker	773-358-4088
GiGi's Playhouse in Fox Valley	Fox Valley	Katie Vaughan	630-778-7529
Glessner House Museum	Chicago Near South	Clare Schaecher	312-326-1480
Graue Mill	DuPage County	Sandy Brubaker	630-920-9720
Howard Area Community Center	Chicago Rogers Park	Kirsten Pomykala	773-262-6622x264
Ill. Holocaust Museum & Education Center	Evanston	Jessica Hulten	847-967-4853
Ill. Volunteers of America	Northeastern Illinois	Peggy Schweiger	312-707-8707
Jesse White Tumblers (tutors)	Chicago Central	Yvonne C. Jones	312-943-4846
Kids Voting	Chicago	Ellen Solomon	312-332-3107
Kohl Children's Museum	Glenview	Patty Timothy	847-832-6892
Madison School	Skokie	Hillary Schab	847-414-8920
Metropolitan Family Services	Chicago Midway Center	Dee Speich	773-884-2267
Midwest Palliative & Hospice CareCenter	North Suburban	Lisa Dye	847-467-7423
Minds Matter Chicago	Chicago	Christi Uminski	312-600-5388
Mitchell Museum of the American Indian	Evanston	Kathleen McDonald	847-475-1030
National Hellenic Museum	Chicago Central	Hannah Imber	312-655-1234x27
Peace Corps	Chicago Region		312-353-4990
Peggy Notebaert Nature Museum	Chicago Near North	Jennifer Labows	773-755-5141
Polish Museum of America	Chicago Near North-west		773-384-3352
Prairie Avenue House Museum	Chicago Near South	Michael Soet	312-326-1480
Project Care	Cicero	Rebecca Angevine	708-656-8000x2364
Prologue Adult Education (Literacy Tutoring)	Chicago North	Christina Mang	773-728-7221

# VOLUNTEER OPPORTUNITIES

Agency	Location	Contact Person	Phone
Purple Asparagus	Chicago	Rachael Morkunas	312-906-7622
Read to Learn	Northwest Suburbs	Lesley Goldberg	847-718-7224
Refugee Program (Summer Language Tutoring)	Chicago North	Kaylee Sonnek	773-553-1930
Ronald McDonald House Charities	Chicago & NW Indiana	Brittany Wright	312-888-2522
Spring Valley Nature Center	Schaumburg	Susan Findling	847-985-2100
Substance Newspaper	Chicago	C. Blumenthal	312-736-1702
TEC Tutoring	Chicago	Konora Maxwell	773-374-2363
The Grove National Historic Landmark	Glenview	Elizabeth Cline	224-521-2098
The Learning Center	Chicago Lawndale	Sr. Monice Kavanaugh	773-277-3111
The University of Illinois Extension	South Suburbs	Karen Meyer	708-449-4320
Travelers & Immigrants Aid	Chicago	Brian Harvey	312-629-4500x5011
Triton College (Literacy)	River Grove	Carol Di Fatta	708-456-0300x3407
Vintage Market at The Grove	Glenview	Elizabeth Cline	224-521-2098
Vocational Bridge Academy	Chicago	Robert Kos	773-772-7170x3002
Working in the Schools	Chicago	Liz Murphy	312-368-9487





# RETIRED TEACHERS ASSOCIATION OF CHICAGO

## 2023 FALL LUNCHEON/MEMBERSHIP MEETING

*You are cordially invited to join RTAC friends and Board Members*

**TUESDAY, OCTOBER 17, 2023**

11:30 a.m. – 2:30 p.m. (doors open at 11:15 a.m.)

### MACY'S CHICAGO~ WALNUT ROOM

111 North State Street, Chicago, Illinois 60602

The building is handicapped accessible. Discounted parking (\$16) for self-park is available at Randolph and Wabash Interpark (Northwest corner of intersection)

### Fall 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.



## 2023 FALL 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 Fall Luncheon.** This form is also available at [rtac.org](http://rtac.org).

### MEMBER INFORMATION

Member's Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Phone number: \_\_\_\_\_ E-mail address: \_\_\_\_\_

### LUNCHEON AND GENERAL MEMBERSHIP MEETING

Enclosed is my check number # \_\_\_\_\_ dated \_\_\_\_\_ in the amount of: \$ \_\_\_\_\_

Group name \_\_\_\_\_ \$ \_\_\_\_\_ for \_\_\_\_\_ member tickets at \$55 each  
(if applicable)

Meal Preferences \$ \_\_\_\_\_ for \_\_\_\_\_ guest tickets at \$60 each

Member's Meal ☐ Chicken ☐ Fish ☐ Veg. \_\_\_\_\_

Paid Guest's Meal ☐ Chicken ☐ Fish ☐ Veg. Guest's Name: \_\_\_\_\_

Paid Guest's Meal ☐ Chicken ☐ Fish ☐ Veg. 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 FRIDAY, SEPTEMBER 29, 2023, TO: RTAC, 111 NORTH WABASH AVENUE, SUITE 2010, CHICAGO, IL 60602-2949.**

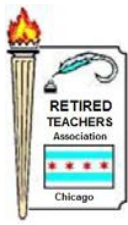
All tickets will be held at the door. No REFUNDS for any reason. RSVP Deadline is Friday, September 29, 2023. No exceptions. If you desire written acknowledgment of your reservation and payment, kindly enclose a self-addressed envelope affixed with postage. Not a member but want the member rate? Complete the membership form found on page 10 (also available online at [rtac.org](http://rtac.org)) and return it with this reservation form and your separate payments for membership and the luncheon.

Need additional information? Call 1-312-750-1522 weekdays 10:00 a.m. - 3:00 p.m.

### 2023 FALL 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; reservations are required on or before Tuesday, September 26, 2023. A government issued photo ID is required for entry.

☐ I am attending the membership meeting, but not the luncheon. I understand that admittance to the meeting is expected at 1:00 p.m.  
Member's Name: \_\_\_\_\_



# RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

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Chicago, IL 60602-2949

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FALL 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.

## Fall 2023 Seminars

Register now for RTAC's free Fall 2023 seminars! Call the RTAC Office on weekdays between 10:00 a.m. to 3:00 p.m. to sign up for one or both programs. Seminars will be presented via Zoom and phone. Access details will be shared two days before each presentation.

### WEDNESDAY, OCTOBER 25, 2023 10:00 A.M. — REVIEWING YOUR 2022 TAX RETURN TO PREPARE FOR YOUR 2023 TAX FILINGS

Bill Blyth, Carla Nitz and Krista Zych of the Blyth and Associates firm will outline the latest information and provide helpful recommendations to guide you in preparing for your forthcoming 2023 tax return filings. Get useful tips on the changing IRS regulations that could affect your 2023 tax returns and streamline your estate arrangements.

### WEDNESDAY, NOVEMBER 8, 2023 10:00 A.M. — GUARDING YOUR FINANCES: A GUIDE TO FINANCIAL LITERACY AND FRAUD PROTECTION

Mashell Delgado and Jennyfer Lopez of Fifth/Third Bank will provide a program to introduce RTAC members to:

- current financial literacy information;
- updated strategies to protect themselves from being victimized by individuals who prey on retirees;
- available services one can utilize to maintain one's financial security and well-being.

## Stay in Touch

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

FOR MORE INFORMATION  
ON HOW RTAC PROTECTS  
YOUR PENSION VISIT  
[RTAC.ORG](http://RTAC.ORG)